

# BANKINTER 13 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

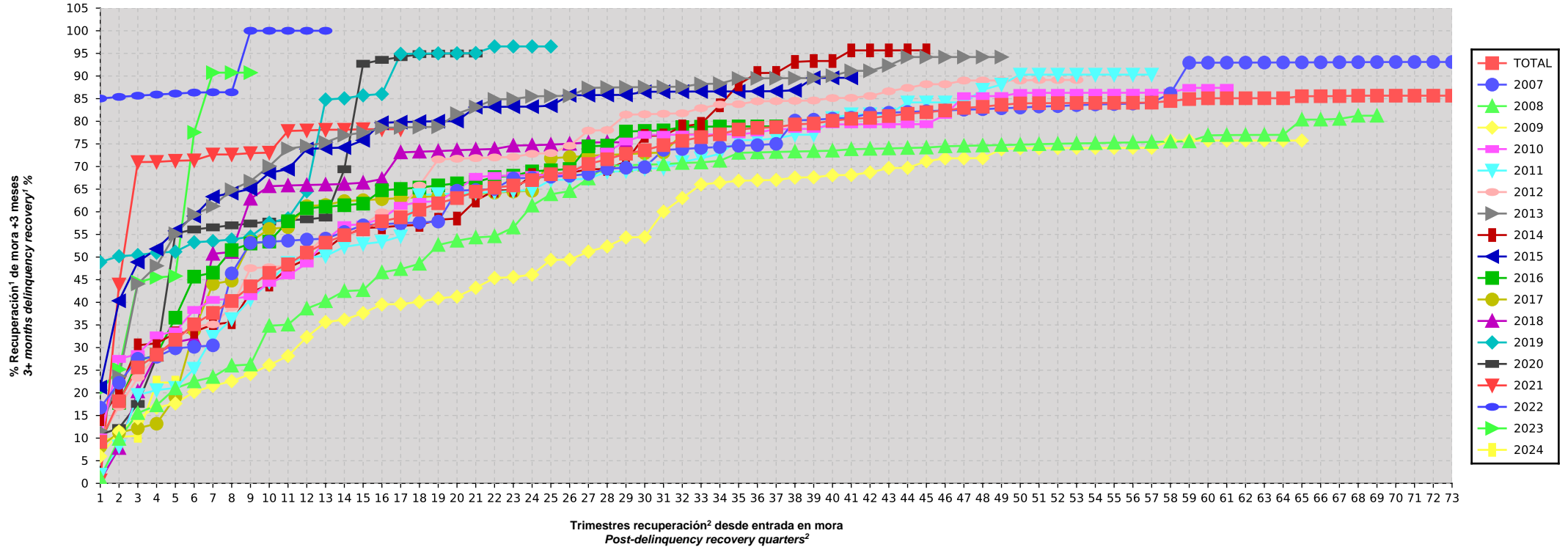
Análisis de Morosidad: Tasa de recuperación<sup>1</sup> de mora +3 meses (años desde entrada en mora) - Detalle por trimestres en mora<sup>2</sup>  
Delinquency analysis: 3+ months delinquency recovery<sup>1</sup> rate (years after delinquency occurs) - Detailed by quarters of occurrence<sup>2</sup>

