

BANCAJA 8 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

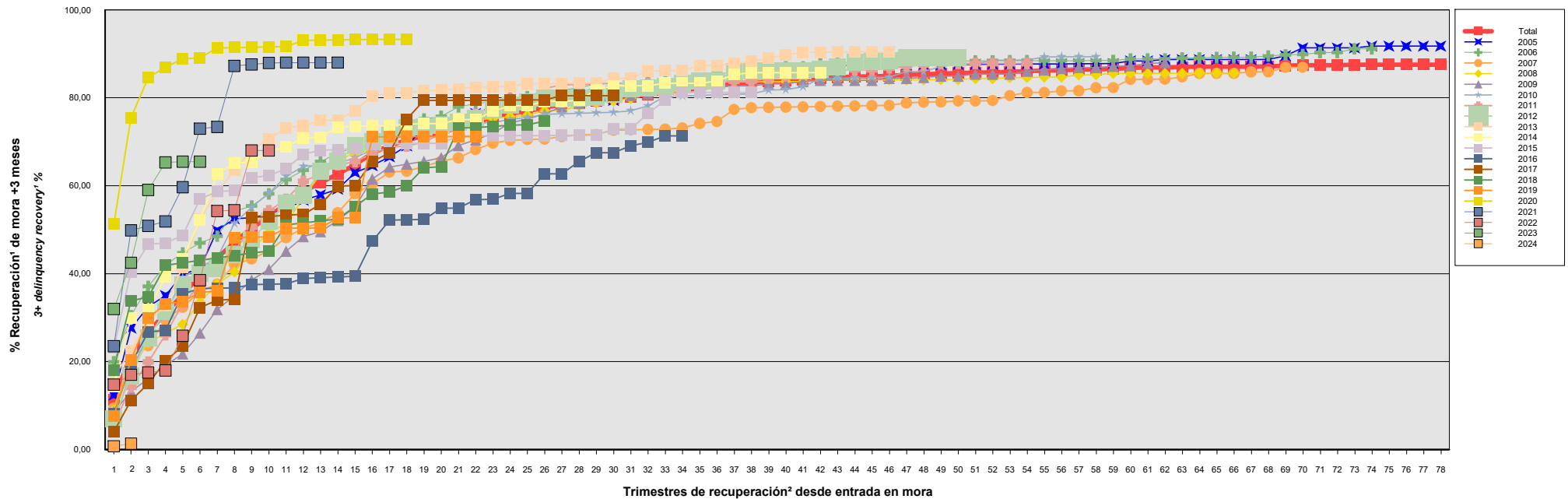
Delinquency analysis: 3+ months delinquency recovery¹ rate (years after delinquency occurs) - Detailed by quarters of occurrence²

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

Fecha / Date: 30/06/2024

Divisa / Currency: EUR

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitised assets communicated or modified by the relevant Servicer after their effective dates



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.

¹ 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.

² Details are only given for periods in which there are entries of securitised assets in arrears for the period analysed.

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Post-delinquency recovery quarters²

Entrada en mora Delinquency	Total	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Σ Saldo Vivo Activos entrada mora (Ppal.Miles €) Outstanding Balance of Assets upon delinquency (€ Thou. Principal) Σ	168.152,540	10.118,164	16.248,712	12.676,126	18.740,182	32.154,571	11.634,453	14.361,598	18.655,760	9.530,590	7.763,415	4.892,894	2.194,796	2.120,423	1.328,952	1.275,073	2.947,905
Nº Activos / Nº. of Assets	1.770	98	163	117	168	297	111	141	200	121	90	71	32	36	20	22	48
1	11,42%	12,38%	19,95%	9,44%	9,02%	8,56%	6,00%	5,81%	7,00%	16,44%	14,32%	23,21%	8,08%	4,09%	18,14%	7,59%	51,26%
2	21,36%	27,64%	30,48%	21,09%	18,53%	13,23%	17,99%	14,20%	16,75%	22,56%	30,01%	40,43%	19,49%	11,19%	33,86%	20,36%	75,48%
3	26,78%	32,51%	37,11%	23,65%	24,29%	16,16%	26,07%	19,93%	25,41%	29,23%	31,87%	46,70%	26,80%	15,02%	34,67%	29,95%	84,62%
4	30,94%	35,04%	41,94%	29,53%	26,43%	19,14%	30,67%	26,13%	31,51%	32,75%	39,31%	46,96%	27,05%	20,12%	41,91%	33,13%	86,98%
5	35,25%	39,88%	44,72%	32,39%	28,48%	21,76%	39,11%	33,11%	37,53%	41,51%	43,30%	48,68%	35,42%	23,53%	42,46%	33,66%	88,82%
6	39,58%	41,17%	46,99%	35,96%	33,48%	26,48%	41,44%	37,43%	40,14%	52,37%	52,16%	56,95%	36,58%	32,31%	43,04%	35,77%	89,10%
7	43,53%	49,83%	48,53%	37,63%	37,64%	31,88%	43,55%	41,97%	41,24%	58,58%	62,60%	58,72%	36,71%	33,96%	43,57%	36,05%	91,29%
8	47,17%	52,52%	54,22%	42,05%	40,41%	34,97%	51,47%	45,11%	44,39%	63,47%	65,22%	58,86%	36,80%	34,21%	44,13%	48,23%	91,44%
9	50,39%	52,71%	55,41%	43,39%	45,57%	38,55%	55,12%	50,54%	47,72%	68,07%	65,38%	61,79%	37,49%	52,81%	44,72%	48,32%	91,50%
10	53,04%	53,50%	58,16%	45,15%	49,32%	41,01%	58,34%	54,31%	52,06%	70,65%	67,83%	62,31%	37,61%	53,01%	45,10%	48,40%	91,60%
11	55,89%	54,71%	61,37%	48,22%	51,37%	45,10%	62,14%	56,90%	56,00%	73,14%	68,84%	63,87%	37,69%	53,27%	51,07%	50,34%	91,67%
12	58,66%	56,73%	63,52%	50,44%	57,34%	48,44%	64,40%	61,01%	57,76%	73,68%	70,88%	67,17%	38,91%	53,52%	51,57%	50,36%	93,06%
13	60,72%	57,93%	65,48%	51,52%	62,64%	49,55%	64,71%	62,68%	63,32%	74,86%	71,01%	68,09%	39,09%	55,76%	51,99%	50,44%	93,11%

