

BANCAJA 10 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

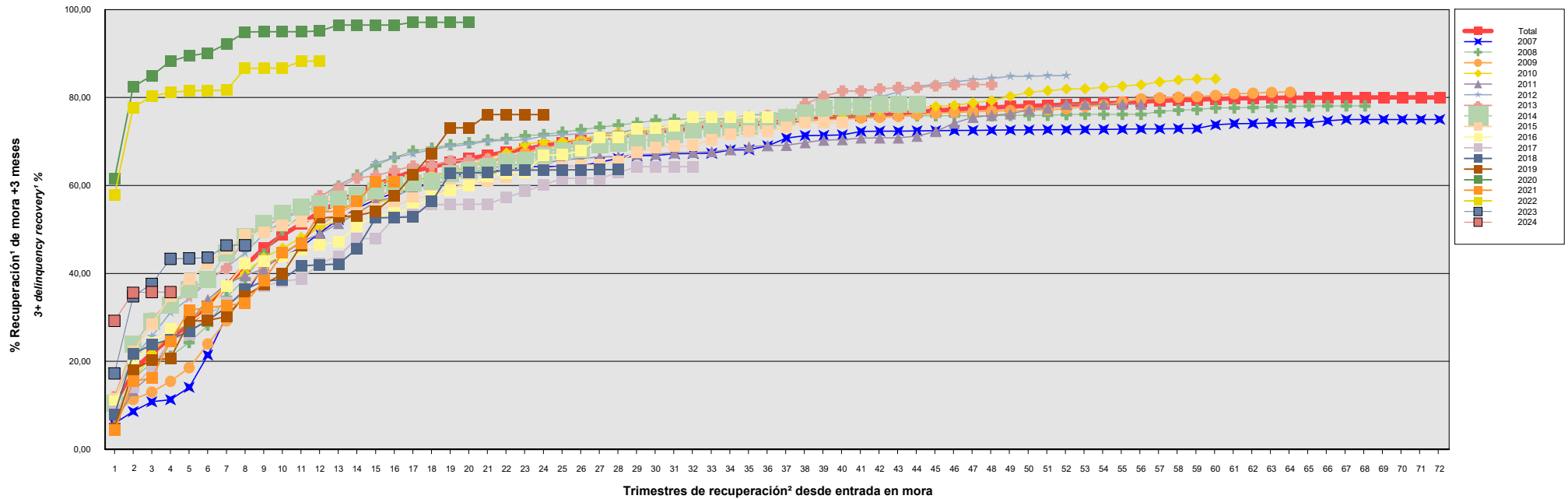
Delinquency analysis: 3+ months delinquency recovery¹ rate (years after delinquency occurs) - Detailed by quarters of occurrence²

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

Fecha / Date: 31/10/2024

Divisa / Currency: EUR

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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.

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Post-delinquency recovery quarters²

