

# BANCAJA 7 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>

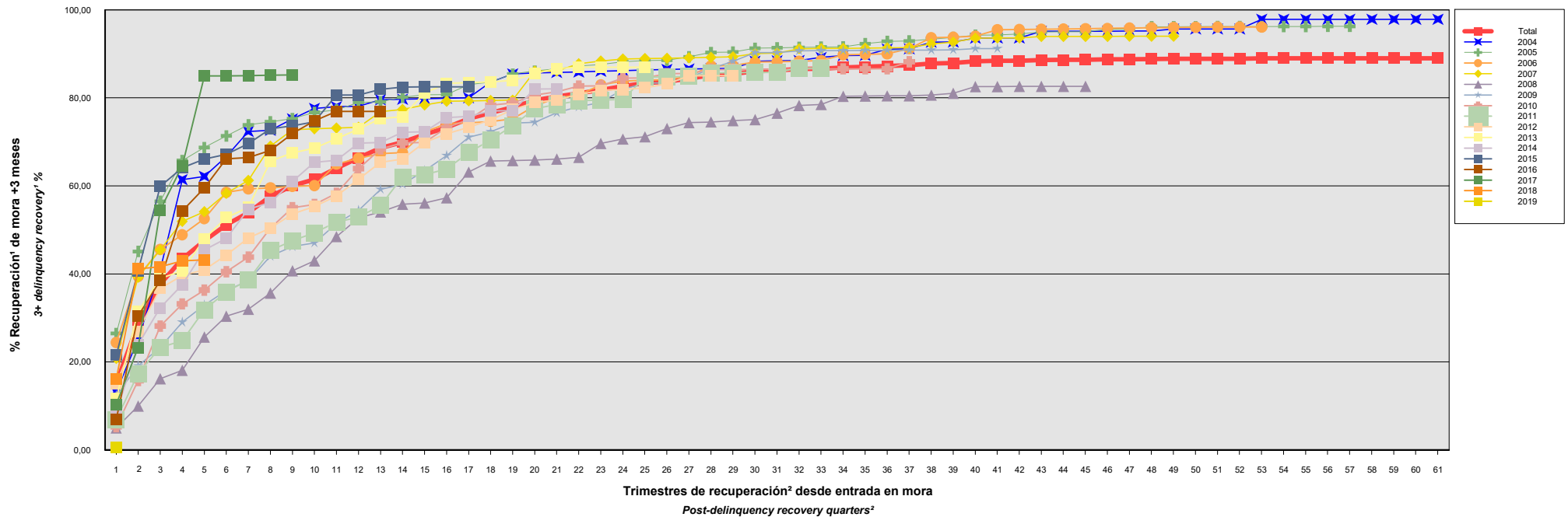
**Delinquency analysis:** 3+ months delinquency recovery<sup>1</sup> rate (years after delinquency occurs) - Detailed by quarters of occurrence<sup>2</sup>

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

**Fecha / Date:** 31/03/2019

**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	2019
Σ Saldo Vivo Activos entrada mora (Ppaal.Miles €) Outstanding Balance of Assets upon delinquency (€ thou. Principal) Σ	102.226,287	4.605,186	17.661,044	6.941,047	5.495,204	7.784,676	14.714,684	6.673,971	6.846,380	11.341,314	6.610,912	4.792,713	4.916,680	1.538,573	1.171,971	902,952	228,980
Nº Activos / Nº. of Assets	1.407	63	207	93	77	96	192	90	92	168	109	70	74	33	20	19	4
1	15,18%	13,28%	26,48%	24,40%	20,82%	5,01%	12,49%	5,30%	6,96%	15,09%	11,74%	8,54%	21,57%	6,98%	10,38%	16,17%	0,58%
2	28,63%	25,16%	45,10%	39,43%	39,23%	10,00%	19,12%	15,79%	17,39%	26,98%	31,55%	23,97%	40,71%	30,44%	23,27%	41,19%	
3	37,69%	40,95%	56,50%	45,57%	45,48%	16,17%	23,27%	28,16%	23,30%	36,70%	38,97%	32,29%	59,89%	38,50%	54,51%	41,64%	
4	43,45%	61,43%	65,78%	48,91%	51,95%	18,09%	29,03%	33,19%	24,84%	39,66%	40,73%	37,57%	64,11%	54,30%	64,59%	43,00%	
5	47,57%	62,15%	68,72%	52,58%	54,13%	25,65%	32,96%	36,34%	31,84%	40,95%	47,99%	45,46%	66,08%	59,56%	84,97%	43,20%	
6	51,18%	66,64%	71,36%	58,54%	58,32%	30,42%	36,21%	40,51%	35,93%	44,29%	52,78%	48,05%	67,15%	66,15%	85,01%		
7	53,94%	72,37%	73,86%	59,31%	61,25%	31,96%	38,46%	43,82%	38,66%	48,15%	55,12%	54,71%	69,60%	66,41%	85,05%		
8	57,65%	72,61%	74,55%	59,58%	69,02%	35,65%	44,03%	50,42%	45,32%	50,42%	65,62%	56,22%	72,96%	68,06%	85,14%		
9	60,07%	75,22%	75,28%	59,89%	72,75%	40,71%	46,22%	55,03%	47,56%	53,66%	67,50%	61,04%	73,66%	71,90%	85,24%		
10	61,45%	77,61%	76,70%	60,07%	72,97%	42,96%	47,04%	55,80%	49,35%	55,31%	68,58%	65,39%	74,55%	74,77%			
11	64,03%	77,99%	77,25%	64,96%	73,14%	48,47%	51,45%	58,33%	51,75%	57,72%	70,70%	65,82%	80,63%	76,90%			
12	66,39%	78,11%	78,98%	66,27%	73,32%	52,75%	54,45%	63,92%	52,89%	61,52%	72,94%	69,73%	80,66%	76,94%			
13	68,64%	79,57%	79,11%	67,34%	76,84%	54,06%	59,22%	68,43%	55,56%	65,37%	75,30%	69,88%	81,93%	76,94%			
14	69,93%	79,69%	80,16%	67,55%	77,37%	55,83%	60,35%	69,78%	62,04%	66,07%	75,74%	72,18%	82,47%				

