BANCAJA 3 Fondo de Titulización de Activos

Cartera de Activos Titulizados ***/ Portfolio of Securitised Assets***

Análisis de morosidad: **Tasa de recuperación¹ de mora +3 meses (años desde entrada en mora) - Detalle por trimestres de entrada en mora²**

Delinquency analysis: ***3+ months delinquency recovery¹ rate (years after delinquency occurs) - Detailed by quarters of occurrence²***

Activos ***/ Assets:*** **Préstamos hipotecarios vivienda (PHs)** ***/ Residential mortgage loans***

Fecha ***/ Date:*** **30/11/2017**

Divisa ***/ Currency:*** **EUR**

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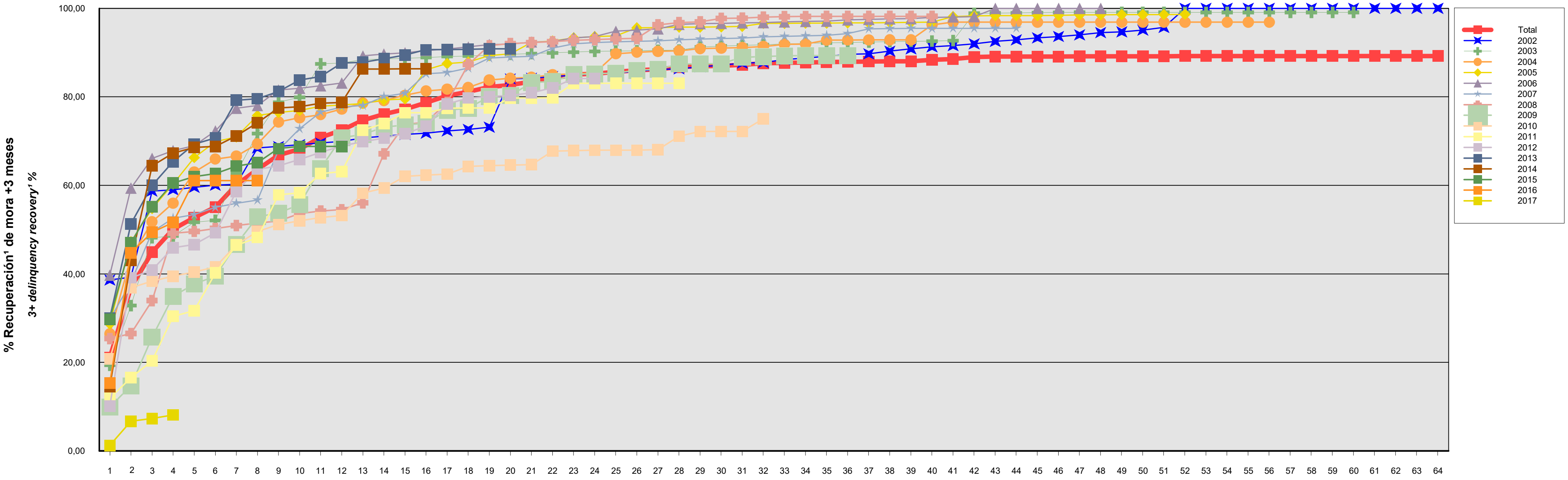

¹ Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.

² Sólo se muestran datos de periodos en los que hay entradas de activos titulizados en mora por el plazo analizado.

¹ Includes, as the case may be, the net book value (fair value minus 25% as the estimated selling costs) of the unsold properties and assets awarded to or accepted in lieu of foreclosure by the Fund for securitised assets. In reports generated before August 2015, unsold properties awarded or accepted in lieu of foreclosure were accounted for in this report at the acquisition value.

