

Brief report

Date: 07/31/2019
 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 Nº 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	Fitch / Moody's Current	Original
Series AG ES0341068007	06/19/2009 3,316	16,673.01 55,287,701.16 16.67%	100,000.00 331,600,000.00	Floating 3-M Euribor+0.500% 20.Mar/Jun/Sep/Dec	0.1780% 09/20/2019 7.584367 Gross 6.143337 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	0.4780% 09/20/2019 122.155556 Gross 98.946000 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	0.4780% 09/20/2019 122.155556 Gross 98.946000 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	0.4780% 09/20/2019 122.155556 Gross 98.946000 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	0.4780% 09/20/2019 122.155556 Gross 98.946000 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	1.6780% 09/20/2019 428.822222 Gross 347.346000 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	1.6780% 09/20/2019 428.822222 Gross 347.346000 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	1.6780% 09/20/2019 428.822222 Gross 347.346000 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	1.6780% 09/20/2019 428.822222 Gross 347.346000 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	4.6780% 09/20/2019 1,195.488889 Gross 968.346000 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	4.6780% 09/20/2019 1,039.196529 Gross 841.749188 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	4.6780% 09/20/2019 671.870853 Gross 544.215391 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	4.6780% 09/20/2019 1,182.692854 Gross 957.981212 Net	06/20/2036 Quarterly 20.Mar/Jun/Sep/Dec	Due to Cash Reserve reduction	- Caa3	n.c. C
Total		92,145,086.53	369,500,000.00						