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	571.627,884	16.558,846	98.321,756	157.383,951	40.452,018	44.346,022	73.965,821	34.335,031	29.124,809	25.742,401	9.519,892	7.578,951	6.018,831	5.072,370	10.215,376	2.422,809	5.178,976
Nº Activos / Nº. of Assets	4.536	132	705	1.164	293	351	589	293	245	230	87	75	57	52	107	32	56
1	10,35%	5,86%	7,73%	8,41%	7,71%	5,82%	11,63%	11,98%	10,44%	11,53%	10,93%	8,55%	7,86%	4,78%	61,53%	4,33%	57,86%
2	18,02%	8,61%	15,97%	11,32%	15,37%	13,37%	20,87%	23,27%	23,90%	22,21%	18,90%	14,13%	21,73%	18,04%	82,47%	15,48%	77,74%
3	21,81%	10,81%	19,76%	13,05%	21,88%	17,07%	25,68%	29,86%	29,15%	28,49%	24,17%	18,58%	23,82%	20,33%	84,97%	16,26%	80,33%
4	25,37%	11,29%	21,18%	15,46%	26,20%	25,54%	31,11%	33,49%	32,81%	34,75%	27,36%	24,97%	24,99%	20,62%	88,26%	24,59%	81,16%
5	28,35%	14,11%	24,30%	18,57%	28,87%	28,83%	34,29%	35,14%	36,45%	38,76%	28,64%	26,18%	26,92%	29,09%	89,50%	31,62%	81,57%
6	32,59%	21,44%	28,23%	23,99%	33,46%	34,09%	38,17%	38,48%	38,56%	42,30%	31,56%	30,60%	29,29%	29,31%	90,14%	32,19%	81,63%
7	37,19%	30,29%	34,56%	29,23%	37,28%	37,64%	41,42%	41,12%	44,71%	45,56%	37,18%	33,43%	32,30%	30,19%	92,20%	32,70%	81,66%
8	41,70%	34,92%	38,78%	35,88%	40,02%	39,51%	44,65%	48,42%	48,47%	48,85%	42,18%	34,98%	36,39%	34,84%	94,91%	33,25%	86,64%
9	45,72%	41,87%	44,37%	41,50%	43,59%	41,02%	48,97%	50,32%	51,37%	49,35%	42,88%	37,04%	38,30%	37,52%	94,95%	38,29%	86,66%
10	48,73%	43,66%	49,88%	44,40%	45,76%	44,21%	51,83%	52,92%	53,70%	51,01%	43,88%	38,27%	38,55%	39,86%	94,97%	44,69%	86,68%
11	51,28%	45,99%	53,26%	47,25%	48,18%	47,21%	54,75%	54,28%	55,07%	51,76%	45,50%	38,69%	41,73%	46,38%	94,97%	46,85%	88,28%
12	53,96%	49,25%	56,13%	50,97%	50,52%	49,00%	57,36%	57,64%	55,87%	52,40%	46,49%	42,27%	41,94%	52,64%	95,14%	53,90%	88,29%
13	56,30%	52,29%	59,86%	53,60%	51,89%	51,40%	60,05%	59,43%	56,93%	53,20%	47,22%	43,92%	42,14%	52,87%	96,47%	54,21%	

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2023	2024
17,25%	29,23%
34,77%	35,62%
37,61%	35,74%
43,31%	35,74%
43,45%	
43,62%	
46,39%	
46,41%	

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	Total	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
14	58,41%	54,82%	62,36%	55,91%	53,96%	53,65%	62,23%	61,70%	57,70%	53,87%	50,84%	47,88%	45,63%	53,12%	96,48%	56,32%	
15	60,21%	56,77%	64,53%	57,31%	55,92%	56,35%	65,10%	62,19%	58,91%	54,68%	52,98%	47,97%	52,61%	54,12%	96,49%	60,88%	
16	61,68%	58,31%	66,40%	59,09%	57,26%	57,44%	66,34%	63,38%	60,25%	55,23%	53,83%	52,68%	52,74%	57,65%	96,51%	60,94%	
17	63,26%	58,95%	67,87%	61,10%	60,57%	59,42%	67,23%	64,39%	60,60%	57,13%	54,84%	53,41%	52,85%	62,48%	97,10%		
18	64,18%	61,26%	68,45%	62,07%	62,04%	60,13%	68,20%	64,61%	61,03%	57,57%	57,39%	55,64%	56,33%	67,27%	97,10%		
19	65,26%	62,41%	69,24%	63,18%	62,88%	61,30%	68,86%	65,57%	62,70%	59,40%	58,94%	55,66%	62,82%	73,09%	97,10%		
20	66,09%	62,46%	69,69%	64,40%	64,30%	62,91%	69,39%	65,73%	63,53%	60,45%	59,91%	55,72%	62,91%	73,13%	97,10%		
21	66,91%	63,20%	70,31%	65,32%	66,23%	63,78%	70,09%	66,01%	64,25%	61,00%	62,10%	55,76%	62,96%	76,12%			
22	67,54%	63,53%	70,62%	66,18%	67,42%	64,64%	70,29%	66,10%	65,48%	61,99%	62,90%	57,28%	63,49%	76,14%			
23	68,28%	64,27%	71,31%	67,41%	69,40%	64,76%	70,36%	66,19%	65,75%	63,43%	62,97%	58,68%	63,51%	76,15%			
24	69,04%	64,32%	71,60%	68,45%	69,91%	65,06%	71,23%	67,79%	66,86%	63,71%	66,87%	60,12%	63,52%	76,15%			
25	69,62%	64,37%	72,12%	69,39%	70,03%	65,83%	71,51%	68,35%	67,81%	64,28%	67,02%	61,63%	63,54%				
26	70,16%	64,46%	72,71%	70,19%	70,56%	66,18%	71,81%	69,35%	68,22%	64,58%	67,88%	61,64%	63,57%				
27	70,76%	65,30%	73,24%	71,00%	71,50%	66,47%	71,96%	70,14%	69,24%	64,77%	70,92%	61,66%	63,60%				
28	71,19%	66,13%	73,75%	71,51%	72,15%	66,63%	72,02%	70,78%	69,59%	65,53%	70,98%	62,93%	63,60%				
29	71,76%	66,75%	74,22%	71,90%	72,24%	67,08%	72,78%	71,88%	69,96%	67,51%	72,82%	64,27%					
30	72,29%	66,80%	74,85%	72,37%	73,33%	67,14%	73,19%	72,89%	70,75%	68,63%	72,97%	64,28%					
31	72,66%	67,22%	75,03%	73,01%	73,53%	67,47%	73,46%	73,11%	71,57%	68,94%	73,63%	64,30%					
32	73,06%	67,26%	75,19%	73,51%	74,16%	67,53%	73,89%	73,70%	72,57%	69,07%	75,49%	64,30%					
33	73,42%	67,33%	75,36%	73,80%	74,22%	67,70%	75,00%	73,76%	73,07%	70,45%	75,51%						