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Entrada en mora *Delinquency*	Total	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
∑ Saldo Vivo Activos entrada mora (Ppal.Miles €) *Outstanding Balance of Assets upon delinquency (€ thou. Principal) ∑*	20.255,828	187,295	1.295,747	1.679,330	2.014,263	1.285,033	1.293,302	881,533	2.498,475	1.481,077	1.378,942	2.828,662	1.513,869	962,158	554,313	207,519	194,311
Nº Activos */ Nº. of Assets*	722	5	36	53	70	47	53	29	74	34	53	96	74	43	30	13	12
1	21,04%	38,63%	19,37%	26,47%	28,68%	39,69%	29,67%	25,40%	9,94%	20,81%	11,89%	10,11%	30,00%	14,49%	29,72%	15,34%	1,23%
2	36,94%	39,23%	32,84%	43,78%	47,28%	59,38%	38,12%	26,52%	14,71%	36,88%	16,51%	39,11%	51,34%	43,00%	47,04%	44,80%	6,73%
3	44,90%	58,72%	48,18%	51,78%	54,78%	66,08%	49,47%	33,97%	25,70%	38,38%	20,37%	40,89%	60,02%	64,42%	55,14%	49,42%	7,35%
4	50,11%	59,00%	48,57%	55,98%	60,31%	67,85%	52,59%	49,18%	34,91%	39,48%	30,40%	45,91%	65,38%	67,29%	60,52%	51,59%	8,10%
5	52,73%	59,57%	51,68%	62,98%	66,29%	68,97%	53,38%	49,60%	37,71%	40,45%	31,70%	46,65%	69,33%	68,56%	61,98%	61,06%	
6	55,09%	60,06%	52,09%	65,95%	69,90%	72,29%	55,02%	50,27%	39,46%	41,56%	40,20%	49,27%	70,70%	68,81%	62,68%	61,06%	
7	60,14%	60,23%	62,77%	66,60%	70,92%	77,44%	55,97%	50,91%	46,68%	46,59%	46,49%	58,66%	79,24%	71,18%	64,37%	61,06%	
8	63,60%	68,44%	71,72%	69,36%	75,77%	78,07%	56,66%	51,48%	52,92%	49,60%	48,19%	63,64%	79,60%	74,15%	65,14%	61,06%	
9	66,85%	68,78%	78,76%	74,31%	76,49%	81,55%	67,98%	51,95%	53,75%	51,18%	57,89%	64,43%	81,21%	77,47%	68,33%		
10	68,21%	69,20%	79,90%	75,29%	76,91%	81,94%	72,79%	53,63%	55,69%	51,98%	58,32%	65,89%	83,81%	77,79%	68,78%		
11	70,81%	69,57%	87,46%	75,99%	77,86%	82,48%	76,55%	54,18%	63,83%	52,73%	62,65%	67,46%	84,61%	78,53%	68,80%		
12	72,46%	69,95%	87,66%	77,28%	78,17%	83,13%	77,73%	54,51%	70,75%	53,21%	63,12%	68,93%	87,66%	78,73%	68,80%		
13	74,74%	70,72%	88,42%	78,63%	78,51%	89,25%	78,05%	56,06%	71,52%	58,23%	72,46%	69,90%	87,82%	86,26%			
14	76,08%	71,10%	88,56%	79,17%	79,29%	89,66%	80,10%	67,13%	73,17%	59,38%	73,98%	70,69%	88,60%	86,31%			

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BANCAJA 3 Fondo de Titulización de Activos

Cartera de Activos Titulizados ***/ Portfolio of Securitised Assets***

Análisis de morosidad: **Tasa de recuperación[1] de mora +3 meses (años desde entrada en mora) - Detalle por trimestres de entrada en mora[2]**

Delinquency analysis: ***3+ months delinquency recovery[1] rate (years after delinquency occurs) - Detailed by quarters of occurrence[2]***

Activos ***/ Assets:*** **Préstamos hipotecarios vivienda (PHs)** ***/ Residential mortgage loans***

