

BANCAJA 7 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

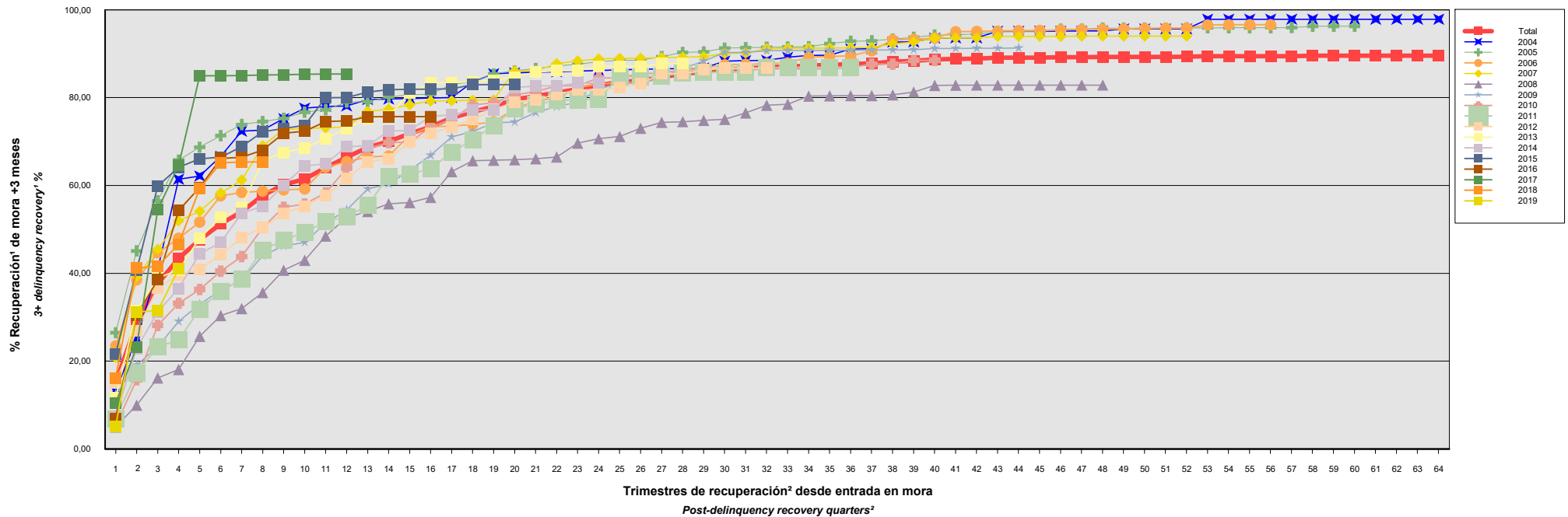
Delinquency analysis: 3+ months delinquency recovery¹ rate (years after delinquency occurs) - Detailed by quarters of occurrence²

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

Fecha / Date: 31/10/2019

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.

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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	102.549,188	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	551,881
Nº Activos / Nº. of Assets	1.418	63	207	93	77	96	192	90	92	168	109	70	74	33	20	19	15
1	15,04%	13,28%	26,48%	23,45%	20,82%	5,01%	12,49%	5,30%	6,96%	15,09%	11,74%	7,43%	21,57%	6,98%	10,38%	16,17%	5,08%
2	28,59%	25,16%	45,10%	38,49%	39,23%	10,00%	19,12%	15,79%	17,39%	26,98%	31,55%	22,89%	40,71%	30,44%	23,27%	41,19%	31,22%
3	37,62%	40,95%	56,50%	44,64%	45,48%	16,17%	23,27%	28,16%	23,30%	36,70%	38,97%	31,22%	59,89%	38,50%	54,51%	41,64%	31,47%
4	43,45%	61,43%	65,78%	47,98%	51,95%	18,09%	29,03%	33,19%	24,84%	39,66%	40,73%	36,53%	64,11%	54,30%	64,59%	46,62%	40,98%
5	47,67%	62,15%	68,72%	51,67%	54,13%	25,65%	32,96%	36,34%	31,84%	40,95%	47,99%	44,43%	66,08%	59,56%	84,97%	59,33%	
6	51,29%	66,64%	71,36%	57,64%	58,32%	30,42%	36,21%	40,51%	35,93%	44,29%	52,78%	47,04%	66,41%	66,15%	85,01%	65,14%	
7	54,04%	72,37%	73,86%	58,42%	61,25%	31,96%	38,46%	43,82%	38,66%	48,15%	55,12%	53,71%	68,88%	66,41%	85,05%	65,35%	
8	57,75%	72,61%	74,55%	58,69%	69,02%	35,65%	44,03%	50,42%	45,32%	50,42%	65,62%	55,25%	72,27%	68,06%	85,14%	65,37%	
9	60,16%	75,22%	75,28%	59,01%	72,75%	40,71%	46,22%	55,03%	47,56%	53,66%	67,50%	60,09%	72,99%	71,90%	85,24%		
10	61,49%	77,61%	76,70%	59,21%	72,97%	42,96%	47,04%	55,80%	49,35%	55,31%	68,58%	64,46%	73,69%	72,38%	85,31%		
11	64,08%	77,99%	77,25%	64,10%	73,14%	48,47%	51,45%	58,33%	51,75%	57,72%	70,70%	64,92%	79,96%	74,55%	85,38%		
12	66,43%	78,11%	78,98%	65,43%	73,32%	52,75%	54,45%	63,92%	52,89%	61,52%	72,94%	68,84%	80,03%	74,71%	85,39%		
13	68,69%	79,57%	79,11%	66,51%	76,84%	54,06%	59,22%	68,43%	55,56%	65,37%	75,30%	69,01%	81,28%	75,60%			
14	70,03%	79,69%	80,16%	66,73%	77,37%	55,83%	60,35%	69,78%	62,04%	66,07%	75,74%	72,41%	81,84%	75,69%			

