

GAT ICO-FTVPO 1 Fondo de Titulización Hipotecaria



Brief report

Date: 03/31/2019
Currency: EUR

Constitution date
06/19/2009

VAT Reg. no.
V65102576

Management Company
Europea de Titulización, S.G.F.T

Originator
BBVA
Banco Sabadell

Servicer
BBVA
Banco Sabadell

Lead Managers
Caixa Catalunya
Caixa Manresa
Caixa Penedès
Caixa Terrasa
Calyon

Bond Paying Agent
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Société Générale

Swap
Cecabank

Assets Custodian
BBVA
Banco Sabadell

Fund Auditor
KPMG Auditores

Start-up Loan
BBVA
Banco Sabadell

Issued securities: Asset-Backed Bonds

Bonds issue									
Series ISIN Code	Issue date N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series AG ES0341068007	06/19/2009 3,316	18,244.49 60,498,728.84 18.24%	100,000.00 331,600,000.00	Floating 3-M Euribor+0.500% 20.Mar/Jun/Sep/Dec	0.1900% 06/20/2019 8.858713 Gross 7.175558 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AAAsf Aa1	AAA Aaa
Series B (CA) ES0341068015	06/19/2009 98	100,000.00 9,800,000.00 100.00%	100,000.00 9,800,000.00	Floating 3-M Euribor+0.800% 20.Mar/Jun/Sep/Dec	0.4900% 06/20/2019 125.222222 Gross 101.430000 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	Aa1 AAA	A A2
Series B (CM) ES0341068023	06/19/2009 33	100,000.00 3,300,000.00 100.00%	100,000.00 3,300,000.00	Floating 3-M Euribor+0.800% 20.Mar/Jun/Sep/Dec	0.4900% 06/20/2019 125.222222 Gross 101.430000 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	Aa1 AAA	A A2
Series B (CP) ES0341068031	06/19/2009 27	100,000.00 2,700,000.00 100.00%	100,000.00 2,700,000.00	Floating 3-M Euribor+0.800% 20.Mar/Jun/Sep/Dec	0.4900% 06/20/2019 125.222222 Gross 101.430000 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	Aa1 AAA	A A2
Series B (CT) ES0341068049	06/19/2009 20	100,000.00 2,000,000.00 100.00%	100,000.00 2,000,000.00	Floating 3-M Euribor+0.800% 20.Mar/Jun/Sep/Dec	0.4900% 06/20/2019 125.222222 Gross 101.430000 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	Aa1 AAA	A A2
Series C (CA) ES0341068056	06/19/2009 32	100,000.00 3,200,000.00 100.00%	100,000.00 3,200,000.00	Floating 3-M Euribor+2.000% 20.Mar/Jun/Sep/Dec	1.6900% 06/20/2019 431.888889 Gross 349.830000 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	A3 A+	BBB Ba2
Series C (CM) ES0341068064	06/19/2009 23	100,000.00 2,300,000.00 100.00%	100,000.00 2,300,000.00	Floating 3-M Euribor+2.000% 20.Mar/Jun/Sep/Dec	1.6900% 06/20/2019 431.888889 Gross 349.830000 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	A+ A1	BBB Ba2
Series C (CP) ES0341068072	06/19/2009 15	100,000.00 1,500,000.00 100.00%	100,000.00 1,500,000.00	Floating 3-M Euribor+2.000% 20.Mar/Jun/Sep/Dec	1.6900% 06/20/2019 431.888889 Gross 349.830000 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	A+ Baa1	BBB Ba2
Series C (CT) ES0341068080	06/19/2009 15	100,000.00 1,500,000.00 100.00%	100,000.00 1,500,000.00	Floating 3-M Euribor+2.000% 20.Mar/Jun/Sep/Dec	1.6900% 06/20/2019 431.888889 Gross 349.830000 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	A+ Aa1	BBB Ba2
Series D (CA) ES0341068098	06/19/2009 61	100,000.00 6,100,000.00 100.00%	100,000.00 6,100,000.00	Floating 3-M Euribor+5.000% 20.Mar/Jun/Sep/Dec	4.6900% 06/20/2019 1,198.555556 Gross 970.830000 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	Due to Cash Reserve reduction	- Caa3	n.c. C
Series D (CM) ES0341068106	06/19/2009 25	86,926.49 2,173,162.25 86.93%	100,000.00 2,500,000.00	Floating 3-M Euribor+5.000% 20.Mar/Jun/Sep/Dec	4.6900% 06/20/2019 1,041.862275 Gross 843.908443 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	Due to Cash Reserve reduction	- Caa3	n.c. C
Series D (CP) ES0341068114	06/19/2009 16	56,200.51 899,208.16 56.20%	100,000.00 1,600,000.00	Floating 3-M Euribor+5.000% 20.Mar/Jun/Sep/Dec	4.6900% 06/20/2019 673.594335 Gross 545.611411 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	Due to Cash Reserve reduction	- Caa3	n.c. C
Series D (CT) ES0341068122	06/19/2009 14	98,929.64 1,385,014.96 98.93%	100,000.00 1,400,000.00	Floating 3-M Euribor+5.000% 20.Mar/Jun/Sep/Dec	4.6900% 06/20/2019 1,185.726696 Gross 960.438624 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	Due to Cash Reserve reduction	- Caa3	n.c. C
Total		97,356,114.21	369,500,000.00						

