

# BANCAJA 10 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>

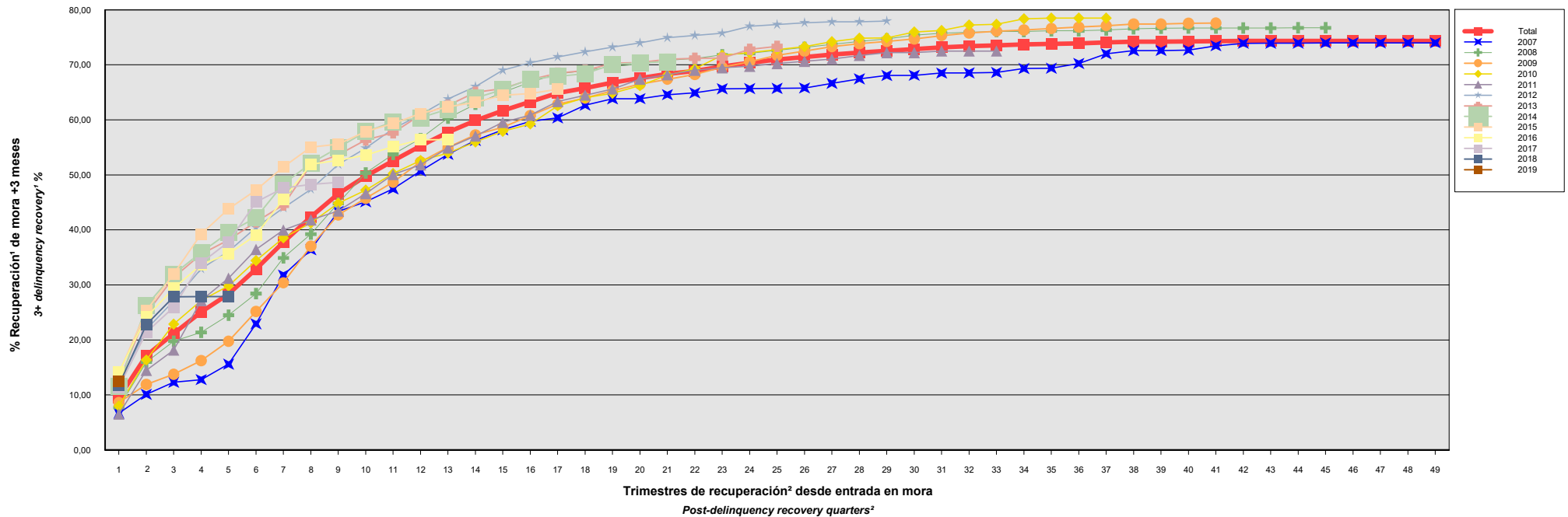
**Delinquency analysis:** 3+ months delinquency recovery<sup>1</sup> rate (years after delinquency occurs) - Detailed by quarters of occurrence<sup>2</sup>