Fecha ***/ Date:*** **30/11/2017**

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	Total	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
15	77,18%	71,50%	88,72%	80,34%	79,54%	89,94%	80,79%	73,74%	73,65%	62,02%	76,44%	71,70%	89,42%	86,32%			
16	78,67%	71,80%	88,90%	81,32%	86,09%	90,48%	85,20%	74,25%	74,04%	62,31%	76,44%	73,38%	90,66%	86,35%			
17	80,24%	72,31%	89,12%	81,74%	87,53%	90,77%	85,47%	78,71%	76,98%	62,52%	77,44%	78,40%	90,68%				
18	81,17%	72,64%	89,23%	82,11%	87,88%	91,28%	86,50%	87,34%	77,43%	64,27%	77,46%	79,77%	90,74%				
19	82,22%	73,15%	89,43%	83,82%	89,31%	91,82%	88,75%	91,56%	80,09%	64,44%	77,46%	80,02%	90,87%				
20	82,68%	84,06%	89,59%	84,21%	89,73%	91,95%	88,97%	92,02%	80,29%	64,57%	79,76%	80,30%	90,87%				
21	83,48%	84,18%	89,76%	84,41%	92,33%	92,40%	89,14%	92,25%	83,26%	64,70%	79,76%	80,91%					
22	84,11%	84,61%	89,94%	85,01%	92,58%	92,49%	91,03%	92,46%	83,47%	67,76%	79,78%	82,06%					
23	85,06%	84,87%	90,10%	85,19%	93,36%	93,35%	91,99%	92,78%	85,05%	67,84%	83,07%	84,14%					
24	85,19%	85,27%	90,26%	85,40%	93,61%	93,63%	92,24%	92,96%	85,23%	67,93%	83,07%	84,14%					
25	85,68%	85,38%	90,35%	89,75%	93,79%	94,83%	92,41%	93,11%	85,37%	67,93%	83,07%						
26	86,01%	85,79%	90,41%	90,09%	95,57%	95,06%	92,57%	93,23%	86,01%	67,93%	83,07%						
27	86,24%	86,17%	90,52%	90,27%	95,67%	95,38%	92,67%	96,27%	86,24%	68,07%	83,07%						
28	86,73%	86,35%	90,59%	90,42%	95,73%	96,38%	92,90%	96,76%	87,44%	71,09%	83,07%						
29	86,93%	86,79%	91,27%	90,88%	95,77%	96,53%	93,03%	96,92%	87,48%	72,16%							
30	87,02%	87,14%	91,50%	91,03%	95,81%	96,61%	93,14%	97,72%	87,50%	72,16%							
31	87,25%	87,63%	91,67%	91,12%	95,92%	96,69%	93,28%	97,78%	88,96%	72,16%							
32	87,60%	87,77%	91,78%	91,35%	96,59%	96,76%	93,55%	98,01%	89,11%	75,07%							
33	87,71%	88,41%	91,98%	91,85%	96,61%	96,95%	93,68%	98,11%	89,26%								
34	87,75%	88,77%	92,09%	91,94%	96,64%	97,05%	93,77%	98,16%	89,34%								

[1] Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.

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	Total	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
35	87,85%	89,18%	92,19%	92,80%	96,68%	97,11%	93,90%	98,19%	89,35%								
36	87,91%	89,59%	92,25%	92,85%	96,70%	97,40%	94,29%	98,19%	89,35%								
37	88,00%	89,71%	92,36%	92,86%	96,71%	97,51%	95,36%	98,19%									
38	88,03%	90,32%	92,46%	92,88%	96,80%	97,62%	95,42%	98,19%									
39	88,05%	90,83%	92,53%	92,90%	96,85%	97,69%	95,45%	98,19%									
40	88,36%	91,29%	92,58%	96,29%	96,91%	97,95%	95,47%	98,19%									
41	88,55%	91,58%	92,69%	96,86%	98,15%	98,04%	95,50%										
42	88,97%	91,97%	98,86%	96,86%	98,32%	98,12%	95,50%										
43	89,10%	92,52%	98,91%	96,86%	98,33%	100,00%	95,50%										
44	89,11%	92,88%	98,96%	96,86%	98,35%	100,00%	95,50%										
45	89,12%	93,32%	99,01%	96,86%	98,37%	100,00%											
46	89,12%	93,64%	99,06%	96,86%	98,38%	100,00%											
47	89,14%	94,00%	99,09%	96,86%	98,51%	100,00%											
48	89,15%	94,52%	99,09%	96,86%	98,53%	100,00%											
49	89,15%	94,68%	99,09%	96,86%	98,57%												
50	89,16%	95,10%	99,09%	96,86%	98,59%												
51	89,17%	95,68%	99,09%	96,86%	98,60%												
52	89,21%	100,00%	99,09%	96,86%	98,66%												
53	89,21%	100,00%	99,09%	96,86%													
54	89,21%	100,00%	99,09%	96,86%													

[1] Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.

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	Total	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
55	89,21%	100,00%	99,09%	96,86%													
56	89,21%	100,00%	99,09%	96,86%													
57	89,21%	100,00%	99,09%														
58	89,21%	100,00%	99,09%														
59	89,21%	100,00%	99,09%														
60	89,21%	100,00%	99,09%														
61	89,21%	100,00%															
62	89,21%	100,00%															
63	89,21%	100,00%															
64	89,21%	100,00%															

[1] Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.

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