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

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	Total	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
15	71,69%	79,80%	80,69%	72,27%	78,37%	56,11%	63,47%	69,89%	62,56%	69,87%	81,07%	72,31%	82,48%				
16	73,28%	79,92%	80,76%	74,16%	79,22%	57,31%	66,87%	73,24%	63,86%	71,86%	83,32%	75,49%	82,50%				
17	75,29%	80,01%	83,03%	74,35%	79,32%	63,14%	71,05%	75,07%	67,57%	73,29%	83,44%	75,79%	82,52%				
18	76,61%	83,60%	83,60%	74,64%	79,39%	65,64%	72,28%	78,32%	70,43%	75,02%	83,63%	77,01%					
19	77,88%	85,46%	85,41%	75,24%	79,49%	65,78%	74,25%	78,84%	73,63%	77,34%	84,00%	77,10%					
20	79,48%	85,65%	86,09%	78,19%	86,06%	65,89%	74,46%	80,62%	77,55%	78,93%	85,49%	81,99%					
21	80,29%	85,78%	86,64%	80,03%	86,13%	66,10%	76,62%	81,36%	78,51%	79,53%	86,66%	82,04%					
22	81,05%	85,88%	87,25%	80,66%	87,77%	66,49%	77,98%	82,70%	79,34%	80,76%	86,94%						
23	81,80%	86,08%	87,56%	82,95%	88,37%	69,65%	78,95%	82,73%	79,49%	81,74%	86,95%						
24	82,65%	86,19%	88,18%	83,83%	88,85%	70,64%	81,94%	84,49%	79,63%	81,87%	86,98%						
25	83,35%	86,34%	88,48%	84,01%	88,94%	71,15%	83,34%	84,52%	84,70%	82,27%	86,98%						
26	83,71%	86,46%	88,56%	84,17%	88,99%	73,04%	83,42%	85,48%	84,77%	83,21%							
27	84,39%	86,56%	89,31%	84,94%	89,12%	74,40%	84,60%	85,53%	84,89%	85,01%							
28	85,14%	86,65%	90,32%	87,23%	89,21%	74,52%	86,64%	86,42%	85,68%	85,04%							
29	85,45%	86,76%	90,41%	87,38%	89,35%	74,82%	88,32%	86,45%	85,74%	85,05%							
30	86,07%	88,32%	91,28%	88,12%	90,07%	75,04%	90,27%	86,48%	85,77%								
31	86,22%	88,41%	91,38%	88,20%	90,18%	76,55%	90,30%	86,53%	85,79%								
32	86,56%	88,51%	91,46%	88,34%	91,16%	78,29%	90,70%	86,57%	86,79%								
33	86,64%	89,19%	91,53%	88,50%	91,22%	78,50%	90,73%	86,59%	86,81%								
34	86,90%	89,59%	91,59%	89,77%	91,26%	80,36%	90,75%	86,59%									

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	Total	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
35	87,05%	89,65%	92,30%	89,91%	91,31%	80,41%	90,78%	86,59%									
36	87,22%	91,09%	92,85%	90,00%	91,36%	80,45%	90,80%	86,60%									
37	87,44%	91,14%	92,93%	91,21%	91,41%	80,48%	90,84%	88,20%									
38	87,81%	92,64%	93,35%	93,68%	92,29%	80,62%	90,85%										
39	87,94%	92,69%	93,73%	93,79%	92,66%	81,03%	90,91%										
40	88,29%	93,57%	94,22%	94,02%	93,56%	82,55%	91,20%										
41	88,40%	93,59%	94,28%	95,46%	93,59%	82,58%	91,21%										
42	88,45%	93,61%	94,49%	95,52%	93,61%	82,60%											
43	88,62%	95,12%	94,96%	95,59%	93,93%	82,61%											
44	88,63%	95,13%	95,00%	95,65%	93,94%	82,61%											
45	88,64%	95,15%	95,02%	95,72%	93,96%	82,61%											
46	88,74%	95,16%	95,59%	95,79%	93,97%												
47	88,75%	95,17%	95,62%	95,87%	93,99%												
48	88,85%	95,18%	96,16%	95,93%	94,01%												
49	88,88%	95,66%	96,17%	96,00%	94,01%												
50	88,89%	95,66%	96,18%	96,04%													
51	88,89%	95,66%	96,19%	96,08%													
52	88,89%	95,66%	96,20%	96,10%													
53	89,00%	97,86%	96,23%	96,10%													
54	89,00%	97,86%	96,23%														

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	Total	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
55	89,00%	97,86%	96,23%														
56	89,00%	97,86%	96,24%														
57	89,00%	97,86%	96,24%														
58	89,00%	97,86%															
59	89,00%	97,86%															
60	89,00%	97,86%															
61	89,00%	97,86%															

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