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

**Fecha / Date:** 28/02/2019

**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<br>Delinquency  | Total       | 2007       | 2008       | 2009        | 2010       | 2011       | 2012       | 2013       | 2014       | 2015       | 2016      | 2017      | 2018      | 2019      |
|---|-------------|------------|------------|-------------|------------|------------|------------|------------|------------|------------|-----------|-----------|-----------|-----------|
| Σ Saldo Vivo Activos entrada mora (Ppaal.Miles €)<br>Outstanding Balance of Assets upon delinquency (€ thou. Principal) Σ | 544.882,598 | 16.558,846 | 98.217,146 | 157.488,561 | 40.452,018 | 44.426,763 | 73.965,821 | 34.335,031 | 29.124,809 | 25.861,863 | 9.519,892 | 7.578,951 | 6.018,831 | 1.334,067 |
| Nº Activos / Nº. of Assets  | 4.236       | 132        | 704        | 1.165       | 293        | 352        | 589        | 293        | 245        | 230        | 87        | 75        | 57        | 14        |
| 1   | 9,49%       | 6,69%      | 7,74%      | 8,63%       | 8,01%      | 6,52%      | 12,16%     | 12,30%     | 11,63%     | 13,94%     | 14,11%    | 11,37%    | 11,76%    | 12,41%    |
| 2   | 17,17%      | 10,12%     | 15,99%     | 11,91%      | 16,36%     | 14,47%     | 21,94%     | 24,79%     | 26,24%     | 25,31%     | 24,14%    | 21,40%    | 22,77%    |           |
| 3   | 21,18%      | 12,31%     | 19,78%     | 13,76%      | 22,86%     | 18,16%     | 27,08%     | 31,36%     | 31,94%     | 31,99%     | 29,37%    | 25,96%    | 27,85%    |           |
| 4   | 25,07%      | 12,79%     | 21,38%     | 16,24%      | 27,18%     | 27,16%     | 32,93%     | 35,60%     | 35,93%     | 39,27%     | 33,70%    | 34,01%    | 27,88%    |           |
| 5   | 28,34%      | 15,61%     | 24,50%     | 19,76%      | 29,83%     | 31,21%     | 36,09%     | 38,15%     | 39,54%     | 43,79%     | 35,66%    | 37,80%    | 27,88%    |           |
| 6   | 32,87%      | 22,93%     | 28,43%     | 25,17%      | 34,42%     | 36,45%     | 40,41%     | 41,47%     | 42,25%     | 47,26%     | 39,07%    | 45,07%    |           |           |
| 7   | 37,76%      | 31,78%     | 34,91%     | 30,39%      | 38,55%     | 39,98%     | 43,99%     | 44,51%     | 48,36%     | 51,42%     | 45,59%    | 47,61%    |           |           |
| 8   | 42,37%      | 36,40%     | 39,24%     | 37,04%      | 41,29%     | 41,82%     | 47,38%     | 51,78%     | 52,09%     | 55,03%     | 51,91%    | 48,29%    |           |           |
| 9   | 46,55%      | 43,35%     | 44,83%     | 42,72%      | 44,85%     | 43,46%     | 51,89%     | 53,65%     | 54,96%     | 55,56%     | 52,66%    | 48,65%    |           |           |
| 10  | 49,77%      | 45,13%     | 50,35%     | 45,75%      | 47,24%     | 46,62%     | 54,86%     | 56,33%     | 57,86%     | 57,89%     | 53,58%    |           |           |           |
| 11  | 52,54%      | 47,45%     | 53,73%     | 48,66%      | 50,26%     | 50,08%     | 58,36%     | 57,65%     | 59,64%     | 59,33%     | 55,12%    |           |           |           |
| 12  | 55,25%      | 50,71%     | 56,60%     | 52,36%      | 52,59%     | 51,83%     | 60,94%     | 60,89%     | 60,39%     | 61,16%     | 56,38%    |           |           |           |
| 13  | 57,76%      | 53,74%     | 60,33%     | 54,98%      | 53,94%     | 54,89%     | 63,79%     | 62,64%     | 61,93%     | 62,34%     | 56,40%    |           |           |           |
| 14  | 59,89%      | 56,27%     | 62,84%     | 57,28%      | 55,99%     | 57,09%     | 66,06%     | 65,02%     | 63,96%     | 63,21%     |           |           |           |           |

