

# BANCAJA 8 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>

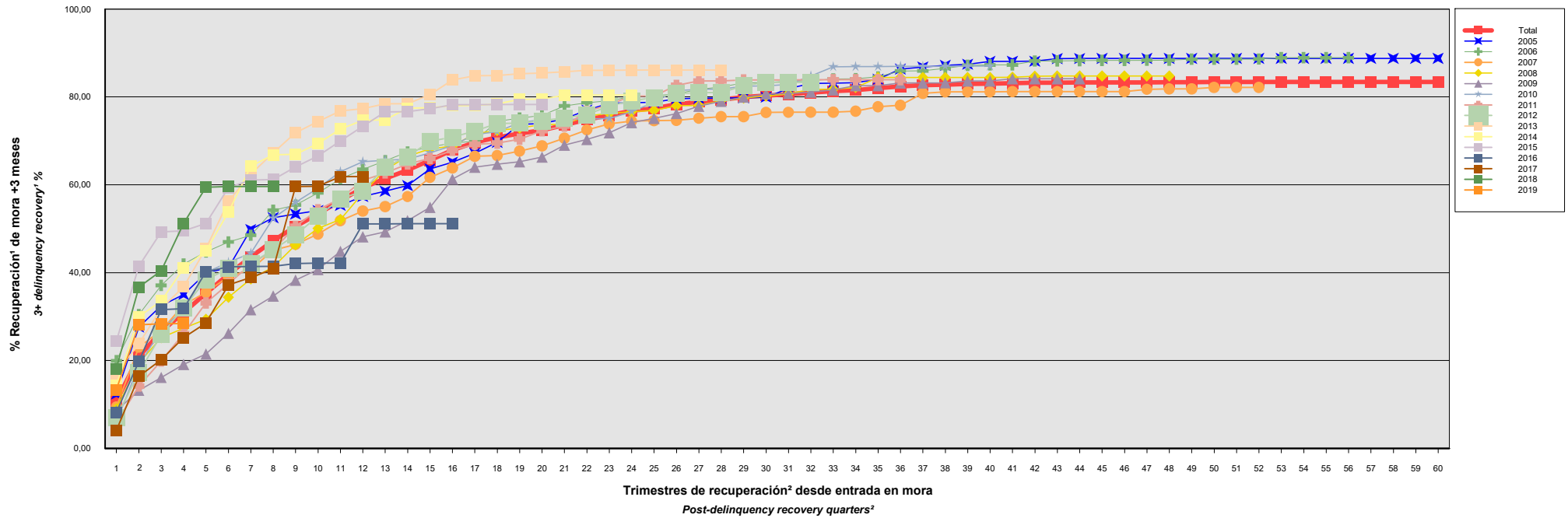
**Delinquency analysis:** 3+ months delinquency recovery<sup>1</sup> rate (years after delinquency occurs) - Detailed by quarters of occurrence<sup>2</sup>

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

**Fecha / Date:** 31/10/2019

**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.

<sup>1</sup> 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	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	163.398,384	10.118,164	16.248,712	12.676,126	18.740,182	32.154,571	11.634,453	14.361,598	18.655,760	9.533,615	7.763,415	4.924,922	2.162,768	2.120,423	1.328,952	974,723
Nº Activos / Nº. of Assets	1.682	98	163	117	168	297	111	141	200	121	90	72	31	36	20	17
1	10,74%	12,38%	19,95%	9,44%	9,02%	8,56%	6,00%	5,81%	7,00%	17,06%	14,32%	24,39%	8,20%	4,09%	18,14%	13,35%
2	20,94%	27,64%	30,48%	23,08%	19,47%	13,23%	18,94%	14,20%	17,24%	23,88%	30,01%	41,49%	19,78%	16,43%	36,73%	28,12%
3	26,61%	32,51%	37,11%	26,82%	25,22%	16,16%	27,01%	19,93%	25,90%	31,86%	33,56%	49,31%	31,61%	20,17%	40,43%	28,35%
4	30,90%	35,04%	41,94%	32,68%	27,36%	19,14%	31,60%	26,13%	32,00%	36,77%	40,98%	49,53%	31,80%	25,22%	51,20%	28,41%
5	35,30%	39,88%	44,72%	35,53%	29,40%	21,48%	40,03%	33,11%	38,38%	45,48%	44,96%	51,21%	40,23%	28,53%	59,44%	
6	39,65%	41,17%	46,99%	39,08%	34,39%	26,20%	42,36%	37,43%	40,98%	56,29%	53,79%	59,38%	41,35%	37,22%	59,60%	
7	43,61%	49,83%	48,53%	40,73%	38,55%	31,60%	44,46%	41,97%	42,07%	62,45%	64,21%	61,10%	41,42%	38,89%	59,63%	
8	47,25%	52,52%	54,22%	45,12%	41,31%	34,70%	52,38%	45,11%	45,22%	67,30%	66,81%	61,21%	41,45%	40,86%	59,64%	
9	50,52%	53,34%	55,41%	46,44%	46,33%	38,28%	56,01%	50,54%	48,54%	71,85%	66,95%	64,09%	42,09%	59,63%		
10	53,33%	54,12%	58,16%	48,78%	50,07%	40,74%	59,23%	54,31%	52,86%	74,38%	69,38%	66,54%	42,16%	59,69%		
11	56,38%	55,33%	61,37%	51,83%	52,12%	44,83%	63,02%	56,90%	56,80%	76,81%	72,69%	70,00%	42,17%	61,85%		
12	59,30%	57,35%	63,52%	54,01%	58,09%	48,17%	65,27%	61,01%	58,55%	77,31%	74,69%	73,31%	51,12%	61,87%		
13	61,44%	58,55%	65,48%	55,05%	63,37%	49,28%	65,57%	62,68%	64,10%	78,44%	74,79%	76,61%	51,12%			
14	63,34%	59,83%	67,44%	57,33%	66,47%	51,83%	65,81%	64,72%	66,40%	78,47%	77,44%	76,65%	51,15%			