GAT ICO-FTVPO 1 Fondo de Titulización Hipotecaria

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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	1.87	1.83	1.79	1.75	1.71	1.67	1.63	1.59
		Date		05/01/2021	04/17/2021	04/02/2021	03/18/2021	03/04/2021	02/18/2021	02/04/2021	01/21/2021
	Final Maturity	Years		3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25
		Date		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	1.97	1.92	1.86	1.81	1.76	1.71	1.66	1.62
		Date		06/09/2021	05/19/2021	04/29/2021	04/09/2021	03/22/2021	03/04/2021	02/15/2021	01/29/2021
	Final Maturity	Years		4.50	4.50	4.25	4.25	4.00	4.00	4.00	3.75
		Date		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 (CA)	With optional redemption *	Average life	Years	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25
		Date		09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022
	Final Maturity	Years		3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25
		Date		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	5.48	5.39	5.29	5.19	5.11	5.01	4.92	4.83
		Date		12/10/2024	11/05/2024	10/01/2024	08/27/2024	07/26/2024	06/20/2024	05/19/2024	04/18/2024
	Final Maturity	Years		7.01	6.75	6.75	6.51	6.51	6.51	6.26	6.26
		Date		06/20/2026	03/20/2026	03/20/2026	12/20/2025	12/20/2025	12/20/2025	09/20/2025	09/20/2025
Series B (CM)	With optional redemption *	Average life	Years	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25
		Date		09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022
	Final Maturity	Years		3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25
		Date		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	9.01	8.83	8.66	8.49	8.32	8.17	8.01	7.86
		Date		06/22/2028	04/17/2028	02/12/2028	12/13/2027	10/12/2027	08/17/2027	06/20/2027	04/27/2027
	Final Maturity	Years		13.01	13.01	13.01	13.01	13.01	13.01	13.01	13.01
		Date		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 B (CP)	With optional redemption *	Average life	Years	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25
		Date		09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022
	Final Maturity	Years		3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25
		Date		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	13.01	13.01	13.01	13.01	13.01	13.01	13.01	13.01
		Date		06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032
	Final Maturity	Years		13.01	13.01	13.01	13.01	13.01	13.01	13.01	13.01
		Date		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 B (CT)	With optional redemption *	Average life	Years	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25
		Date		09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022
	Final Maturity	Years		3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25
		Date		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	4.81	4.71	4.60	4.51	4.41	4.31	4.22	4.13
		Date		04/10/2024	03/04/2024	01/25/2024	12/21/2023	11/15/2023	10/11/2023	09/08/2023	08/05/2023
	Final Maturity	Years		5.75	5.75	5.75	5.51	5.51	5.26	5.26	5.01
		Date		03/20/2025	03/20/2025	03/20/2025	12/20/2024	12/20/2024	09/20/2024	09/20/2024	06/20/2024
Series C (CA)	With optional redemption *	Average life	Years	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25
		Date		09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022
	Final Maturity	Years		3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25
		Date		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	8.14	7.95	7.78	7.61	7.45	7.30	7.14	7.00
		Date		08/07/2027	06/01/2027	03/31/2027	01/27/2027	11/30/2026	10/04/2026	08/09/2026	06/18/2026
	Final Maturity	Years		13.01	13.01	13.01	13.01	13.01	13.01	13.01	13.01
		Date		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	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25
		Date		09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022
	Final Maturity	Years		3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25
		Date		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	13.01	13.01	13.01	13.01	13.01	13.01	13.01	13.01
		Date		06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032
	Final Maturity	Years		13.01	13.01	13.01	13.01	13.01	13.01	13.01	13.01
		Date		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	3.02	2.99	2.96	2.92	2.88	2.84	2.80	2.76
		Date		06/27/2022	06/16/2022	06/03/2022	05/20/2022	05/06/2022	04/22/2022	04/08/2022	03/24/2022
	Final Maturity	Years		3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25
		Date		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	3.20	3.14	3.08	3.02	2.95	2.90	2.85	2.79
		Date		09/01/2022	08/09/2022	07/18/2022	06/24/2022	06/02/2022	05/13/2022	04/23/2022	04/04/2022
	Final Maturity	Years		4.25	4.00	4.00	4.00	3.75	3.75	3.50	3.50
		Date		09/20/2023	06/20/2023	06/20/2023	06/20/2023	03/20/2023	03/20/2023	03/20/2023	12/20/2022
Series C (CT)	With optional redemption *	Average life	Years	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25
		Date		09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022
	Final Maturity	Years		3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25
		Date		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	5.87	5.77	5.67	5.58	5.49	5.40	5.31	5.22
		Date		04/29/2025	03/26/2025	02/19/2025	01/16/2025	12/14/2024	11/09/2024	10/08/2024	09/06/2024
	Final Maturity	Years		13.01	13.01	13.01	13.01	13.01	13.01	13.01	13.01
		Date		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 (CA)	With optional redemption *	Average life	Years	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25
		Date		09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022	09/20/2022
	Final Maturity	Years		3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25
		Date		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	13.01	13.01	13.01	13.01	13.01	13.01	13.01	13.01
		Date		06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032	06/20/2032
	Final Maturity	Years		13.01	13.01	13.01	13.01	13.01	13.01	13.01	13.01
		Date		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 (CM)	With optional redemption *	Average life	Years	2.64	2.60	2.56	2.52	2.47	2.43	2.39	2.34
		Date		02/06/2022	01/22/2022	01/08/2022	12/24/2021	12/08/2021	11/22/2021	11/06/2021	10/21/2021
	Final Maturity	Years		3.25	3.25						

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Credit enhancement and financial operations

Credit enhancement (CE)						
	Current			At issue date		
		% CE			% CE	
Series AG	60.00%	55,287,701.16	44.75%	89.74%	331,600,000.00	10.59%
Series B (CA)	10.64%	9,800,000.00	18.70%	2.65%	9,800,000.00	4.74%
Series B (CM)	3.58%	3,300,000.00	24.96%	0.89%	3,300,000.00	7.25%
Series B (CP)	2.93%	2,700,000.00	31.87%	0.73%	2,700,000.00	5.67%
Series B (CT)	2.17%	2,000,000.00	37.40%	0.54%	2,000,000.00	7.11%
Series C (CA)	3.47%	3,200,000.00	12.26%	0.87%	3,200,000.00	3.11%
Series C (CM)	2.50%	2,300,000.00	11.36%	0.62%	2,300,000.00	3.78%
Series C (CP)	1.63%	1,500,000.00	11.08%	0.41%	1,500,000.00	2.93%
Series C (CT)	1.63%	1,500,000.00	17.95%	0.41%	1,500,000.00	3.43%
Series D (CA)	6.62%	6,100,000.00	0.00%	1.65%	6,100,000.00	0.00%
Series D (CM)	2.36%	2,173,162.25	0.00%	0.68%	2,500,000.00	0.00%
Series D (CP)	0.98%	899,208.16	0.00%	0.43%	1,600,000.00	0.00%
Series D (CT)	1.50%	1,385,014.96	0.00%	0.38%	1,400,000.00	0.00%
Issue of Bonds		92,145,086.53			369,500,000.00	
Reserve Fund	12.51%	10,207,181.62	3.24%		11,600,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	13,217,615.66	-0.366%	
Servicer ppal collect not yet credited	95,088.06		
Servicer ints collect not yet credited	5,929.54		
Liabilities	Available	Balance	Interest
Start-up Loan		1,727,737.56	0.000%

