

Monthly Report, July 2013

GAT ICO-FTVPO 1, FTH Fondo de Titulización Hipotecaria



The amounts are expressed in euros

Date of Constitution	19/06/2009	Managers	CatalunyaCaixa, Caixa Penedès, Unnim
Issue Date	19/06/2009		
Disbursement Date	25/06/2009	Originator / Servicer	CatalunyaCaixa, Caixa Penedès, Unnim
Management Company	Gestión de Activos Titulizados		
Administrator	CatalunyaCaixa, Caixa Penedès, Unnim	Paying Agent	Barclays
Guaranteed Interest C.	Barclays	Secondary Market	AIAF
Interest Swap	CECABANK	Register of Book Securities	S.C.L.V. Espaclear
Subordinated Loan	CatalunyaCaixa, Caixa Penedès, Unnim	Depository	Banco Sabadell Atlántico
Lead Manager	CatalunyaCaixa, Caixa Penedès, Unnim	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 92 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	62,78%	62.775,11€ 3.316 208.162.264,76€	100.000,00€ 3.316 331.600.000,00€	Floating EURIB.3M+0,50% 20-3/6/9/12	0,710% Date: 20-09-2013 Interests: 113,90 €	20-06-2036		A3 AA-	Aaa AAA
SERIE B (CA) ES0341068015 Subordinated / Pass-Through	100,00%	100.000,00€ 98 9.800.000,00€	100.000,00€ 98 9.800.000,00€	Floating EURIB.3M+0,80% 20-3/6/9/12	1,010% Date: 20-09-2013 Interests: 258,11 €	20-06-2036		Baa3 A	A2 A
SERIE B (CM) ES0341068023 Subordinated / Pass-Through	100,00%	100.000,00€ 33 3.300.000,00€	100.000,00€ 33 3.300.000,00€	Floating EURIB.3M+0,80% 20-3/6/9/12	1,010% Date: 20-09-2013 Interests: 258,11 €	20-06-2036		Baa3 A	A2 A
SERIE B (CP) ES0341068031 Subordinated / Pass-Through	100,00%	100.000,00€ 27 2.700.000,00€	100.000,00€ 27 2.700.000,00€	Floating EURIB.3M+0,80% 20-3/6/9/12	1,010% Date: 20-09-2013 Interests: 258,11 €	20-06-2036		Baa1 A	A2 A
SERIE B (CT) ES0341068049 Subordinated / Pass-Through	100,00%	100.000,00€ 20 2.000.000,00€	100.000,00€ 20 2.000.000,00€	Floating EURIB.3M+0,80% 20-3/6/9/12	1,010% Date: 20-09-2013 Interests: 258,11 €	20-06-2036		Baa2 A	A2 A
SERIE C (CA) ES0341068056 Subordinated / Pass-Through	100,00%	100.000,00€ 32 3.200.000,00€	100.000,00€ 32 3.200.000,00€	Floating EURIB.3M+2,00% 20-3/6/9/12	2,210% Date: 20-09-2013 Interests: 564,78 €	20-06-2036		Ba3 BBB	Ba2 BBB
SERIE C (CM) ES0341068064 Subordinated / Pass-Through	100,00%	100.000,00€ 23 2.300.000,00€	100.000,00€ 23 2.300.000,00€	Floating EURIB.3M+2,00% 20-3/6/9/12	2,210% Date: 20-09-2013 Interests: 564,78 €	20-06-2036		Ba2 BBB	Ba2 BBB
SERIE C (CP) ES0341068072 Subordinated / Pass-Through	100,00%	100.000,00€ 15 1.500.000,00€	100.000,00€ 15 1.500.000,00€	Floating EURIB.3M+2,00% 20-3/6/9/12	2,210% Date: 20-09-2013 Interests: 564,78 €	20-06-2036		Ba2 BBB	Ba2 BBB
SERIE C (CT) ES0341068080 Subordinated / Pass-Through	100,00%	100.000,00€ 15 1.500.000,00€	100.000,00€ 15 1.500.000,00€	Floating EURIB.3M+2,00% 20-3/6/9/12	2,210% Date: 20-09-2013 Interests: 564,78 €	20-06-2036		Ba2 BBB	Ba2 BBB
SERIE D (CA) ES0341068098 Equity / Due to cash Reserve reduction	100,00%	100.000,00€ 61 6.100.000,00€	100.000,00€ 61 6.100.000,00€	Floating EURIB.3M+5,00% 20-3/6/9/12	5,210% Date: 20-09-2013 Interests: 1331,44 €	20-06-2036		C	C
SERIE D (CM) ES0341068106 Equity / Due to cash Reserve reduction	100,00%	100.000,00€ 25 2.500.000,00€	100.000,00€ 25 2.500.000,00€	Floating EURIB.3M+5,00% 20-3/6/9/12	5,210% Date: 20-09-2013 Interests: 1331,44 €	20-06-2036		C	C
SERIE D (CP) ES0341068114 Equity / Due to cash Reserve reduction	92,92%	92.920,02€ 16 1.486.720,32€	100.000,00€ 16 1.600.000,00€	Floating EURIB.3M+5,00% 20-3/6/9/12	5,210% Date: 20-09-2013 Interests: 1237,18 €	20-06-2036		C	C
SERIE D (CT) ES0341068122 Equity / Due to cash Reserve	100,00%	100.000,00€ 14 1.400.000,00€	100.000,00€ 14 1.400.000,00€	Floating EURIB.3M+5,00% 20-3/6/9/12	5,210% Date: 20-09-2013 Interests: 1331,44 €	20-06-2036		C	C
Totals		245.948.985,08 €	369.500.000,00 €						