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

Fecha / Date: 31/01/2025

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 <sup>3</sup> Delinquency <sup>3</sup>	TOTAL	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Saldo Vivo Activos entrada mora <sup>3</sup> (Ppal. Miles €) Outstanding Balance of Assets upon delinquency <sup>3</sup> (€ thou. Principal)	72.026,614	3.207,034	9.388,449	11.568,047	8.235,591	5.890,339	7.345,425	7.483,816	5.775,972	3.727,828	2.973,788	1.967,530	1.438,146	571,154	1.127,634	257,104	169,340	291,651	607,765
Nº activos / Nº. of assets	665	25	74	89	70	57	66	65	56	44	30	23	14	12	15	7	2	8	8
1	9,19%	16,72%	1,19%	5,98%	10,15%	1,93%	10,07%	11,61%	14,19%	21,25%	9,25%	8,13%	0,63%	48,90%	10,74%	0,67%	85,03%	20,59%	9,43%
2	18,16%	22,22%	9,82%	11,50%	27,50%	8,17%	16,92%	23,58%	20,34%	40,34%	17,79%	11,22%	7,82%	50,20%	12,23%	43,94%	85,39%	25,19%	10,27%
3	25,62%	27,53%	15,53%	14,43%	28,57%	19,53%	23,36%	44,08%	30,50%	48,89%	27,06%	12,18%	20,30%	50,45%	17,55%	70,99%	85,65%	44,46%	10,51%
4	28,42%	27,98%	17,24%	16,76%	32,70%	20,61%	28,31%	48,06%	30,96%	51,79%	28,41%	13,18%	28,47%	50,97%	27,93%	71,03%	85,90%	45,51%	22,27%
5	31,73%	29,84%	20,99%	17,65%	33,59%	21,09%	31,75%	55,14%	33,15%	55,79%	36,61%	19,09%	31,15%	51,18%	55,21%	71,28%	86,12%	45,80%	22,27%
6	35,14%	30,16%	22,53%	20,21%	38,31%	25,34%	34,67%	59,40%	33,50%	59,05%	45,68%	33,83%	32,04%	53,27%	56,09%	71,37%	86,34%	77,55%	
7	37,67%	30,50%	23,50%	21,54%	40,53%	32,39%	35,12%	61,23%	35,08%	63,35%	46,56%	44,05%	50,72%	53,51%	56,56%	72,67%	86,42%	90,75%	
8	40,30%	46,40%	26,02%	22,59%	40,74%	36,27%	38,91%	64,87%	35,61%	64,13%	51,54%	44,79%	51,13%	53,87%	57,01%	72,67%	86,42%	90,75%	
9	43,54%	53,14%	26,26%	24,15%	41,34%	40,64%	47,55%	66,76%	42,16%	65,05%	52,99%	53,37%	62,88%	54,51%	57,41%	72,96%	100,00%	90,75%	
10	46,51%	53,38%	34,81%	26,13%	44,30%	44,51%	47,76%	70,07%	43,93%	68,60%	53,42%	56,21%	65,65%	57,57%	57,83%	73,07%	100,00%		
11	48,40%	53,61%	35,08%	28,15%	45,97%	48,69%	48,06%	73,94%	47,58%	69,42%	57,91%	56,60%	65,81%	58,54%	58,14%	77,86%	100,00%		
12	50,98%	53,87%	38,62%	32,33%	48,58%	49,95%	50,81%	74,54%	49,59%	73,88%	60,77%	61,25%	65,92%	64,54%	58,35%	77,98%	100,00%		
13	53,19%	54,08%	40,25%	35,65%	53,67%	50,22%	54,71%	75,34%	51,62%	74,07%	61,12%	61,51%	66,02%	84,80%	58,73%	78,13%	100,00%		
14	54,84%	55,55%	42,48%	36,16%	57,06%	52,26%	54,90%	76,93%	54,86%	74,19%	61,45%	62,37%	66,15%	85,07%	69,40%	78,13%			
15	56,12%	57,02%	42,68%	37,63%	57,20%	52,88%	57,03%	77,50%	56,43%	75,81%	61,80%	62,57%	66,43%	85,73%	92,71%	78,25%			
16	57,91%	57,27%	46,62%	39,53%	58,52%	53,37%	59,89%	78,57%	56,58%	79,67%	64,76%	62,80%	67,24%	86,02%	93,57%	78,25%			
17	58,77%	57,48%	47,34%	39,62%	61,34%	54,60%	60,52%	78,64%	56,92%	79,81%	65,05%	63,02%	73,13%	94,90%	94,18%	78,25%			
18	60,45%	57,63%	48,51%	40,08%	62,20%	63,70%	65,80%	78,70%	57,11%	79,92%	65,35%	63,25%	73,29%	94,94%	94,84%				
19	61,88%	57,85%	52,67%	40,89%	62,30%	63,91%	71,58%	78,78%	58,25%	80,02%	65,84%	63,48%	73,41%	95,00%	94,94%				
20	63,04%	64,66%	53,61%	41,26%	64,81%	64,04%	71,73%	81,67%	58,50%	80,05%	66,29%	63,74%	73,60%	95,02%	94,97%				

