

BANCAJA 10 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de morosidad: Tasa de morosidad +3 meses

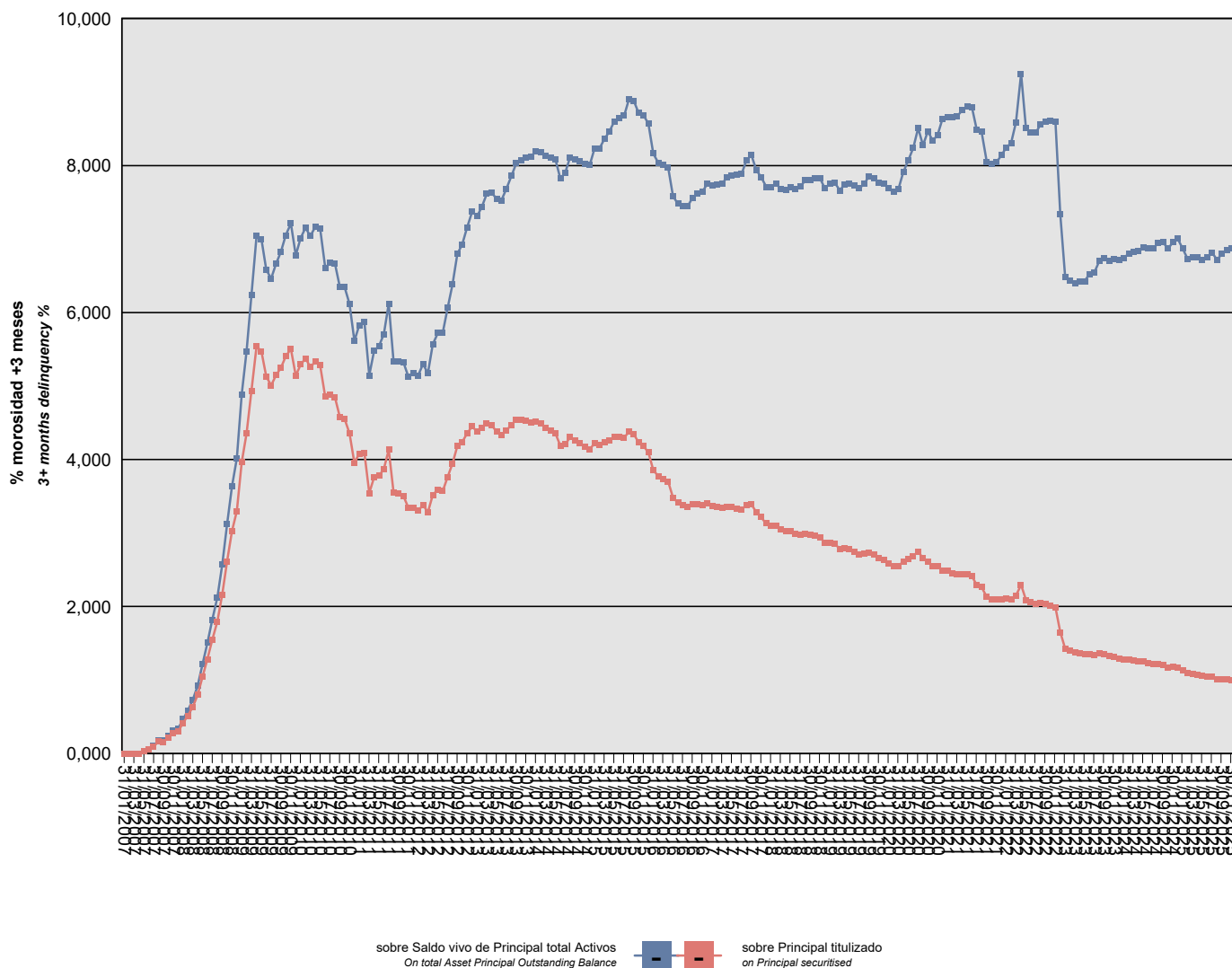
Delinquency analysis: 3+ months delinquency rate