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.

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2021	2022	2023	2024
23,50%	14,76%	31,99%	0,77%
49,86%	17,01%	42,49%	1,34%
50,88%	17,56%	59,04%	
51,90%	17,98%	65,31%	
59,67%	25,89%	65,48%	
72,98%	38,51%	65,48%	
73,37%	54,25%		
87,26%	54,44%		
87,58%	68,00%		
87,92%	68,00%		
88,00%			
88,00%			
88,00%			

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	Total	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
14	62,63%	59,22%	67,44%	53,84%	65,75%	52,10%	64,95%	64,72%	65,63%	74,93%	73,38%	68,16%	39,25%	59,92%	52,43%	52,69%	93,17%
15	64,81%	62,99%	68,62%	58,22%	67,48%	55,15%	66,44%	65,49%	69,18%	77,08%	73,49%	68,54%	39,42%	60,09%	55,26%	52,70%	93,23%
16	67,37%	64,56%	69,50%	60,40%	68,10%	61,54%	68,10%	67,33%	70,09%	80,43%	73,58%	69,46%	47,36%	65,47%	58,15%	71,09%	93,26%
17	69,16%	66,58%	69,95%	63,12%	70,92%	64,26%	70,63%	68,73%	71,53%	81,04%	73,67%	69,52%	52,17%	67,50%	58,55%	71,14%	93,26%
18	70,36%	69,06%	74,46%	63,32%	71,65%	64,92%	71,28%	69,02%	73,21%	81,15%	74,01%	69,59%	52,30%	75,10%	60,03%	71,15%	93,26%
19	71,29%	73,21%	75,20%	64,34%	72,24%	65,52%	73,35%	69,91%	73,34%	81,54%	74,11%	69,64%	52,35%	79,39%	64,07%	71,17%	
20	72,02%	73,34%	75,78%	65,60%	73,02%	66,40%	74,03%	71,84%	73,85%	81,77%	74,18%	69,67%	54,90%	79,39%	64,36%	71,17%	
21	73,23%	74,43%	77,96%	66,32%	73,11%	69,12%	74,14%	72,92%	74,51%	82,07%	75,03%	71,33%	54,95%	79,41%	73,14%	71,17%	
22	74,46%	76,42%	78,68%	68,25%	74,98%	70,42%	74,25%	76,23%	75,41%	82,40%	75,09%	71,35%	56,86%	79,41%	73,21%	71,17%	
23	75,48%	77,99%	79,13%	69,71%	75,26%	71,93%	74,32%	77,81%	77,39%	82,48%	76,91%	71,37%	56,93%	79,44%	73,49%		
24	76,54%	78,10%	80,08%	70,34%	75,69%	74,25%	75,10%	79,72%	78,46%	82,56%	78,17%	71,38%	58,27%	79,48%	73,76%		
25	76,92%	78,21%	80,25%	70,52%	76,00%	75,20%	75,52%	79,76%	79,01%	83,19%	78,18%	71,41%	58,27%	79,50%	73,88%		
26	77,82%	79,03%	80,71%	70,62%	77,07%	76,31%	76,23%	82,13%	79,90%	83,23%	79,15%	71,42%	62,69%	79,50%	74,66%		
27	78,38%	79,12%	81,69%	71,15%	77,12%	77,97%	76,37%	82,95%	79,92%	83,27%	79,16%	71,44%	62,69%	80,46%			
28	78,80%	79,20%	82,30%	71,57%	78,18%	78,73%	76,49%	83,00%	79,94%	83,32%	79,39%	71,47%	65,53%	80,46%			
29	79,34%	79,29%	83,16%	71,65%	78,86%	79,69%	76,60%	83,19%	80,14%	83,38%	81,83%	71,48%	67,50%	80,46%			
30	79,87%	79,42%	83,29%	72,64%	79,29%	80,42%	76,72%	83,22%	80,92%	84,38%	82,75%	72,93%	67,50%	80,46%			
31	80,25%	81,39%	83,32%	72,72%	79,83%	80,53%	77,06%	83,25%	82,07%	84,44%	82,75%	72,94%	69,07%				
32	80,75%	81,48%	83,40%	72,79%	80,85%	80,86%	78,18%	83,28%	82,20%	86,08%	82,75%	76,43%	69,88%				
33	81,18%	81,56%	83,83%	72,86%	80,89%	81,12%	80,31%	83,31%	82,56%	86,15%	83,31%	79,45%	71,34%				