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

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	Total	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
15	65,60%	63,60%	68,62%	61,68%	68,21%	54,89%	67,29%	65,99%	69,95%	80,56%	77,52%	77,33%	51,17%			
16	67,90%	65,16%	69,50%	63,82%	68,82%	61,28%	68,94%	67,83%	70,84%	83,86%	78,01%	78,21%	51,17%			
17	69,66%	67,18%	69,95%	66,50%	71,63%	64,00%	71,44%	69,22%	72,26%	84,82%	78,07%	78,23%				
18	70,77%	69,65%	74,46%	66,67%	72,36%	64,66%	72,09%	69,50%	73,94%	84,88%	78,37%	78,26%				
19	71,67%	73,79%	75,20%	67,66%	72,94%	65,26%	74,15%	70,39%	74,06%	85,27%	79,48%	78,27%				
20	72,41%	73,92%	75,78%	68,88%	73,72%	66,30%	74,82%	72,31%	74,56%	85,45%	79,52%	78,27%				
21	73,60%	75,00%	77,96%	70,60%	73,79%	69,02%	74,92%	73,38%	75,21%	85,70%	80,35%					
22	74,82%	76,99%	78,68%	72,49%	75,66%	70,32%	75,02%	76,69%	75,95%	86,05%	80,40%					
23	75,81%	78,55%	79,13%	73,89%	76,24%	71,84%	75,09%	78,27%	77,92%	86,08%	80,42%					
24	76,88%	78,66%	80,08%	74,48%	76,65%	74,16%	76,67%	80,17%	79,13%	86,12%	80,44%					
25	77,37%	78,76%	80,25%	74,61%	76,95%	75,10%	78,81%	80,20%	79,87%	86,13%						
26	78,31%	79,57%	80,71%	74,67%	78,01%	76,22%	81,44%	82,64%	80,74%	86,13%						
27	78,92%	79,66%	81,69%	75,14%	78,05%	77,88%	81,72%	83,62%	80,97%	86,13%						
28	79,36%	79,73%	82,30%	75,50%	79,10%	78,99%	81,75%	83,65%	80,99%	86,13%						
29	79,96%	79,82%	83,16%	75,53%	79,76%	79,94%	82,46%	83,84%	82,56%							
30	80,33%	79,94%	83,29%	76,47%	80,19%	80,67%	82,50%	83,85%	83,28%							
31	80,59%	81,90%	83,60%	76,50%	80,71%	80,78%	82,86%	83,87%	83,28%							
32	80,99%	83,08%	83,68%	76,52%	81,72%	81,10%	84,78%	83,89%	83,28%							
33	81,30%	83,14%	84,10%	76,54%	81,75%	81,62%	86,87%	83,90%								
34	81,55%	83,22%	84,13%	76,77%	82,14%	82,56%	86,90%	83,90%								

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	Total	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
35	81,99%	84,02%	84,57%	77,75%	84,41%	82,58%	86,92%	83,90%								
36	82,41%	86,35%	85,90%	78,11%	84,42%	83,17%	86,96%	83,91%								
37	82,66%	86,82%	85,93%	80,81%	84,43%	83,19%	86,97%									
38	82,77%	87,18%	86,50%	81,14%	84,44%	83,21%	86,98%									
39	82,94%	87,44%	87,21%	81,15%	84,44%	83,62%	86,99%									
40	83,00%	88,09%	87,28%	81,17%	84,45%	83,64%	86,99%									
41	83,10%	88,10%	87,30%	81,19%	84,46%	84,14%										
42	83,22%	88,12%	88,17%	81,20%	84,70%	84,15%										
43	83,26%	88,73%	88,19%	81,21%	84,76%	84,16%										
44	83,28%	88,74%	88,28%	81,22%	84,76%	84,16%										
45	83,28%	88,75%	88,31%	81,22%	84,76%											
46	83,28%	88,75%	88,32%	81,23%	84,76%											
47	83,32%	88,76%	88,34%	81,74%	84,76%											
48	83,33%	88,76%	88,36%	81,84%	84,76%											
49	83,36%	88,76%	88,58%	81,85%												
50	83,38%	88,76%	88,60%	82,17%												
51	83,38%	88,77%	88,61%	82,18%												
52	83,39%	88,77%	88,62%	82,18%												
53	83,42%	88,78%	88,92%													
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	Total	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
55	83,42%	88,78%	88,92%													
56	83,42%	88,78%	88,92%													
57	83,42%	88,78%														
58	83,42%	88,78%														
59	83,42%	88,78%														
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