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Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date

		% Monthly CPR (SMM)		0,08	0,17	0,25	0,34	0,42	0,51	0,60	0,69
		% Annual equivalent CPR		1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00
Series AG	With optional redemption *	Average life	Years	2.00	1.95	1.91	1.86	1.82	1.78	1.74	1.69
		Final Maturity	Years	03/17/2021	03/01/2021	02/13/2021	01/28/2021	01/12/2021	12/27/2020	12/12/2020	11/27/2020
	Without optional redemption *	Average life	Years	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51
		Final Maturity	Years	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022
Series B (CA)	With optional redemption *	Average life	Years	2.10	2.04	1.98	1.92	1.86	1.81	1.76	1.71
		Final Maturity	Years	04/23/2021	04/01/2021	03/10/2021	02/17/2021	01/28/2021	01/09/2021	12/21/2020	12/03/2020
	Without optional redemption *	Average life	Years	4.76	4.76	4.51	4.51	4.51	4.25	4.25	4.00
		Final Maturity	Years	12/20/2023	12/20/2023	09/20/2023	09/20/2023	09/20/2023	06/20/2023	06/20/2023	03/20/2023
Series B (CM)	With optional redemption *	Average life	Years	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51
		Final Maturity	Years	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022
	Without optional redemption *	Average life	Years	5.76	5.66	5.56	5.45	5.36	5.26	5.17	5.07
		Final Maturity	Years	12/19/2024	11/12/2024	10/07/2024	08/30/2024	07/28/2024	06/20/2024	05/17/2024	04/14/2024
Series B (CP)	With optional redemption *	Average life	Years	7.26	7.01	7.01	6.76	6.76	6.76	6.51	6.51
		Final Maturity	Years	06/20/2026	03/20/2026	03/20/2026	12/20/2025	12/20/2025	12/20/2025	09/20/2025	09/20/2025
	Without optional redemption *	Average life	Years	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51
		Final Maturity	Years	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022
Series B (CT)	With optional redemption *	Average life	Years	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51
		Final Maturity	Years	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022
	Without optional redemption *	Average life	Years	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26
		Final Maturity	Years	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032
Series C (CA)	With optional redemption *	Average life	Years	8.29	8.10	8.10	8.10	8.10	8.10	8.10	8.10
		Final Maturity	Years	06/29/2028	04/22/2028	02/15/2028	12/14/2027	10/12/2027	08/15/2027	06/16/2027	04/22/2027
	Without optional redemption *	Average life	Years	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26
		Final Maturity	Years	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032
Series C (CM)	With optional redemption *	Average life	Years	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51
		Final Maturity	Years	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022
	Without optional redemption *	Average life	Years	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26
		Final Maturity	Years	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032
Series C (CP)	With optional redemption *	Average life	Years	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51
		Final Maturity	Years	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022
	Without optional redemption *	Average life	Years	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26
		Final Maturity	Years	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032
Series C (CT)	With optional redemption *	Average life	Years	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51
		Final Maturity	Years	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022
	Without optional redemption *	Average life	Years	8.39	8.21	8.03	7.86	7.69	7.53	7.37	7.23
		Final Maturity	Years	08/09/2027	05/31/2027	03/28/2027	01/24/2027	11/24/2026	09/27/2026	08/01/2026	06/08/2026
Series D (CA)	With optional redemption *	Average life	Years	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26
		Final Maturity	Years	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032
	Without optional redemption *	Average life	Years	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51
		Final Maturity	Years	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022
Series D (CM)	With optional redemption *	Average life	Years	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51
		Final Maturity	Years	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022
	Without optional redemption *	Average life	Years	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26
		Final Maturity	Years	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032
Series D (CP)	With optional redemption *	Average life	Years	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51
		Final Maturity	Years	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022
	Without optional redemption *	Average life	Years	6.23	6.13	6.03	5.93	5.84	5.74	5.65	5.55
		Final Maturity	Years	06/08/2025	05/03/2025	03/29/2025	02/22/2025	01/17/2025	12/14/2024	11/09/2024	10/05/2024
Series D (CT)	With optional redemption *	Average life	Years	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26
		Final Maturity	Years	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032
	Without optional redemption *	Average life	Years	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51
		Final Maturity	Years	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022
Series E (CA)	With optional redemption *	Average life	Years	2.77	2.72	2.67	2.62	2.57	2.53	2.48	2.43
		Final Maturity	Years	12/23/2021	12/05/2021	11/18/2021	10/31/2021	10/14/2021	09/27/2021	09/08/2021	08/21/2021
	Without optional redemption *	Average life	Years	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51
		Final Maturity	Years	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022
Series E (CM)	With optional redemption *	Average life	Years	2.81	2.75	2.69	2.63	2.58	2.53	2.48	2.43
		Final Maturity	Years	01/07/2022	12/16/2021	11/25/2021	11/05/2021	10/17/2021	09/28/2021	09/08/2021	08/21/2021
	Without optional redemption *	Average life	Years	4.00	4.00	3.76	3.76	3.76	3.76	3.51	3.51
		Final Maturity	Years	03/20/2023	03/20/2023	12/20/2022	12/20/2022	12/20/2022	12/20/2022	09/20/2022	09/20/2022
Series E (CP)	With optional redemption *	Average life	Years	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51
		Final Maturity	Years	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022
	Without optional redemption *	Average life	Years	5.61	5.51	5.42	5.33	5.24	5.16	5.07	4.98
		Final Maturity	Years	10/25/2024	09/21/2024	08/19/2024	07/15/2024	06/13/2024	05/13/2024	04/12/2024	03/12/2024
Series E (CT)	With optional redemption *	Average life	Years	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26
		Final Maturity	Years	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032
	Without optional redemption *	Average life	Years	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51
		Final Maturity	Years	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022