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COLLATERAL: TYPE OF GROUPED ASSETS

General	Current	Constitution Date
Count Principal		
Number	6.291	7.767
Outstanding Balance	230.755.508,57€	357.900.194,81€
Average Loan	36.650,53€	46.076,24€
Minimum	130,98€	2.077,27€
Maximum	465.645,06€	562.528,17€
Interest		
Weighted Average	2,8124%	4,2939%
Minimum	0,4830%	2,9700%
Maximum	4,3710%	5,0130%
Remaining Maturity (Months)		
Weighted Average	133,38	173,01
Minimum	0,95	6,77
Maximum	236,94	286,29
Index (Distribution)		
Acuerdo consejo de ministros (80%) Quinquennial 92	0,00%	0,00%
Acuerdo consejo de ministros (90%) Mensual 02-05	62,22%	56,87%
Acuerdo consejo de ministros (90%) Mensual 05-08	5,11%	4,00%
Acuerdo consejo de ministros (90%) Mensual 98	28,41%	30,59%
Acuerdo consejo de ministros (90%) Quinquennial 94	0,00%	0,30%
Acuerdo consejo de ministros (90%) Triennial 95	0,53%	1,69%
Acuerdo consejo de ministros (90%) Triennial 96	1,65%	2,86%
Acuerdo consejo de ministros (90%) Triennial 97	1,96%	3,30%
Acuerdo consejo de ministros (90%) Triennial 98	0,12%	0,38%

PREPAYMENTS

	Current Month	Last 3 Months	Last 6 Months	Last 12 Months	Historical
Single Monthly	0,2304%	0,2438%	0,2591%	0,3011%	0,2183%
Annual Equivalent	2,7302%	2,8865%	3,0651%	3,5534%	2,5881%

GEOGRAPHIC DISTRIBUTION

	Current	Constitution Date
Catalunya	74,92	68,69
Madrid	5,81	5,12
Comunidad Valenciana	3,98	3,65
Baleares	0,94	0,79
Aragón	0,05	0,09
Andalucía	3,69	2,73
Murcia	0,35	0,31
Rest of Autonomous Regions	10,26	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	305	68.802,55 €	17.179,33 €	85.981,88 €	11.921.746,39 €	11.990.548,94 €	83,56%	42,7464%
From 1 to 2 months	36	18.470,04 €	5.386,96 €	23.857,00 €	1.523.555,64 €	1.542.025,68 €	10,75%	46,1232%
From 2 to 3 months	21	16.517,20 €	5.060,12 €	21.577,32 €	800.664,01 €	817.181,21 €	5,69%	37,7228%
Totals	362	103.789,79 €	27.626,41 €	131.416,20 €	14.245.966,04 €	14.349.755,83 €	100,00%	42,7577%

