

BANCAJA - BVA VPO 1 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de morosidad: Tasa de entrada acumulada en mora +3 meses (trimestres naturales desde constitución Fondo) - Detalle por años originación activos

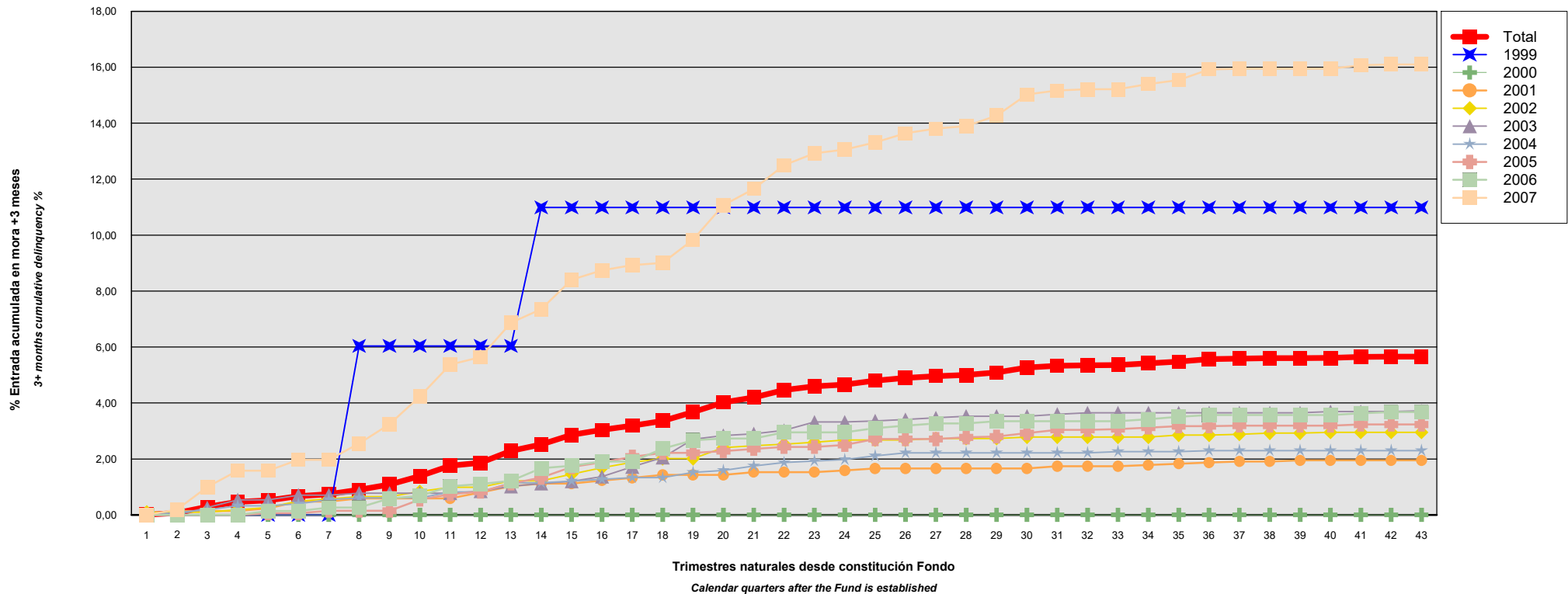
Delinquency analysis: 3+ months cumulative delinquency rate (calendar quarters after the Fund is established) - Detailed by asset origination years

Activos / Assets: Préstamos hipotecarios vivienda (CTHs) / Residential mortgage loans (PTCs)