* Optional clean up call when the amount of the outstanding balance of the securitised assets is less than 10 per 100 of the initial outstanding balance.
Hypothesis of delinquency and default assumptions of the securitised assets: 0%

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Credit enhancement and financial operations

Credit enhancement (CE)					
		Current		At issue date	
			% CE		% CE
Series AG	62.14%	60,498,728.84	42.03%	89.74%	331,600,000.00
Series B (CA)	10.07%	9,800,000.00	17.62%	2.65%	9,800,000.00
Series B (CM)	3.39%	3,300,000.00	23.51%	0.89%	3,300,000.00
Series B (CP)	2.77%	2,700,000.00	29.36%	0.73%	2,700,000.00
Series B (CT)	2.05%	2,000,000.00	34.68%	0.54%	2,000,000.00
Series C (CA)	3.29%	3,200,000.00	11.56%	0.87%	3,200,000.00
Series C (CM)	2.36%	2,300,000.00	10.70%	0.62%	2,300,000.00
Series C (CP)	1.54%	1,500,000.00	9.97%	0.41%	1,500,000.00
Series C (CT)	1.54%	1,500,000.00	16.65%	0.41%	1,500,000.00
Series D (CA)	6.27%	6,100,000.00	0.00%	1.65%	6,100,000.00
Series D (CM)	2.23%	2,173,162.25	0.00%	0.68%	2,500,000.00
Series D (CP)	0.92%	899,208.16	0.00%	0.43%	1,600,000.00
Series D (CT)	1.42%	1,385,014.96	0.00%	0.38%	1,400,000.00
Issue of Bonds		97,356,114.21			369,500,000.00
Reserve Fund	11.73%	10,178,858.91		3.24%	11,600,000.00