(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	2	0,00 €	0,00 €	0,00 €	62.504,04 €	62.504,04 €	4,52%	49,3879%
From 1 to 2 months	2	66,66 €	0,00 €	66,66 €	171.459,52 €	171.526,18 €	12,40%	60,4494%
From 2 to 3 months	2	577,54 €	113,26 €	690,80 €	57.556,24 €	58.133,78 €	4,20%	33,9465%
From 3 to 6 months	17	18.167,39 €	7.076,93 €	25.244,32 €	730.254,13 €	748.421,52 €	54,13%	46,9647%
From 6 to 11 months	7	6.809,89 €	3.219,76 €	10.029,65 €	335.324,68 €	342.134,57 €	24,74%	48,4223%
Totals	30	25.621,48 €	10.409,95 €	36.031,43 €	1.357.098,61 €	1.382.720,09 €	100,00%	47,9767%

(1) Valuations exclusively for mortgage participations

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CREDIT ENHANCEMENT

	Current			At Issue Date		
	% Notes	Nominal	% CE	% Notes	Nominal	% CE
SERIE AG	84,64%	208.162.264,76€	16,12%	89,74%	331.600.000,00€	10,59%
SERIE B (CA)	3,98%	9.800.000,00€	11,94%	2,65%	9.800.000,00€	7,85%
SERIE B (CM)	1,34%	3.300.000,00€	10,53%	0,89%	3.300.000,00€	6,93%
SERIE B (CP)	1,10%	2.700.000,00€	9,38%	0,73%	2.700.000,00€	6,17%
SERIE B (CT)	0,81%	2.000.000,00€	8,52%	0,54%	2.000.000,00€	5,62%
SERIE C (CA)	1,30%	3.200.000,00€	7,16%	0,87%	3.200.000,00€	4,72%
SERIE C (CM)	0,94%	2.300.000,00€	6,18%	0,62%	2.300.000,00€	4,08%
SERIE C (CP)	0,61%	1.500.000,00€	5,54%	0,41%	1.500.000,00€	3,66%
SERIE C (CT)	0,61%	1.500.000,00€	4,90%	0,41%	1.500.000,00€	3,24%
SERIE D (CA)	2,48%	6.100.000,00€	0,00%	1,65%	6.100.000,00€	0,00%
SERIE D (CM)	1,02%	2.500.000,00€	0,00%	0,68%	2.500.000,00€	0,00%
SERIE D (CP)	0,60%	1.486.720,32€	0,00%	0,43%	1.600.000,00€	0,00%
SERIE D (CT)	0,57%	1.400.000,00€	0,00%	0,38%	1.400.000,00€	0,00%
Totals		245.948.985,08 €			369.500.000,00 €	
Theoretical Reserve Funds		11.600.000,00€	4,90%		11.600.000,00€	3,24%
Real Reserve Funds		11.486.720,32€	4,90%		11.600.000,00€	3,24%

OTHER FINANCIAL OPERATIONS (Current)

	Balance	Interest
Assets		
Guaranteed Interest C.	16.018.568,49 €	0,17%
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 (Limit)	0,00 €	0,00%
Deposit Guarantee	1.211.791,11 €	0,17%
Cash advance Deposit Agreement	4.100.000,00 €	0,17%
Liabilities		
Subordinated Loan	0,00 €	0,00%
Loan Contract for Initial Expenses	1.842.664,91 €	0,12%
Amount of the Liquidity Line	0,00 €	0,00%
ICO Guarantee	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 greater than twelve (12) months, or classified as defaulted by the Assignor.	873.176,66 €	0,00 €
Cumulative Write-Off recovery Principal Outstanding recovery and recovery by the sale of adjudicated properties.	122.881,92 €	-428,28 €
	Current	At Issue Date
Endowment shortfall amortization or bonds	0,00 €	0,00 €
Delinquency Ratio Principal Outstanding With Arrears > 90 Days / Principal Outstanding	0,4726%	0,0000%
Weighted Average of LTV Distribution / Valuations Valuations exclusively for mortgage participations	45,8745%	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

	Notional Principal	Interest
Swap		
Receiving	To Determine	1,210000%
Paying	To Determine	To Determine

SITUATION PORTFOLIO

Current Outstanding Portfolio	230.755.508,57 €
Principal Outstanding currently paid	215.023.032,65 €
Principal Outstanding with Arrears (< 3 months)	14.349.755,83 €
Principal Outstanding Doubtfully and Subjective	1.382.720,09 €
Amortized Portfolio	126.436.150,92 €
Principal received from the constitution	126.436.150,92 €
Interest capitalization of Forbearance Period	0,00 €
Current Outstanding of Defaulted Loans	708.535,32 €
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

INFORMATION CONTENT RESPONSABILITY:

THE EXECUTIVE DIRECTOR

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