

# VALENCIA HIPOTECARIO 3 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>

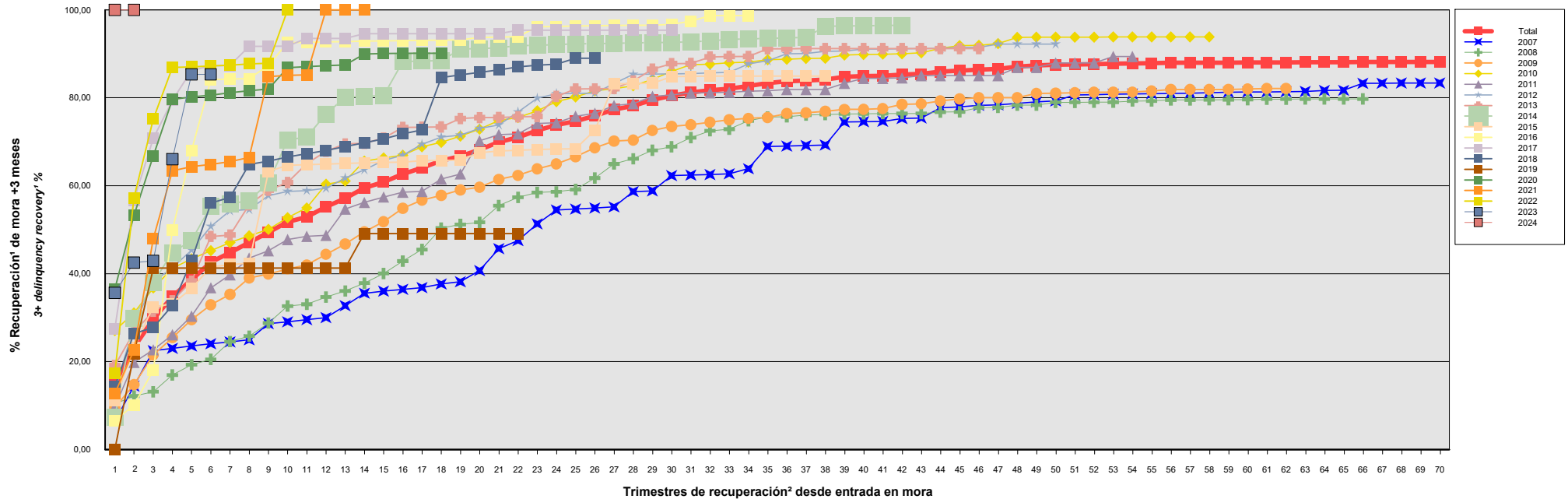
**Delinquency analysis:** 3+ months delinquency recovery<sup>1</sup> rate (years after delinquency occurs) - Detailed by quarters of occurrence<sup>2</sup>

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

**Fecha / Date:** 30/06/2024

**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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Post-delinquency recovery quarters<sup>2</sup>

