

Monthly Report, October 2013

GAT ICO-FTVPO 1, FTH Fondo de Titulización Hipotecaria



The amounts are expressed in euros

Date of Constitution 19/06/2009
Issue Date 19/06/2009
Disbursement Date 25/06/2009
Management Company Gestión de Activos Titulizados
Administrator CatalunyaCaixa, Caixa Penedès, Unnim
Guaranteed Interest C. Barclays
Interest Swap CECABANK
Subordinated Loan CatalunyaCaixa, Caixa Penedès, Unnim
Lead Manager CatalunyaCaixa, Caixa Penedès, Unnim

Managers CatalunyaCaixa, Caixa Penedès, Unnim
Originator / Servicer CatalunyaCaixa, Caixa Penedès, Unnim
Paying Agent Barclays
Secondary Market AIAF
Register of Book Securities S.C.L.V. Espaclear
Depository Banco Sabadell Atlántico
Auditors Deloitte & Touche
Deposit guarantee/liquidity - / Instituto de Crédito Oficial
Liquidity Line/Credit

MORTGAGE BACKED SECURITIES: ASSET SECURITISATION BONDS (STRUCTURE SENIOR/MEZZANINE)

Class ISIN Code Priority/Type Redemption	Principal Outstanding (Unit/Bonds/Total)			Coupon Type Frequency	Current Coupon Accrued Period 91 days Base: A/ 360	Redemption		Moody's / S&P / Fitch Ibca / DBRS	
	Current Factor	Current	Original			Final Maturity	Next	Current	Original
SERIE AG ES0341068007 Senior / Pass-Through	60,82%	60.815,74€ 3.316	100.000,00€ 3.316	Floating EURIB.3M+0,50%	0,722% Date: 20-12-2013 Interests: 110,99 €	20-06-2036		A3	Aaa
		201.664.993,84€	331.600.000,00€	20-3/6/9/12		20-3/6/9/12		AA-	AAA
SERIE B (CA) ES0341068015 Subordinated / Pass-Through	100,00%	100.000,00€ 98	100.000,00€ 98	Floating EURIB.3M+0,80%	1,022% Date: 20-12-2013 Interests: 258,34 €	20-06-2036		Baa3	A2
		9.800.000,00€	9.800.000,00€	20-3/6/9/12		20-3/6/9/12		A	A
SERIE B (CM) ES0341068023 Subordinated / Pass-Through	100,00%	100.000,00€ 33	100.000,00€ 33	Floating EURIB.3M+0,80%	1,022% Date: 20-12-2013 Interests: 258,34 €	20-06-2036		Baa3	A2
		3.300.000,00€	3.300.000,00€	20-3/6/9/12		20-3/6/9/12		A	A
SERIE B (CP) ES0341068031 Subordinated / Pass-Through	100,00%	100.000,00€ 27	100.000,00€ 27	Floating EURIB.3M+0,80%	1,022% Date: 20-12-2013 Interests: 258,34 €	20-06-2036		Baa1	A2
		2.700.000,00€	2.700.000,00€	20-3/6/9/12		20-3/6/9/12		A	A
SERIE B (CT) ES0341068049 Subordinated / Pass-Through	100,00%	100.000,00€ 20	100.000,00€ 20	Floating EURIB.3M+0,80%	1,022% Date: 20-12-2013 Interests: 258,34 €	20-06-2036		Baa2	A2
		2.000.000,00€	2.000.000,00€	20-3/6/9/12		20-3/6/9/12		A	A
SERIE C (CA) ES0341068056 Subordinated / Pass-Through	100,00%	100.000,00€ 32	100.000,00€ 32	Floating EURIB.3M+2,00%	2,222% Date: 20-12-2013 Interests: 561,67 €	20-06-2036		Ba3	Ba2
		3.200.000,00€	3.200.000,00€	20-3/6/9/12		20-3/6/9/12		BBB	BBB
SERIE C (CM) ES0341068064 Subordinated / Pass-Through	100,00%	100.000,00€ 23	100.000,00€ 23	Floating EURIB.3M+2,00%	2,222% Date: 20-12-2013 Interests: 561,67 €	20-06-2036		Ba2	Ba2
		2.300.000,00€	2.300.000,00€	20-3/6/9/12		20-3/6/9/12		BBB	BBB
SERIE C (CP) ES0341068072 Subordinated / Pass-Through	100,00%	100.000,00€ 15	100.000,00€ 15	Floating EURIB.3M+2,00%	2,222% Date: 20-12-2013 Interests: 561,67 €	20-06-2036		Ba2	Ba2
		1.500.000,00€	1.500.000,00€	20-3/6/9/12		20-3/6/9/12		BBB	BBB
SERIE C (CT) ES0341068080 Subordinated / Pass-Through	100,00%	100.000,00€ 15	100.000,00€ 15	Floating EURIB.3M+2,00%	2,222% Date: 20-12-2013 Interests: 561,67 €	20-06-2036		Ba2	Ba2
		1.500.000,00€	1.500.000,00€	20-3/6/9/12		20-3/6/9/12		BBB	BBB
SERIE D (CA) ES0341068098 Equity / Due to cash Reserve reduction	100,00%	100.000,00€ 61	100.000,00€ 61	Floating EURIB.3M+5,00%	5,222% Date: 20-12-2013 Interests: 1320,01 €	20-06-2036		C	C
		6.100.000,00€	6.100.000,00€	20-3/6/9/12		20-3/6/9/12			
SERIE D (CM) ES0341068106 Equity / Due to cash Reserve reduction	100,00%	100.000,00€ 25	100.000,00€ 25	Floating EURIB.3M+5,00%	5,222% Date: 20-12-2013 Interests: 1320,01 €	20-06-2036		C	C
		2.500.000,00€	2.500.000,00€	20-3/6/9/12		20-3/6/9/12			
SERIE D (CP) ES0341068114 Equity / Due to cash Reserve reduction	92,92%	92.920,02€ 16	100.000,00€ 16	Floating EURIB.3M+5,00%	5,222% Date: 20-12-2013 Interests: 1226,55 €	20-06-2036		C	C
		1.486.720,32€	1.600.000,00€	20-3/6/9/12		20-3/6/9/12			
SERIE D (CT) ES0341068122 Equity / Due to cash Reserve reduction	100,00%	100.000,00€ 14	100.000,00€ 14	Floating EURIB.3M+5,00%	5,222% Date: 20-12-2013 Interests: 1320,01 €	20-06-2036		C	C
		1.400.000,00€	1.400.000,00€	20-3/6/9/12		20-3/6/9/12			
Totals		239.451.714,16 €	369.500.000,00 €						