Collateral: Residential mortgage loans (MCs)

General			
	Current	At constitution date	
Count	4,334	7,767	
Principal			
Principal outstanding	78,732,053.42	357,900,194.81	
Average loan	18,166.14	46,079.59	
Minimum	0.36	2,077.27	
Maximum	102,405.79	562,528.17	
Interest rate			
Weighted average (wac)	1.86%	4.29%	
Minimum	1.71%	2.97%	
Maximum	2.57%	5.01%	
Final maturity			
Weighted average (WARM) (months)	71	173	
Minimum	08/03/2019	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	3.75%	6.54%	
Housing Plan 1998-2001	18.88%	30.59%	
Housing Plan 2002-2005	68.72%	56.78%	
Housing Plan 2005-2008	8.66%	4.09%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	18.03	6.94	0.19	8.13
10.01 - 20%	31.72	14.80	2.05	15.86
20.01 - 30%	24.95	25.15	4.59	25.80
30.01 - 40%	8.72	33.61	5.32	35.31
40.01 - 50%	9.98	43.98	9.34	45.36
50.01 - 60%	2.44	56.19	25.01	56.29
60.01 - 70%	3.45	64.56	35.17	64.54
70.01 - 80%	0.53	73.30	18.33	73.13
80.01 - 90%	0.18	83.28		
Weighted average (WALTV)	23.68		57.83	
Minimum	0.00		3.43	
Maximum	84.43		78.36	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.34%	0.44%	0.44%	0.46%	0.33%
Annual Percentage Rate (CPR)	4.01%	5.12%	5.16%	5.40%	3.93%

Geographic distribution		
	Current	At constitution date
Andalucia	5.11%	3.04%
Aragon	0.02%	0.10%
Balearic Islands	0.96%	0.88%
Castilla-La Mancha	0.91%	0.69%
Castilla-Leon	0.12%	0.10%
Catalonia	73.74%	76.51%
Extremadura	6.83%	6.11%
Galicia	2.05%	1.56%
La Rioja	1.06%	0.89%
Madrid	5.87%	5.70%
Murcia	0.19%	0.35%
Valencia	3.15%	4.06%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			
Delinquencies									
Up to 1 month	152	37,686.30	2,904.71	0.00	40,591.01	27.08	3,352,820.47	3,393,411.48	78.97
from > 1 to = 2 months	17	10,516.14	758.91	0.00	11,275.05	7.52	345,377.86	356,652.91	8.30
from > 2 to = 3 months	6	4,631.35	275.58	0.00	4,906.93	3.27	77,936.43	82,843.36	1.93
from > 3 to = 6 months	7	11,022.17	368.40	0.00	11,390.57	7.60	121,578.85	132,969.42	3.09
from > 6 to < 12 months	4	11,012.67	541.71	0.00	11,554.38	7.71	51,550.12	63,104.50	1.47
from = 12 to = 18 months	4	16,677.07	1,558.93	0.00	18,236.00	12.16	85,335.80	103,571.80	2.41
from > 18 to < 24 months	3	18,252.43	1,751.68	0.00	20,004.11	13.34	58,624.25	78,628.36	1.83
from ≥ 2 years	4	28,977.23	2,976.12	0.00	31,953.35	21.31	54,213.86	86,167.21	2.01
Subtotal	197	138,775.36	11,136.04	0.00	149,911.40	100.00	4,147,437.64	4,297,349.04	100.00
Defaulted, out of the pool									
Delinquencies ≥ 12 m	19	577,332.40	3,028.70	1,105.18	581,466.28	100.00	0.00	581,466.28	100.00
Subtotal	19	577,332.40	3,028.70	1,105.18	581,466.28	100.00	0.00	581,466.28	100.00
Total	216	716,107.76	14,164.74	1,105.18	731,377.68		4,147,437.64	4,878,815.32	