

# BANCAJA 6 Fondo de Titulización de Activos

## Cartera de Activos Titulizados / Portfolio of Securitised Assets

**Análisis de morosidad:** Tasa de recuperación<sup>1</sup> de mora +3 meses (años desde entrada en mora) - Detalle por trimestres de entrada en mora<sup>2</sup>

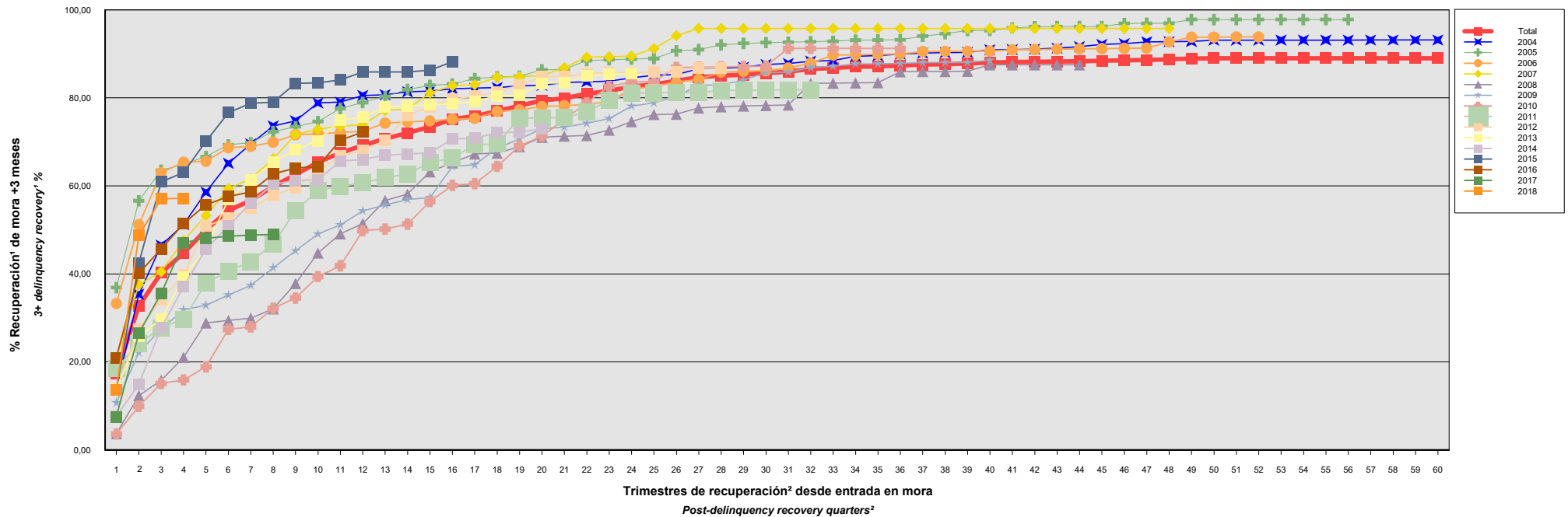
**Delinquency analysis:** 3+ months delinquency recovery<sup>1</sup> rate (years after delinquency occurs) - Detailed by quarters of occurrence<sup>2</sup>

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

**Fecha / Date:** 30/11/2018

**Divisa / Currency:** EUR

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<sup>1</sup> 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.

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

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Entrada en mora Delinquency	Total	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Σ Saldo Vivo Activos entrada mora (Ppai.Miles €) Outstanding Balance of Assets upon delinquency (€ thou. Principal) Σ	63.554,047	11.073,880	8.573,023	5.183,097	3.052,611	3.990,993	6.592,817	3.493,482	3.620,954	6.280,045	4.735,686	2.671,619	2.012,928	1.001,919	823,185	447,808
Nº Activos / Nº. of Assets	1.102	167	127	80	46	58	93	54	67	118	109	64	57	22	23	17
1	17,36%	13,78%	36,90%	33,28%	20,79%	3,70%	10,71%	3,64%	18,55%	13,83%	13,78%	7,60%	13,70%	20,96%	7,54%	13,67%
2	32,71%	35,37%	56,62%	51,20%	37,58%	12,38%	22,14%	9,93%	24,15%	27,44%	25,84%	14,94%	42,53%	40,17%	26,58%	48,75%
3	40,29%	46,52%	63,55%	63,01%	40,50%	15,87%	27,48%	15,10%	27,78%	34,20%	29,70%	27,76%	60,93%	45,68%	35,58%	57,08%
4	44,72%	51,20%	64,91%	65,36%	47,60%	21,02%	31,87%	15,92%	29,73%	39,76%	39,18%	37,08%	63,06%	51,44%	47,10%	57,16%
5	50,02%	58,57%	66,65%	65,61%	53,26%	28,89%	32,87%	18,88%	37,92%	50,84%	45,92%	45,70%	70,08%	55,74%	48,08%	
6	54,43%	65,13%	69,34%	68,68%	59,40%	29,43%	35,17%	27,40%	40,69%	52,72%	56,94%	50,87%	76,66%	57,58%	48,56%	
7	56,66%	69,52%	69,81%	68,96%	61,64%	29,94%	37,39%	27,96%	42,80%	54,90%	61,39%	56,09%	78,76%	58,68%	48,84%	
8	59,88%	73,62%	72,34%	69,91%	66,18%	32,10%	41,41%	32,19%	46,73%	57,88%	65,46%	60,39%	79,01%	62,73%	48,95%	
9	62,52%	74,79%	73,45%	71,63%	71,69%	37,81%	45,23%	34,53%	54,38%	59,62%	68,19%	61,18%	83,30%	64,06%		
10	65,36%	78,84%	74,62%	71,86%	72,85%	44,75%	49,08%	39,39%	58,91%	63,38%	70,21%	61,43%	83,40%	64,42%		
11	67,51%	79,04%	77,59%	72,14%	73,61%	49,10%	51,14%	41,87%	59,93%	66,75%	74,97%	65,63%	84,07%	70,37%		
12	69,22%	80,54%	78,94%	72,40%	73,86%	51,42%	54,33%	49,83%	60,71%	68,05%	75,58%	66,00%	85,87%	72,22%		
13	70,74%	80,72%	80,31%	74,27%	77,14%	56,70%	55,67%	50,19%	61,91%	70,25%	77,93%	67,02%	85,87%			
14	72,03%	81,40%	81,87%	74,53%	77,42%	58,12%	56,92%	51,33%	62,66%	76,05%	78,15%	67,20%	85,87%			