Fecha / Date: 31/10/2019

Divisa / Currency: EUR

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| Origenación activo Asset origination | Total | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 |
|--|-----------|----------|---------|----------|----------|----------|----------|----------|----------|----------|
| Principal titulizado (mill. €) Principal securitised (€ million) | 390,049 | 0,522 | 3,044 | 27,939 | 46,363 | 46,268 | 64,767 | 63,669 | 58,635 | 78,842 |
| Nº activos / Nº. of assets | 6.905 | 15 | 85 | 772 | 1.171 | 1.017 | 1.237 | 1.079 | 818 | 711 |
| 1 | 0,01% 1 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,10% 1 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,00% 0 |
| 2 | 0,07% 4 | 0,00% 0 | 0,00% 0 | 0,14% 1 | 0,10% 1 | 0,00% 0 | 0,09% 1 | 0,00% 0 | 0,00% 0 | 0,19% 1 |
| 3 | 0,29% 11 | 0,00% 0 | 0,00% 0 | 0,14% 1 | 0,10% 1 | 0,26% 3 | 0,18% 2 | 0,00% 0 | 0,00% 0 | 1,00% 4 |
| 4 | 0,47% 19 | 0,00% 0 | 0,00% 0 | 0,14% 1 | 0,18% 2 | 0,54% 6 | 0,33% 4 | 0,00% 0 | 0,00% 0 | 1,58% 6 |
| 5 | 0,52% 24 | 0,00% 0 | 0,00% 0 | 0,24% 2 | 0,26% 3 | 0,54% 6 | 0,33% 4 | 0,06% 1 | 0,14% 2 | 1,58% 6 |
| 6 | 0,67% 34 | 0,00% 0 | 0,00% 0 | 0,48% 4 | 0,49% 6 | 0,71% 8 | 0,40% 5 | 0,06% 1 | 0,14% 2 | 1,97% 8 |
| 7 | 0,74% 39 | 0,00% 0 | 0,00% 0 | 0,48% 4 | 0,57% 7 | 0,71% 8 | 0,55% 7 | 0,15% 2 | 0,26% 3 | 1,97% 8 |
| 8 | 0,90% 47 | 6,04% 1 | 0,00% 0 | 0,59% 5 | 0,65% 8 | 0,78% 9 | 0,61% 8 | 0,15% 2 | 0,26% 3 | 2,55% 11 |
| 9 | 1,09% 52 | 6,04% 1 | 0,00% 0 | 0,59% 5 | 0,65% 8 | 0,78% 9 | 0,61% 8 | 0,15% 2 | 0,59% 5 | 3,24% 14 |
| 10 | 1,39% 63 | 6,04% 1 | 0,00% 0 | 0,59% 5 | 0,84% 11 | 0,78% 9 | 0,61% 8 | 0,55% 5 | 0,68% 6 | 4,23% 18 |
| 11 | 1,76% 79 | 6,04% 1 | 0,00% 0 | 0,59% 5 | 0,99% 13 | 0,78% 9 | 0,82% 11 | 0,74% 7 | 1,02% 9 | 5,37% 24 |
| 12 | 1,86% 86 | 6,04% 1 | 0,00% 0 | 0,80% 7 | 0,99% 13 | 0,85% 10 | 0,82% 11 | 0,83% 8 | 1,10% 10 | 5,64% 26 |
| 13 | 2,29% 109 | 6,04% 1 | 0,00% 0 | 1,02% 9 | 1,22% 16 | 1,02% 12 | 1,15% 16 | 1,12% 12 | 1,22% 11 | 6,87% 32 |
| 14 | 2,52% 121 | 10,99% 2 | 0,00% 0 | 1,12% 10 | 1,22% 16 | 1,12% 13 | 1,15% 16 | 1,33% 15 | 1,67% 13 | 7,35% 36 |
| 15 | 2,86% 137 | 10,99% 2 | 0,00% 0 | 1,12% 10 | 1,46% 20 | 1,20% 14 | 1,21% 17 | 1,71% 20 | 1,76% 14 | 8,41% 40 |
| 16 | 3,04% 150 | 10,99% 2 | 0,00% 0 | 1,23% 11 | 1,69% 23 | 1,37% 16 | 1,27% 18 | 1,88% 22 | 1,91% 16 | 8,74% 42 |
| 17 | 3,19% 165 | 10,99% 2 | 0,00% 0 | 1,32% 12 | 1,88% 26 | 1,72% 20 | 1,33% 19 | 2,08% 25 | 1,91% 16 | 8,93% 45 |
| 18 | 3,36% 179 | 10,99% 2 | 0,00% 0 | 1,43% 13 | 2,01% 28 | 2,05% 25 | 1,33% 19 | 2,22% 27 | 2,37% 19 | 9,01% 46 |