DISCLAIMER: This communication is for informational purposes only, it is not intended as an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction. All data and other information are not warranted as to completeness or accuracy. Additional information is available on request. The assumptions underlying the information, including structure and collateral may be modified from the time to time to reflect changed circumstances. Past performance is not indicative of future returns. The Spanish Offering Circular, approved by the CNMV, is the only legally binding document for this issue.

Monthly Report, October 2013

GAT ICO-FTVPO 1, FTH Fondo de Titulización Hipotecaria



COLLATERAL: TYPE OF GROUPED ASSETS

General	Current	Constitution Date
Count Principal		
Number	6.213	7.767
Outstanding Balance	224.443.163,87€	357.900.194,81€
Average Loan	36.091,85€	46.076,24€
Minimum	182,48€	2.077,27€
Maximum	459.339,68€	562.528,17€
Interest		
Weighted Average	2,8115%	4,2939%
Minimum	0,5410%	2,9700%
Maximum	4,3710%	5,0130%
Remaining Maturity (Months)		
Weighted Average	130,71	173,01
Minimum	0,69	6,77
Maximum	233,92	286,29
Index (Distribution)		
Acuerdo consejo de ministros (80%) Quinquennial 92	0,00%	0,00%
Acuerdo consejo de ministros (90%) Mensual 02-05	62,48%	56,87%
Acuerdo consejo de ministros (90%) Mensual 05-08	5,13%	4,00%
Acuerdo consejo de ministros (90%) Mensual 98	28,25%	30,59%
Acuerdo consejo de ministros (90%) Quinquennial 94	0,00%	0,30%
Acuerdo consejo de ministros (90%) Triennial 95	0,48%	1,69%
Acuerdo consejo de ministros (90%) Triennial 96	1,66%	2,86%
Acuerdo consejo de ministros (90%) Triennial 97	1,91%	3,30%
Acuerdo consejo de ministros (90%) Triennial 98	0,09%	0,38%

PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly	0,2570%	0,1655%	0,2029%	0,2719%	0,2126%
Annual Equivalent	3,0405%	1,9686%	2,4077%	3,2141%	2,5213%

GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	74,86	68,69
Madrid	5,83	5,12
Comunidad Valenciana	3,94	3,65
Baleares	0,94	0,79
Aragón	0,05	0,09
Andalucía	3,72	2,73
Murcia	0,35	0,31
Rest of Autonomous Regions	10,31	18,62

DELINQUENCY (< 3 MONTHS)

Aging	Number Mortgage Participations	Mature Debt			Remaining Debt to Mature	Total Debt		% Loan to Value (1)
		Principal	Interests and Others	Totals		Principal	%	
Up to 30 days	310	72.615,99 €	16.912,54 €	89.528,53 €	11.579.050,83 €	11.651.666,82 €	81,51%	41,6076%
From 1 to 2 months	40	19.282,48 €	5.891,37 €	25.173,85 €	1.679.415,05 €	1.698.697,53 €	11,88%	44,6542%
From 2 to 3 months	24	20.662,78 €	5.413,25 €	26.076,03 €	924.085,37 €	944.748,15 €	6,61%	39,4960%
Totals	374	112.561,25 €	28.217,16 €	140.778,41 €	14.182.551,25 €	14.295.112,50 €	100,00%	41,7987%

(1) Valuations exclusively for mortgage participations

DOUBTFULLY AND SUBJECTIVE DEBTS

Aging	Number Mortgage Participations	Mature Debt			Remaining Debt to Mature	Total Debt		% Loan to Value (1)
		Principal	Interests and Others	Totals		Principal	%	
Up to 30 days	1	146,55 €	14,93 €	161,48 €	32.659,08 €	32.805,63 €	2,02%	48,8613%
From 1 to 2 months	2	278,44 €	0,00 €	278,44 €	132.748,19 €	133.026,63 €	8,19%	56,4997%
From 2 to 3 months	1	240,10 €	0,00 €	240,10 €	65.283,77 €	65.523,87 €	4,03%	60,8440%
From 3 to 6 months	24	26.698,32 €	8.511,18 €	35.209,50 €	1.005.002,82 €	1.031.701,14 €	63,50%	44,1773%
From 6 to 11 months	9	7.581,96 €	3.240,31 €	10.822,27 €	353.977,58 €	361.559,54 €	22,26%	46,8945%
Totals	37	34.945,37 €	11.766,42 €	46.711,79 €	1.589.671,44 €	1.624.616,81 €	100,00%	46,1882%

(1) Valuations exclusively for mortgage participations

Monthly Report, October 2013

GAT ICO-FTVPO 1, FTH Fondo de Titulización Hipotecaria



CREDIT ENHANCEMENT

Descripción	Current			At Issue Date		
	% Notes	Nominal	% CE	% Notes	Nominal	% CE
SERIE AG	84,22%	201.664.993,84€	16,54%	89,74%	331.600.000,00€	10,59%
SERIE B (CA)	4,09%	9.800.000,00€	12,24%	2,65%	9.800.000,00€	7,85%
SERIE B (CM)	1,38%	3.300.000,00€	10,79%	0,89%	3.300.000,00€	6,93%
SERIE B (CP)	1,13%	2.700.000,00€	9,61%	0,73%	2.700.000,00€	6,17%
SERIE B (CT)	0,84%	2.000.000,00€	8,73%	0,54%	2.000.000,00€	5,62%
SERIE C (CA)	1,34%	3.200.000,00€	7,33%	0,87%	3.200.000,00€	4,72%
SERIE C (CM)	0,96%	2.300.000,00€	6,32%	0,62%	2.300.000,00€	4,08%
SERIE C (CP)	0,63%	1.500.000,00€	5,66%	0,41%	1.500.000,00€	3,66%
SERIE C (CT)	0,63%	1.500.000,00€	5,00%	0,41%	1.500.000,00€	3,24%
SERIE D (CA)	2,55%	6.100.000,00€	0,00%	1,65%	6.100.000,00€	0,00%
SERIE D (CM)	1,04%	2.500.000,00€	0,00%	0,68%	2.500.000,00€	0,00%
SERIE D (CP)	0,62%	1.486.720,32€	0,00%	0,43%	1.600.000,00€	0,00%
SERIE D (CT)	0,58%	1.400.000,00€	0,00%	0,38%	1.400.000,00€	0,00%
Totals		239.451.714,16 €			369.500.000,00 €	
Theoretical Reserve Funds		11.426.338,56€	5,01%		11.600.000,00€	3,24%
Real Reserve Funds		11.399.757,67€	5,00%		11.600.000,00€	3,24%

OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
Assets		
Guaranteed Interest C.	15.875.234,20 €	0,18%
Treasury account (Paying Ag)	0,00 €	0,00%
Repayment account	0,00 €	0,00%
Principal Withholding Account	0,00 €	0,00%
Treasury account - IRS Collateral	0,00 €	0,00%
LIQUIDITY LINE/CREDIT LINE (LIMIT)	0,00 €	0,00%
CASH ADVANCE DEPOSIT AGREEMENT	4.100.000,00 €	
DEPOSIT GUARANTEE	1.190.241,52 €	
Liabilities		
Subordinated Loan	0,00 €	0,00%
Loan Contract for Initial Expenses	1.842.664,91 €	0,13%
Amount of Liquidity Line/Credit Line	0,00 €	0,00%
Loan B	0,00 €	0,00%

OTHER INFORMATION

	Accumulated	Period
Consolidated accumulated losses of the portfolio Principal, costs and interest condonation and losses for adjudication or sale of properties.	0,00 €	0,00 €
Cumulative Write-Off Amount of accumulated defaulted loans defined as operations unpaid for a period equal to or greater than eighteen (12) months, or classified as defaulted by the Assignor.	1.124.376,66 €	0,00 €
Cumulative Write-Off recovery Principal Outstanding recovery and recovery by the sale of adjudicated properties.	238.438,36 €	115.556,44 €
	Current	At Issue Date
Endowment shortfall amortization or bonds	0,00 €	0,00 €
Delinquency Ratio Principal Outstanding With Arrears > 90 days / Principal Outstanding	0,6208%	0,0000%
Weighted Average of LTV Distribution / Valuations Valuations exclusively for mortgage participations	45,1019%	57,8219%

FORBEARANCE PERIOD INFORMATION

Principal Outstanding of Forbearance Period	0,00 €
Interest	0,00 €
Ratio: (Outstanding FP + Interest) / Total Outstanding	0,0000%

INTEREST SWAP

Swap	Notional Principal	Interest
Receiving	To Determine	1,222000%
Paying	To Determine	To Determine

SITUATION PORTFOLIO

Current Outstanding Portfolio	224.443.163,87 €
Principal Outstanding Currently Paid	208.523.434,56 €
Principal Outstanding with Arrears (< 3 months)	14.295.112,50 €
Principal Outstanding Doubtfully and Subjective	1.624.616,81 €
Amortized Portfolio	132.612.852,06 €
Principal Received from the Constitution	132.612.852,06 €
Interest Capitalization of Forbearance Period	0,00 €
Current Outstanding of Default Loans	844.178,88 €
Total Securitized	357.900.194,81 €

ADDITIONAL INFORMATION:

Management Company: Gestión de Activos Titulizados, SGFT, S.A.

Oficial Register: Comisión Nacional del Mercado de Valores

Polígono Mas Mateu, Roure, 6-8 08820 El Prat de Llobregat Tel. 93 484 73 36 - FAX: 93 484 73 41
info@gat-sgft.com www.gat-sgft.info

Passeig de Gràcia 16, Barcelona

INFORMATION CONTENT RESPONSABILITY:

Gestión de Activos Titulizados, SGFT, S.A.

THE EXECUTIVE DIRECTOR