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**Delinquency analysis: 3+ months delinquency recovery<sup>1</sup> rate (years after delinquency occurs) - Detailed by quarters of occurrence<sup>2</sup>**

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	Total	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
15	73,42%	81,54%	82,87%	74,76%	81,13%	63,24%	57,36%	56,45%	65,37%	77,99%	78,43%	67,49%	86,26%			
16	75,16%	82,08%	83,14%	75,12%	82,74%	65,26%	64,43%	60,11%	66,32%	79,76%	78,67%	70,66%	88,19%			
17	75,85%	82,20%	84,37%	75,35%	82,99%	67,27%	64,79%	60,51%	69,39%	80,37%	79,19%	70,85%				
18	77,00%	82,33%	84,74%	76,94%	84,63%	67,46%	68,60%	64,43%	69,55%	81,30%	80,40%	72,09%				
19	78,20%	82,73%	84,91%	77,25%	84,80%	68,89%	70,66%	69,09%	75,39%	82,96%	80,58%	72,17%				
20	79,40%	82,85%	86,36%	78,03%	85,02%	71,07%	72,96%	71,30%	75,48%	84,75%	83,33%	72,99%				
21	79,93%	83,51%	86,53%	78,22%	86,83%	71,31%	73,35%	75,12%	75,59%	84,85%	83,40%					
22	80,91%	83,66%	88,48%	78,50%	89,25%	71,46%	74,20%	78,84%	76,77%	85,55%	84,94%					
23	81,62%	83,79%	88,66%	79,24%	89,34%	72,67%	75,26%	82,62%	79,46%	85,64%	85,44%					
24	82,58%	84,56%	88,80%	81,97%	89,49%	74,59%	78,12%	83,59%	81,10%	85,72%	85,47%					
25	83,05%	85,17%	88,93%	82,69%	91,17%	76,22%	78,89%	83,74%	81,16%	85,88%						
26	83,85%	85,29%	90,69%	83,56%	94,11%	76,32%	80,29%	86,92%	81,20%	85,93%						
27	84,69%	86,61%	90,97%	84,20%	95,78%	77,73%	82,86%	86,98%	81,28%	86,72%						
28	85,04%	86,72%	92,05%	85,80%	95,78%	78,01%	82,94%	87,02%	81,66%	86,72%						
29	85,28%	86,94%	92,39%	86,07%	95,78%	78,15%	84,04%	87,11%	81,72%							
30	85,61%	87,57%	92,57%	86,18%	95,78%	78,27%	85,77%	87,17%	81,78%							
31	85,95%	87,79%	92,64%	86,81%	95,78%	78,37%	85,84%	91,23%	81,83%							
32	86,57%	88,34%	92,76%	87,88%	95,78%	83,31%	86,90%	91,23%	81,86%							
33	86,80%	88,48%	92,86%	89,70%	95,78%	83,36%	87,21%	91,24%								
34	87,06%	89,46%	93,10%	89,80%	95,78%	83,40%	87,70%	91,24%								

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	Total	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
35	87,11%	89,60%	93,15%	89,88%	95,78%	83,45%	87,75%	91,24%								
36	87,34%	89,96%	93,20%	89,93%	95,78%	85,95%	87,79%	91,24%								
37	87,56%	90,16%	94,02%	90,51%	95,78%	85,99%	88,01%									
38	87,66%	90,27%	94,59%	90,55%	95,78%	86,02%	88,03%									
39	87,78%	90,35%	95,30%	90,60%	95,78%	86,06%	88,05%									
40	88,03%	90,93%	95,31%	90,64%	95,78%	87,54%	88,52%									
41	88,14%	90,98%	95,90%	90,92%	95,78%	87,54%										
42	88,19%	91,06%	96,17%	90,97%	95,78%	87,54%										
43	88,24%	91,28%	96,19%	91,07%	95,78%	87,54%										
44	88,31%	91,63%	96,20%	91,15%	95,78%	87,54%										
45	88,40%	92,14%	96,21%	91,20%	95,78%											
46	88,53%	92,32%	96,91%	91,25%	95,78%											
47	88,61%	92,74%	96,92%	91,30%	95,78%											
48	88,74%	92,78%	96,94%	92,70%	95,78%											
49	88,95%	92,81%	97,80%	93,78%												
50	89,00%	93,11%	97,80%	93,80%												
51	89,00%	93,12%	97,80%	93,82%												
52	89,01%	93,13%	97,80%	93,83%												
53	89,01%	93,13%	97,80%													
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	Total	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
55	89,01%	93,13%	97,80%													
56	89,01%	93,13%	97,80%													
57	89,01%	93,14%														
58	89,01%	93,14%														
59	89,01%	93,14%														
60	89,01%	93,14%														

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