Entrada en mora Delinquency	Total	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Σ Saldo Vivo Activos entrada mora (Ppal.Miles €) Outstanding Balance of Assets upon delinquency (€ Thou. Principal) Σ	103.633,923	4.777,009	13.409,447	22.766,061	20.854,059	8.296,932	11.416,900	6.027,824	3.054,134	1.643,197	3.755,394	3.759,951	650,597	486,706	1.735,182	260,109	500,418
Nº Activos / Nº. of Assets	1.090	47	105	196	219	80	129	72	41	26	45	62	14	6	28	7	7
1	15,11%	6,46%	10,36%	9,56%	27,08%	9,72%	13,51%	19,10%	7,39%	11,18%	6,61%	27,39%	14,40%	0,00%	36,49%	12,76%	17,34%
2	23,24%	14,45%	12,18%	14,78%	31,06%	19,87%	28,01%	26,67%	29,90%	23,18%	10,15%	56,72%	26,37%	21,73%	53,25%	22,63%	57,24%
3	29,66%	22,50%	13,16%	21,54%	36,74%	22,70%	38,21%	31,48%	38,02%	32,50%	18,07%	70,80%	27,77%	41,26%	66,78%	48,01%	75,18%
4	34,78%	23,02%	16,97%	25,46%	41,25%	26,10%	41,42%	33,82%	44,81%	33,12%	49,91%	79,42%	32,78%	41,26%	79,61%	63,38%	86,88%
5	38,61%	23,56%	19,31%	29,53%	43,36%	30,35%	45,34%	38,32%	47,56%	36,64%	67,95%	86,21%	42,96%	41,26%	80,19%	64,36%	87,03%
6	42,64%	24,08%	20,52%	32,94%	45,24%	36,80%	50,73%	48,47%	55,36%	41,50%	84,17%	87,27%	56,04%	41,26%	80,58%	64,86%	87,25%
7	44,78%	24,50%	24,57%	35,29%	47,09%	39,76%	54,29%	48,80%	55,96%	42,08%	84,27%	87,34%	57,34%	41,26%	81,14%	65,48%	87,41%
8	47,07%	24,98%	25,80%	39,02%	48,63%	43,55%	54,57%	55,67%	56,55%	42,39%	84,34%	91,71%	64,86%	41,26%	81,61%	66,45%	87,72%
9	49,41%	28,63%	28,79%	39,94%	50,08%	45,22%	57,75%	59,00%	60,73%	63,25%	87,36%	91,72%	65,58%	41,26%	82,02%	84,80%	87,84%
10	51,77%	29,06%	32,64%	41,08%	52,75%	47,78%	58,71%	60,73%	70,38%	64,65%	92,53%	91,73%	66,55%	41,26%	86,85%	85,12%	100,00%
11	52,92%	29,57%	33,05%	41,99%	54,96%	48,49%	58,89%	65,05%	71,12%	64,78%	92,62%	93,49%	67,26%	41,26%	87,10%	85,22%	
12	55,22%	30,02%	34,70%	44,41%	60,36%	48,75%	59,43%	67,85%	76,32%	64,94%	92,70%	93,50%	68,01%	41,26%	87,29%	100,00%	
13	57,14%	32,73%	36,07%	46,76%	61,10%	54,70%	61,75%	69,51%	80,12%	65,07%	92,78%	93,50%	68,92%	41,26%	87,46%	100,00%	

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	Total	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
14	59,47%	35,56%	37,86%	49,52%	65,57%	56,20%	63,61%	69,63%	80,30%	65,22%	92,86%	94,55%	69,77%	49,13%	89,95%	100,00%	
15	60,87%	36,03%	40,06%	51,83%	66,33%	57,44%	65,78%	70,83%	80,52%	65,28%	92,93%	94,55%	70,66%	49,13%	90,06%		
16	62,63%	36,44%	42,86%	54,87%	66,95%	58,52%	66,94%	73,26%	88,22%	65,36%	92,98%	94,55%	71,81%	49,13%	90,10%		
17	64,09%	36,84%	45,50%	56,72%	68,86%	58,72%	69,43%	73,31%	88,35%	65,68%	93,04%	94,55%	72,68%	49,13%	90,10%		
18	65,70%	37,66%	50,37%	57,83%	69,88%	61,52%	71,08%	73,38%	88,45%	65,73%	93,08%	94,55%	84,62%	49,13%	90,10%		
19	66,71%	38,16%	51,20%	59,06%	71,27%	62,68%	71,49%	75,27%	91,06%	65,79%	93,15%	94,55%	85,24%	49,13%			
20	68,19%	40,72%	51,68%	59,68%	72,88%	70,21%	73,04%	75,49%	91,20%	67,49%	93,73%	94,55%	85,76%	49,13%			
21	69,92%	45,69%	55,48%	61,45%	74,86%	71,62%	73,82%	75,54%	91,33%	67,90%	93,81%	94,55%	86,34%	49,13%			
22	70,98%	47,53%	57,37%	62,35%	75,49%	71,78%	76,74%	75,68%	91,84%	68,09%	93,91%	95,37%	87,03%	49,13%			
23	72,57%	51,33%	58,47%	63,85%	77,05%	74,17%	79,91%	75,75%	91,93%	68,22%	96,15%	95,37%	87,44%				
24	73,80%	54,50%	58,63%	64,95%	79,13%	74,31%	80,93%	80,32%	92,11%	68,37%	96,23%	95,37%	87,66%				
25	74,69%	54,70%	59,14%	66,62%	80,18%	75,79%	80,98%	81,98%	92,25%	68,42%	96,30%	95,37%	89,00%				
26	75,90%	54,94%	61,76%	68,63%	81,59%	76,48%	81,04%	82,03%	92,34%	72,65%	96,37%	95,37%	89,00%				
27	77,31%	55,19%	64,97%	70,16%	82,03%	78,23%	83,24%	82,10%	92,40%	83,17%	96,43%	95,37%					
28	78,17%	58,68%	66,13%	70,39%	82,72%	78,67%	85,31%	83,79%	92,46%	83,23%	96,47%	95,37%					
29	79,50%	58,83%	68,06%	72,56%	84,18%	80,31%	85,37%	86,50%	92,52%	83,29%	96,52%	95,37%					
30	80,48%	62,30%	68,87%	73,50%	85,99%	80,66%	85,43%	87,76%	92,60%	84,81%	96,70%	95,37%					
31	81,22%	62,42%	70,94%	73,88%	87,53%	81,08%	85,48%	87,79%	92,71%	84,87%	97,40%						
32	81,73%	62,53%	72,49%	74,43%	87,62%	81,17%	85,69%	89,30%	92,93%	84,92%	98,67%						
33	82,03%	62,72%	72,87%	75,01%	88,00%	81,26%	85,79%	89,40%	93,26%	84,92%	98,71%						