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	Total	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
15	71,79%	79,80%	80,69%	71,46%	78,37%	56,11%	63,47%	69,89%	62,56%	69,87%	81,07%	72,55%	81,89%	75,70%			
16	73,38%	79,92%	80,76%	73,36%	79,22%	57,31%	66,87%	73,24%	63,86%	71,86%	83,32%	75,76%	81,95%	75,70%			
17	75,39%	80,01%	83,03%	73,56%	79,32%	63,14%	71,05%	75,07%	67,57%	73,29%	83,44%	76,08%	81,98%				
18	76,74%	83,60%	83,60%	73,86%	79,39%	65,64%	72,28%	78,32%	70,43%	75,02%	83,63%	77,12%	82,94%				
19	78,00%	85,46%	85,41%	74,48%	79,49%	65,78%	74,25%	78,84%	73,63%	77,34%	84,00%	77,24%	82,94%				
20	79,56%	85,65%	86,09%	77,44%	86,06%	65,89%	74,46%	80,62%	77,55%	78,93%	84,69%	82,28%	82,94%				
21	80,38%	85,78%	86,64%	79,30%	86,13%	66,10%	76,62%	81,36%	78,51%	79,53%	85,86%	82,66%					
22	81,15%	85,88%	87,25%	79,94%	87,77%	66,49%	77,98%	82,70%	79,34%	80,76%	86,14%	82,67%					
23	81,92%	86,08%	87,56%	82,24%	88,37%	69,65%	78,95%	82,73%	79,49%	81,72%	86,16%	83,28%					
24	82,82%	86,19%	88,18%	83,14%	88,85%	70,64%	81,94%	84,49%	79,63%	81,84%	87,11%	83,29%					
25	83,53%	86,34%	88,48%	83,33%	88,94%	71,15%	83,34%	84,52%	84,70%	82,25%	87,14%						
26	83,89%	86,46%	88,56%	83,50%	88,99%	73,04%	83,42%	85,48%	84,77%	83,19%	87,15%						
27	84,65%	86,56%	89,31%	84,29%	89,12%	74,40%	84,60%	85,53%	84,89%	85,45%	87,74%						
28	85,41%	86,65%	90,32%	86,58%	89,21%	74,52%	86,64%	86,42%	85,68%	85,49%	87,74%						
29	85,81%	86,76%	90,41%	86,76%	89,35%	74,82%	88,32%	86,45%	85,74%	86,33%							
30	86,47%	88,32%	91,28%	87,50%	90,07%	75,04%	90,27%	86,48%	85,77%	86,74%							
31	86,63%	88,41%	91,38%	87,60%	90,18%	76,55%	90,30%	86,53%	85,82%	86,75%							
32	86,97%	88,51%	91,46%	87,75%	91,16%	78,29%	90,70%	86,57%	86,85%	86,76%							
33	87,05%	89,19%	91,53%	87,93%	91,22%	78,50%	90,73%	86,59%	86,88%								
34	87,31%	89,59%	91,59%	89,21%	91,26%	80,36%	90,75%	86,59%	86,89%								

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	Total	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
35	87,46%	89,65%	92,30%	89,37%	91,31%	80,41%	90,78%	86,59%	86,89%								
36	87,65%	91,09%	92,85%	89,48%	91,36%	80,45%	90,80%	86,87%	86,89%								
37	87,81%	91,14%	92,93%	90,69%	91,41%	80,48%	90,84%	87,62%									
38	88,18%	92,64%	93,35%	93,19%	92,29%	80,62%	90,85%	87,64%									
39	88,39%	92,69%	93,73%	93,30%	92,66%	81,29%	90,91%	88,50%									
40	88,73%	93,57%	94,22%	93,55%	93,56%	82,81%	91,18%	88,50%									
41	88,85%	93,59%	94,28%	95,01%	93,59%	82,84%	91,21%										
42	88,90%	93,61%	94,49%	95,09%	93,61%	82,87%	91,22%										
43	89,08%	95,12%	94,96%	95,17%	93,93%	82,87%	91,27%										
44	89,09%	95,13%	95,00%	95,25%	93,94%	82,87%	91,28%										
45	89,10%	95,15%	95,02%	95,33%	93,96%	82,87%											
46	89,21%	95,16%	95,59%	95,42%	93,97%	82,87%											
47	89,22%	95,17%	95,62%	95,51%	93,99%	82,87%											
48	89,26%	95,18%	95,80%	95,59%	94,01%	82,87%											
49	89,29%	95,66%	95,81%	95,67%	94,01%												
50	89,30%	95,66%	95,83%	95,73%	94,02%												
51	89,30%	95,66%	95,84%	95,80%	94,02%												
52	89,31%	95,66%	95,86%	95,84%	94,02%												
53	89,46%	97,86%	95,90%	96,56%													
54	89,47%	97,86%	95,91%	96,59%													

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	Total	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
55	89,47%	97,86%	95,93%	96,61%													
56	89,47%	97,86%	95,94%	96,61%													
57	89,47%	97,86%	95,95%														
58	89,53%	97,86%	96,27%														
59	89,53%	97,86%	96,27%														
60	89,53%	97,86%	96,27%														
61	89,53%	97,86%															
62	89,53%	97,86%															
63	89,53%	97,86%															
64	89,53%	97,86%															

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