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|    | Total  | 2007   | 2008   | 2009   | 2010   | 2011   | 2012   | 2013   | 2014   | 2015   | 2016 | 2017 | 2018 | 2019 |
|----|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|------|------|------|------|
| 15 | 61,67% | 58,21% | 65,00% | 58,67% | 57,94% | 59,55% | 69,02% | 65,69% | 65,53% | 64,49% |      |      |      |      |
| 16 | 63,28% | 59,74% | 66,88% | 60,79% | 59,26% | 60,85% | 70,37% | 67,32% | 67,43% | 64,80% |      |      |      |      |
| 17 | 64,89% | 60,37% | 68,34% | 62,86% | 62,55% | 63,35% | 71,44% | 68,48% | 67,92% | 65,55% |      |      |      |      |
| 18 | 65,76% | 62,67% | 68,92% | 63,96% | 64,00% | 64,49% | 72,36% | 68,99% | 68,38% |        |      |      |      |      |
| 19 | 66,76% | 63,82% | 69,71% | 65,27% | 64,83% | 65,62% | 73,21% | 70,29% | 70,07% |        |      |      |      |      |
| 20 | 67,57% | 63,86% | 70,16% | 66,48% | 66,22% | 67,40% | 73,97% | 70,41% | 70,40% |        |      |      |      |      |
| 21 | 68,35% | 64,58% | 70,81% | 67,38% | 68,14% | 68,22% | 74,93% | 71,01% | 70,57% |        |      |      |      |      |
| 22 | 68,90% | 64,91% | 71,13% | 68,26% | 69,30% | 69,04% | 75,34% | 71,21% |        |        |      |      |      |      |
| 23 | 69,69% | 65,65% | 71,81% | 69,56% | 71,75% | 69,48% | 75,76% | 71,25% |        |        |      |      |      |      |
| 24 | 70,37% | 65,69% | 72,10% | 70,58% | 72,24% | 69,73% | 77,00% | 72,83% |        |        |      |      |      |      |
| 25 | 70,95% | 65,73% | 72,62% | 71,72% | 72,79% | 70,25% | 77,32% | 73,35% |        |        |      |      |      |      |
| 26 | 71,40% | 65,80% | 73,20% | 72,50% | 73,30% | 70,65% | 77,65% |        |        |        |      |      |      |      |
| 27 | 71,87% | 66,64% | 73,73% | 73,29% | 74,21% | 71,07% | 77,81% |        |        |        |      |      |      |      |
| 28 | 72,24% | 67,45% | 74,24% | 73,84% | 74,83% | 71,71% | 77,81% |        |        |        |      |      |      |      |
| 29 | 72,54% | 68,07% | 74,71% | 74,26% | 74,91% | 72,23% | 77,96% |        |        |        |      |      |      |      |
| 30 | 72,87% | 68,10% | 75,40% | 74,70% | 75,98% | 72,24% |        |        |        |        |      |      |      |      |
| 31 | 73,17% | 68,51% | 75,76% | 75,32% | 76,24% | 72,52% |        |        |        |        |      |      |      |      |
| 32 | 73,41% | 68,54% | 75,91% | 75,79% | 77,26% | 72,52% |        |        |        |        |      |      |      |      |
| 33 | 73,55% | 68,61% | 76,07% | 76,13% | 77,39% | 72,52% |        |        |        |        |      |      |      |      |
| 34 | 73,70% | 69,34% | 76,07% | 76,34% | 78,35% |        |        |        |        |        |      |      |      |      |

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|----|--------|--------|--------|--------|--------|------|------|------|------|------|------|------|------|------|
| 35 | 73,82% | 69,39% | 76,20% | 76,62% | 78,49% |      |      |      |      |      |      |      |      |      |
| 36 | 73,91% | 70,25% | 76,20% | 76,86% | 78,50% |      |      |      |      |      |      |      |      |      |
| 37 | 74,07% | 72,02% | 76,33% | 77,12% | 78,50% |      |      |      |      |      |      |      |      |      |
| 38 | 74,21% | 72,58% | 76,57% | 77,41% |        |      |      |      |      |      |      |      |      |      |
| 39 | 74,23% | 72,61% | 76,63% | 77,42% |        |      |      |      |      |      |      |      |      |      |
| 40 | 74,28% | 72,70% | 76,69% | 77,57% |        |      |      |      |      |      |      |      |      |      |
| 41 | 74,32% | 73,47% | 76,69% | 77,61% |        |      |      |      |      |      |      |      |      |      |
| 42 | 74,33% | 73,92% | 76,69% |        |        |      |      |      |      |      |      |      |      |      |
| 43 | 74,33% | 73,94% | 76,69% |        |        |      |      |      |      |      |      |      |      |      |
| 44 | 74,34% | 73,96% | 76,73% |        |        |      |      |      |      |      |      |      |      |      |
| 45 | 74,34% | 73,98% | 76,73% |        |        |      |      |      |      |      |      |      |      |      |
| 46 | 74,34% | 74,00% |        |        |        |      |      |      |      |      |      |      |      |      |
| 47 | 74,34% | 74,00% |        |        |        |      |      |      |      |      |      |      |      |      |
| 48 | 74,34% | 74,01% |        |        |        |      |      |      |      |      |      |      |      |      |
| 49 | 74,34% | 74,01% |        |        |        |      |      |      |      |      |      |      |      |      |

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