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	Total	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
34	82,65%	63,87%	74,78%	75,32%	88,09%	81,48%	87,72%	89,40%	93,38%	84,92%	98,71%						
35	83,33%	68,92%	75,63%	75,51%	88,66%	81,58%	88,42%	91,11%	93,49%	84,92%							
36	83,77%	69,02%	75,67%	76,44%	88,74%	81,89%	90,00%	91,11%	93,60%	84,92%							
37	83,91%	69,15%	76,08%	76,59%	88,92%	81,90%	90,06%	91,18%	93,72%	84,92%							
38	84,15%	69,27%	76,20%	76,93%	88,99%	81,90%	90,58%	91,18%	96,26%	84,92%							
39	84,77%	74,48%	76,33%	77,35%	89,72%	83,28%	90,62%	91,18%	96,35%								
40	84,95%	74,56%	76,36%	77,39%	89,86%	84,41%	91,07%	91,18%	96,40%								
41	85,01%	74,64%	76,39%	77,55%	89,92%	84,44%	91,09%	91,18%	96,42%								
42	85,28%	75,28%	76,41%	78,51%	89,98%	84,51%	91,11%	91,18%	96,50%								
43	85,41%	75,42%	76,43%	78,64%	90,21%	85,06%	91,17%	91,18%									
44	85,92%	77,74%	76,76%	79,28%	91,27%	85,06%	91,22%	91,18%									
45	86,19%	77,96%	76,79%	79,75%	91,89%	85,06%	91,46%	91,19%									
46	86,39%	78,29%	77,77%	80,01%	91,91%	85,06%	91,47%	91,19%									
47	86,56%	78,37%	77,79%	80,03%	92,31%	85,06%	92,19%										
48	87,09%	78,70%	78,34%	80,04%	93,74%	86,91%	92,19%										
49	87,33%	79,08%	78,35%	81,01%	93,77%	86,91%	92,19%										
50	87,50%	79,28%	78,96%	81,03%	93,78%	87,90%	92,19%										
51	87,60%	80,66%	78,97%	81,15%	93,79%	87,90%											
52	87,63%	80,71%	78,99%	81,26%	93,80%	87,90%											
53	87,75%	80,80%	79,01%	81,27%	93,82%	89,37%											

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54	87,80%	80,87%	79,26%	81,30%	93,83%	89,37%											
55	87,86%	80,94%	79,28%	81,54%	93,84%												
56	87,97%	81,00%	79,50%	81,87%	93,85%												
57	87,97%	81,05%	79,52%	81,89%	93,85%												
58	87,98%	81,15%	79,54%	81,89%	93,86%												
59	88,00%	81,24%	79,57%	81,91%													
60	88,02%	81,31%	79,58%	81,99%													
61	88,06%	81,34%	79,70%	82,10%													
62	88,06%	81,39%	79,71%	82,10%													
63	88,07%	81,44%	79,72%														
64	88,08%	81,65%	79,73%														
65	88,08%	81,69%	79,73%														
66	88,15%	83,29%	79,73%														
67	88,16%	83,31%															
68	88,16%	83,36%															
69	88,16%	83,36%															
70	88,16%	83,36%															

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