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		11,271,845.42	-0.368%
Servicer ppal collect not yet credited		196,933.57	
Servicer ints collect not yet credited		17,710.43	
Liabilities	Available	Balance	Interest
Start-up Loan		1,727,737.56	0.000%

Collateral: Residential mortgage loans (MCs)

General			
		Current	At constitution date
Count		4,452	7,767
Principal			
Principal outstanding		85,677,417.99	357,900,194.81
Average loan		19,244.70	46,079.59
Minimum		0.40	2,077.27
Maximum		104,808.77	562,528.17
Interest rate			
Weighted average (wac)		1.82%	4.29%
Minimum		1.71%	2.97%
Maximum		2.57%	5.01%
Final maturity			
Weighted average (WARM) (months)		74	173
Minimum		04/12/2019	01/10/2010
Maximum		08/27/2032	04/27/2033
Index (principal outstanding distribution)			
Housing Plan 1992-1995		0.00%	1.99%
Housing Plan 1996-1999		3.70%	6.54%
Housing Plan 1998-2001		19.99%	30.59%
Housing Plan 2002-2005		67.89%	56.78%
Housing Plan 2005-2008		8.42%	4.09%

LTV Distribution			
	Current	At constitution date	
	% Pool	% LTV	% LTV
0.01 - 10%	14.70	6.79	0.19
10.01 - 20%	33.18	14.71	2.05
20.01 - 30%	24.49	25.25	4.59
30.01 - 40%	10.84	33.66	5.32
40.01 - 50%	8.56	44.23	9.34
50.01 - 60%	3.42	53.29	25.01
60.01 - 70%	4.08	64.90	35.17
70.01 - 80%	0.56	74.46	18.33
80.01 - 90%	0.17	85.21	73.13
Weighted average (WALTV)	24.53		57.83
Minimum	0.00		3.43
Maximum	86.36		78.36

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.38%	0.48%	0.54%	0.49%	0.33%
Annual Percentage Rate (CPR)	4.43%	5.55%	6.32%	5.68%	3.89%

Geographic distribution		
	Current	At constitution date
Andalucia	5.05%	3.04%
Aragon	0.02%	0.10%
Balearic Islands	0.96%	0.88%
Castilla-La Mancha	0.89%	0.89%
Castilla-Leon	0.12%	0.10%
Catalonia	73.79%	76.51%
Extremadura	6.82%	6.11%
Galicia	1.98%	1.56%
La Rioja	1.03%	0.89%
Madrid	5.93%	5.70%
Murcia	0.22%	0.35%
Valencia	3.20%	4.06%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			
<i>Delinquencies</i>									
Up to 1 month	144	37,516.27	3,140.87	0.00	40,657.14	29.19	3,111,685.92	3,152,343.06	75.13
from > 1 to = 2 months	18	9,990.79	729.57	0.00	10,720.36	7.70	379,434.62	390,154.98	9.30
from > 2 to = 3 months	9	8,603.73	638.22	0.00	9,241.95	6.63	175,800.50	185,042.45	4.41
from > 3 to = 6 months	6	9,069.65	677.46	0.00	9,747.11	7.00	103,752.80	113,499.91	2.71
from > 6 to < 12 months	4	13,753.11	1,051.46	0.00	14,804.57	10.63	101,483.57	116,288.14	2.77
from = 12 to = 18 months	3	14,704.34	1,158.46	0.00	15,862.80	11.39	79,827.16	95,689.96	2.28
from > 18 to < 24 months	4	22,622.03	2,950.91	0.00	25,572.94	18.36	84,722.94	110,295.88	2.63
from ≥ 2 years	2	11,592.33	1,097.75	0.00	12,690.08	9.11	19,648.59	32,338.67	0.77
Subtotal	190	127,852.25	11,444.70	0.00	139,296.95	100.00	4,056,356.10	4,195,653.05	100.00
<i>Defaulted, out of the pool</i>									
Delinquencies ≥ 12 m	30	955,927.98	5,009.81	1,442.13	962,379.92	100.00	0.00	962,379.92	100.00
Subtotal	30	955,927.98	5,009.81	1,442.13	962,379.92	100.00	0.00	962,379.92	100.00
Total	220	1,083,780.23	16,454.51	1,442.13	1,101,676.87		4,056,356.10	5,158,032.97	

Additional information

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