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	TOTAL	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
21	64,47%	64,83%	54,33%	43,21%	67,73%	64,19%	71,86%	83,17%	62,50%	83,13%	66,58%	63,92%	73,76%	95,07%	94,97%				
22	65,32%	65,04%	54,58%	45,36%	67,94%	64,36%	72,01%	84,83%	64,66%	83,18%	67,67%	64,24%	73,88%	96,54%					
23	65,82%	67,39%	56,53%	45,58%	67,99%	64,62%	72,14%	84,92%	64,84%	83,22%	67,98%	64,47%	74,63%	96,54%					
24	67,00%	67,52%	61,37%	46,10%	68,13%	64,79%	72,81%	85,51%	68,11%	83,24%	68,93%	64,64%	74,71%	96,54%					
25	68,31%	67,74%	63,87%	49,38%	68,17%	67,01%	72,97%	85,57%	68,22%	83,43%	69,19%	71,84%	74,84%	96,54%					
26	68,77%	67,96%	64,57%	49,44%	68,23%	67,15%	74,57%	85,62%	68,61%	85,74%	69,46%	72,09%	75,04%						
27	70,57%	68,37%	67,37%	51,19%	70,97%	67,31%	77,93%	87,37%	69,38%	85,77%	74,46%	72,35%	75,31%						
28	71,61%	69,51%	70,17%	52,35%	73,30%	68,85%	78,05%	87,47%	69,45%	85,81%	74,62%	72,57%	75,36%						
29	72,83%	69,73%	70,28%	54,33%	75,52%	68,99%	81,46%	87,51%	71,08%	85,83%	77,73%	72,73%	75,36%						
30	73,61%	69,87%	70,42%	54,42%	77,00%	69,54%	81,54%	87,56%	76,78%	86,52%	77,87%	72,95%							
31	74,74%	73,68%	70,52%	60,03%	77,02%	69,66%	81,66%	87,61%	76,87%	86,53%	77,99%	73,12%							
32	75,69%	73,86%	70,79%	63,04%	77,05%	71,00%	81,77%	87,65%	78,87%	86,56%	78,71%	77,14%							
33	76,50%	74,13%	70,90%	66,04%	77,07%	71,84%	82,90%	88,26%	79,43%	86,58%	78,79%	77,14%							
34	77,12%	74,31%	71,27%	66,44%	77,09%	72,80%	83,71%	88,31%	83,54%	86,59%	78,86%								
35	78,18%	74,58%	73,03%	66,86%	77,11%	75,83%	83,78%	89,46%	88,14%	86,61%	78,87%								
36	78,53%	74,73%	73,12%	66,95%	77,52%	75,86%	84,43%	89,49%	90,67%	86,63%	78,87%								
37	78,69%	75,02%	73,22%	67,04%	78,24%	76,22%	84,46%	89,52%	90,68%	86,65%	78,87%								
38	79,31%	80,16%	73,32%	67,56%	78,32%	77,02%	84,53%	89,53%	93,12%	86,86%									
39	79,50%	80,35%	73,40%	67,62%	78,33%	77,03%	84,59%	89,54%	93,32%	89,60%									
40	80,12%	80,58%	73,50%	68,08%	79,31%	80,71%	85,13%	90,07%	93,32%	89,60%									
41	80,56%	80,78%	73,82%	68,13%	79,32%	81,55%	85,17%	91,14%	95,66%	89,60%									
42	80,75%	81,75%	73,91%	68,70%	79,33%	81,55%	85,59%	91,15%	95,66%										
43	81,15%	81,89%	74,00%	69,67%	79,34%	81,55%	86,63%	92,34%	95,67%										
44	81,66%	82,06%	74,11%	69,70%	79,35%	84,17%	87,39%	94,19%	95,67%										
45	82,00%	82,23%	74,19%	71,17%	79,36%	84,17%	88,19%	94,19%	95,67%										
46	82,38%	82,39%	74,47%	71,81%	81,41%	84,17%	88,19%	94,19%											
47	82,96%	82,56%	74,57%	71,82%	85,54%	84,18%	89,00%	94,19%											

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	TOTAL	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
48	83,21%	82,66%	74,65%	71,86%	85,55%	86,97%	89,01%	94,19%											
49	83,65%	82,87%	74,76%	73,83%	85,57%	88,12%	89,01%	94,19%											
50	83,96%	83,02%	74,83%	74,04%	86,26%	90,31%	89,01%												
51	84,00%	83,26%	74,95%	74,06%	86,28%	90,31%	89,13%												
52	84,02%	83,35%	75,04%	74,08%	86,28%	90,31%	89,13%												
53	84,04%	83,56%	75,12%	74,10%	86,29%	90,31%	89,13%												
54	84,06%	83,72%	75,17%	74,11%	86,30%	90,31%													
55	84,08%	83,80%	75,28%	74,12%	86,30%	90,31%													
56	84,09%	83,91%	75,33%	74,15%	86,30%	90,31%													
57	84,12%	84,13%	75,44%	74,15%	86,31%	90,31%													
58	84,48%	86,14%	75,51%	75,75%	86,33%														
59	84,91%	92,93%	75,55%	75,75%	87,38%														
60	85,08%	92,94%	76,89%	75,75%	87,38%														
61	85,09%	92,95%	76,95%	75,75%	87,39%														
62	85,09%	92,96%	76,98%	75,75%															
63	85,10%	92,98%	76,99%	75,75%															
64	85,10%	92,99%	77,00%	75,75%															
65	85,54%	93,01%	80,37%	75,75%															
66	85,54%	93,02%	80,37%																
67	85,56%	93,04%	80,53%																
68	85,65%	93,06%	81,23%																
69	85,65%	93,08%	81,23%																
70	85,65%	93,10%																	
71	85,65%	93,10%																	
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