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	Total	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
34	81,59%	81,66%	83,86%	73,15%	81,30%	82,04%	80,43%	83,34%	83,40%	86,20%	83,31%	81,20%	71,34%				
35	82,15%	82,48%	84,30%	74,18%	83,58%	82,07%	80,56%	83,36%	83,90%	87,29%	83,31%	81,20%					
36	82,64%	84,83%	85,64%	74,59%	83,60%	82,66%	80,69%	83,77%	83,93%	87,33%	83,81%	81,20%					
37	83,22%	85,33%	85,67%	77,35%	83,62%	82,69%	80,79%	83,78%	86,08%	87,74%	85,29%	81,20%					
38	83,40%	85,70%	86,24%	77,74%	83,64%	82,71%	80,89%	83,80%	86,09%	88,25%	85,74%	81,20%					
39	83,73%	85,99%	86,95%	77,81%	83,66%	83,14%	81,75%	84,44%	86,16%	88,97%	85,74%						
40	83,89%	86,66%	87,03%	77,88%	83,68%	83,16%	81,84%	84,99%	86,16%	89,76%	85,74%						
41	84,15%	86,69%	87,05%	77,95%	83,70%	83,69%	82,52%	85,74%	86,17%	90,33%	85,74%						
42	84,51%	86,73%	87,92%	78,02%	83,96%	83,95%	84,42%	85,82%	86,60%	90,36%	85,74%						
43	84,67%	87,37%	87,95%	78,09%	84,02%	83,97%	84,45%	86,34%	87,10%	90,39%							
44	84,81%	87,40%	88,05%	78,15%	84,04%	83,98%	84,52%	86,35%	88,12%	90,41%							
45	84,85%	87,43%	88,07%	78,21%	84,06%	83,99%	84,62%	86,36%	88,31%	90,42%							
46	85,00%	87,46%	88,09%	78,27%	84,07%	84,43%	84,69%	86,76%	88,49%	90,42%							
47	85,24%	87,49%	88,11%	78,83%	84,08%	84,44%	85,95%	87,18%	89,09%								
48	85,32%	87,52%	88,14%	79,00%	84,10%	84,62%	85,99%	87,41%	89,09%								
49	85,52%	87,54%	88,36%	79,06%	84,12%	84,94%	87,06%	87,79%	89,18%								
50	85,59%	87,56%	88,38%	79,27%	84,14%	84,95%	87,64%	87,80%	89,18%								
51	85,70%	87,59%	88,39%	79,31%	84,34%	85,36%	87,72%	87,80%									
52	85,76%	87,61%	88,40%	79,37%	84,34%	85,37%	88,52%	87,80%									
53	85,88%	87,65%	88,41%	80,50%	84,60%	85,37%	88,55%	87,80%									

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	Total	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
54	86,08%	87,67%	88,42%	81,21%	84,62%	86,08%	88,59%	87,80%									
55	86,19%	87,70%	88,43%	81,23%	84,69%	86,32%	89,29%										
56	86,29%	87,72%	88,44%	81,57%	84,70%	86,69%	89,31%										
57	86,39%	87,73%	88,45%	81,60%	85,23%	86,87%	89,33%										
58	86,45%	87,76%	88,46%	82,30%	85,27%	86,87%	89,33%										
59	86,54%	87,78%	88,47%	82,31%	85,54%	87,21%											
60	86,77%	88,38%	88,82%	84,20%	85,55%	87,27%											
61	86,88%	88,38%	88,82%	84,21%	85,55%	87,83%											
62	86,93%	88,68%	88,84%	84,23%	85,55%	88,00%											
63	86,99%	88,68%	89,03%	84,73%	85,55%												
64	87,06%	88,68%	89,04%	85,57%	85,59%												
65	87,07%	88,68%	89,19%	85,57%	85,59%												
66	87,07%	88,68%	89,20%	85,57%	85,59%												
67	87,10%	88,68%	89,20%	85,91%													
68	87,13%	88,68%	89,49%	85,91%													
69	87,28%	89,56%	89,76%	86,93%													
70	87,40%	91,33%	89,85%	86,93%													
71	87,44%	91,33%	90,29%														
72	87,44%	91,33%	90,30%														
73	87,52%	91,33%	91,14%														

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	Total	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
74	87,55%	91,74%	91,14%														
75	87,55%	91,75%															
76	87,55%	91,75%															
77	87,55%	91,75%															
78	87,55%	91,75%															

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.

¹ 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.

² Details are only given for periods in which there are entries of securitised assets in arrears for the period analysed.

2021	2022	2023	2024