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| | Total | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 |
|----|-----------|----------|---------|----------|----------|----------|----------|----------|----------|-----------|
| 19 | 3,68% 199 | 10,99% 2 | 0,00% 0 | 1,43% 13 | 2,01% 28 | 2,70% 34 | 1,52% 22 | 2,22% 27 | 2,67% 22 | 9,84% 51 |
| 20 | 4,02% 216 | 10,99% 2 | 0,00% 0 | 1,43% 13 | 2,40% 33 | 2,84% 36 | 1,59% 23 | 2,28% 28 | 2,73% 23 | 11,07% 58 |
| 21 | 4,20% 225 | 10,99% 2 | 0,00% 0 | 1,53% 14 | 2,47% 34 | 2,90% 37 | 1,75% 26 | 2,36% 30 | 2,73% 23 | 11,65% 59 |
| 22 | 4,46% 239 | 10,99% 2 | 0,00% 0 | 1,53% 14 | 2,53% 35 | 3,02% 39 | 1,87% 28 | 2,43% 31 | 2,95% 26 | 12,50% 64 |
| 23 | 4,60% 250 | 10,99% 2 | 0,00% 0 | 1,53% 14 | 2,60% 36 | 3,32% 43 | 1,93% 29 | 2,43% 32 | 2,95% 26 | 12,92% 68 |
| 24 | 4,66% 257 | 10,99% 2 | 0,00% 0 | 1,59% 15 | 2,68% 38 | 3,32% 43 | 1,98% 30 | 2,50% 33 | 2,95% 26 | 13,06% 70 |
| 25 | 4,80% 266 | 10,99% 2 | 0,00% 0 | 1,66% 16 | 2,68% 38 | 3,36% 44 | 2,11% 32 | 2,71% 34 | 3,10% 28 | 13,31% 72 |
| 26 | 4,90% 271 | 10,99% 2 | 0,00% 0 | 1,66% 16 | 2,68% 38 | 3,41% 45 | 2,22% 34 | 2,71% 34 | 3,19% 29 | 13,64% 73 |
| 27 | 4,96% 277 | 10,99% 2 | 0,00% 0 | 1,66% 17 | 2,73% 39 | 3,47% 46 | 2,22% 34 | 2,71% 34 | 3,27% 30 | 13,81% 75 |
| 28 | 5,00% 281 | 10,99% 2 | 0,00% 0 | 1,66% 17 | 2,73% 39 | 3,53% 47 | 2,22% 34 | 2,77% 35 | 3,27% 30 | 13,90% 77 |
| 29 | 5,09% 284 | 10,99% 2 | 0,00% 0 | 1,66% 17 | 2,73% 39 | 3,53% 47 | 2,22% 34 | 2,80% 36 | 3,35% 31 | 14,27% 78 |
| 30 | 5,27% 290 | 10,99% 2 | 0,00% 0 | 1,66% 17 | 2,78% 40 | 3,53% 47 | 2,22% 34 | 2,92% 38 | 3,35% 31 | 15,03% 81 |
| 31 | 5,33% 295 | 10,99% 2 | 0,00% 0 | 1,74% 18 | 2,78% 40 | 3,60% 48 | 2,22% 34 | 3,04% 40 | 3,35% 31 | 15,17% 82 |
| 32 | 5,35% 297 | 10,99% 2 | 0,00% 0 | 1,74% 18 | 2,78% 40 | 3,65% 49 | 2,22% 34 | 3,04% 40 | 3,35% 31 | 15,21% 83 |
| 33 | 5,36% 299 | 10,99% 2 | 0,00% 0 | 1,74% 18 | 2,78% 40 | 3,65% 49 | 2,26% 35 | 3,07% 41 | 3,35% 31 | 15,21% 83 |
| 34 | 5,42% 303 | 10,99% 2 | 0,00% 0 | 1,78% 19 | 2,78% 40 | 3,65% 49 | 2,26% 35 | 3,12% 42 | 3,42% 32 | 15,40% 84 |
| 35 | 5,48% 310 | 10,99% 2 | 0,00% 0 | 1,83% 20 | 2,85% 42 | 3,65% 49 | 2,26% 35 | 3,17% 43 | 3,51% 34 | 15,54% 85 |
| 36 | 5,57% 315 | 10,99% 2 | 0,00% 0 | 1,87% 21 | 2,85% 42 | 3,65% 49 | 2,30% 36 | 3,17% 43 | 3,57% 35 | 15,92% 87 |
| 37 | 5,59% 319 | 10,99% 2 | 0,00% 0 | 1,91% 22 | 2,88% 43 | 3,65% 49 | 2,30% 36 | 3,19% 44 | 3,57% 35 | 15,95% 88 |
| 38 | 5,60% 320 | 10,99% 2 | 0,00% 0 | 1,91% 22 | 2,92% 44 | 3,65% 49 | 2,30% 36 | 3,19% 44 | 3,57% 35 | 15,95% 88 |
| 39 | 5,60% 321 | 10,99% 2 | 0,00% 0 | 1,95% 23 | 2,92% 44 | 3,65% 49 | 2,30% 36 | 3,19% 44 | 3,57% 35 | 15,95% 88 |
| 40 | 5,61% 323 | 10,99% 2 | 0,00% 0 | 1,95% 23 | 2,95% 45 | 3,69% 50 | 2,30% 36 | 3,19% 44 | 3,57% 35 | 15,95% 88 |
| 41 | 5,65% 326 | 10,99% 2 | 0,00% 0 | 1,95% 23 | 2,95% 45 | 3,69% 50 | 2,30% 36 | 3,23% 45 | 3,63% 36 | 16,07% 89 |
| 42 | 5,66% 328 | 10,99% 2 | 0,00% 0 | 1,95% 23 | 2,95% 45 | 3,69% 50 | 2,30% 36 | 3,23% 45 | 3,68% 37 | 16,10% 90 |

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| | Total | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 |
|----|-----------|----------|---------|----------|----------|----------|----------|----------|----------|-----------|
| 43 | 5,66% 329 | 10,99% 2 | 0,00% 0 | 1,95% 23 | 2,95% 45 | 3,72% 51 | 2,30% 36 | 3,23% 45 | 3,68% 37 | 16,10% 90 |