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	Total	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
34	73,70%	68,07%	75,37%	73,96%	74,63%	68,20%	75,21%	74,82%	73,16%	71,61%	75,52%						
35	73,97%	68,13%	75,39%	74,10%	74,68%	68,79%	76,07%	75,02%	73,49%	72,35%	75,53%						
36	74,21%	69,01%	75,40%	74,34%	74,73%	69,08%	76,13%	75,87%	74,82%	72,35%	75,53%						
37	74,53%	70,79%	75,50%	74,56%	75,42%	69,12%	76,55%	75,91%	75,58%	73,33%							
38	75,06%	71,36%	75,68%	74,90%	75,56%	69,75%	77,13%	78,56%	76,47%	74,26%							
39	75,34%	71,39%	75,70%	74,94%	76,03%	70,30%	77,36%	80,26%	77,60%	74,26%							
40	75,62%	71,50%	75,76%	75,14%	76,38%	70,46%	78,06%	81,50%	77,87%	74,26%							
41	75,90%	72,28%	75,77%	75,34%	77,04%	70,80%	79,01%	81,51%	77,88%								
42	76,17%	72,34%	75,78%	75,51%	77,19%	70,83%	80,16%	81,97%	78,45%								
43	76,41%	72,38%	75,79%	75,71%	77,48%	70,85%	81,26%	82,26%	78,45%								
44	76,72%	72,42%	75,83%	76,12%	77,51%	71,24%	82,48%	82,27%	78,45%								
45	77,02%	72,46%	75,84%	76,42%	77,98%	72,28%	83,09%	82,65%									
46	77,34%	72,50%	75,85%	76,66%	78,24%	74,21%	83,58%	82,93%									
47	77,56%	72,53%	75,86%	76,74%	78,80%	75,52%	84,02%	82,93%									
48	77,72%	72,56%	75,86%	76,90%	79,28%	75,96%	84,39%	82,93%									
49	77,94%	72,61%	75,96%	77,06%	80,28%	76,32%	84,82%										
50	78,09%	72,64%	75,97%	77,13%	81,19%	77,18%	84,82%										
51	78,20%	72,68%	75,98%	77,20%	81,56%	77,64%	84,99%										
52	78,40%	72,71%	76,14%	77,47%	81,97%	78,52%	84,99%										
53	78,53%	72,74%	76,17%	77,93%	81,98%	78,52%											

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54	78,66%	72,77%	76,17%	78,30%	82,32%	78,52%											
55	78,87%	72,80%	76,18%	79,00%	82,63%	78,52%											
56	79,09%	72,86%	76,18%	79,70%	82,92%	78,52%											
57	79,30%	72,88%	76,79%	79,93%	83,58%												
58	79,43%	72,93%	77,14%	80,07%	84,00%												
59	79,50%	72,95%	77,26%	80,18%	84,24%												
60	79,68%	73,80%	77,63%	80,50%	84,24%												
61	79,78%	74,06%	77,63%	80,86%													
62	79,84%	74,08%	77,75%	80,98%													
63	79,93%	74,22%	77,91%	81,18%													
64	79,95%	74,23%	77,96%	81,24%													
65	79,98%	74,26%	78,09%														
66	79,99%	74,70%	78,09%														
67	80,00%	75,02%	78,09%														
68	80,00%	75,03%	78,09%														
69	80,00%	75,03%															
70	80,00%	75,03%															
71	80,00%	75,03%															
72	80,00%	75,03%															

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