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

Fecha / Date: 30/11/2025

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



BANCAJA 10 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de morosidad: Tasa de morosidad +3 meses

Delinquency analysis: 3+ months delinquency rate

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

Fecha / Date: 30/11/2025

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

Fecha Date	Saldo vivo de Activos en mora (Ppal. Miles €) Delinquent Asset Outstanding Balance (€ thou. Principal)	% morosidad +3 meses 3+ months delinquency %	
		sobre Saldo vivo de Principal total Activos On total Asset Principal Outstanding Balance	sobre Principal titulado on Principal securitised
31/01/2007	0,000	0,00%	0,00%
28/02/2007	0,000	0,00%	0,00%
31/03/2007	0,000	0,00%	0,00%
30/04/2007	0,000	0,00%	0,00%
31/05/2007	962,168	0,04%	0,04%
30/06/2007	1.379,243	0,06%	0,05%
31/07/2007	2.543,822	0,11%	0,10%
31/08/2007	4.248,261	0,18%	0,16%
30/09/2007	4.172,210	0,18%	0,16%
31/10/2007	5.590,866	0,24%	0,22%
30/11/2007	7.338,183	0,31%	0,28%
31/12/2007	7.913,333	0,34%	0,30%
31/01/2008	10.796,933	0,47%	0,42%
29/02/2008	13.411,393	0,59%	0,52%
31/03/2008	16.550,846	0,73%	0,64%
30/04/2008	20.745,812	0,92%	0,80%
31/05/2008	27.113,667	1,21%	1,04%
30/06/2008	33.398,767	1,50%	1,28%
31/07/2008	40.193,888	1,82%	1,55%
31/08/2008	46.770,543	2,13%	1,80%
30/09/2008	56.264,429	2,57%	2,16%
31/10/2008	68.038,742	3,13%	2,62%
30/11/2008	78.719,592	3,63%	3,03%
31/12/2008	85.783,867	4,02%	3,30%
31/01/2009	103.020,287	4,89%	3,96%
28/02/2009	113.274,733	5,47%	4,36%
31/03/2009	128.216,142	6,24%	4,93%
30/04/2009	144.129,780	7,04%	5,54%
31/05/2009	142.231,626	7,00%	5,47%
30/06/2009	133.260,274	6,58%	5,13%
31/07/2009	130.258,103	6,46%	5,01%
31/08/2009	133.813,003	6,66%	5,15%
30/09/2009	136.498,457	6,82%	5,25%
31/10/2009	140.507,247	7,05%	5,40%
30/11/2009	143.168,580	7,21%	5,51%
31/12/2009	133.665,491	6,78%	5,14%
31/01/2010	137.604,965	7,01%	5,29%
28/02/2010	139.774,447	7,15%	5,38%
31/03/2010	136.714,069	7,04%	5,26%

BANCAJA 10 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de morosidad: Tasa de morosidad +3 meses

Delinquency analysis: 3+ months delinquency rate

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

Fecha / Date: 30/11/2025

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

Fecha Date	Saldo vivo de Activos en mora (Ppal. Miles €) Delinquent Asset Outstanding Balance (€ thou. Principal)	% morosidad +3 meses 3+ months delinquency %	
		sobre Saldo vivo de Principal total Activos On total Asset Principal Outstanding Balance	sobre Principal titulado on Principal securitised
30/04/2010	138.570,951	7,17%	5,33%
31/05/2010	137.485,636	7,15%	5,29%
30/06/2010	126.212,781	6,61%	4,85%
31/07/2010	126.812,571	6,67%	4,88%
31/08/2010	126.022,444	6,67%	4,85%
30/09/2010	119.164,815	6,35%	4,58%
31/10/2010	118.352,521	6,34%	4,55%
30/11/2010	113.235,856	6,12%	4,35%
31/12/2010	102.779,588	5,61%	3,95%
31/01/2011	106.146,935	5,83%	4,08%
28/02/2011	106.388,120	5,88%	4,09%
31/03/2011	92.174,297	5,15%	3,54%
30/04/2011	97.742,458	5,48%	3,76%
31/05/2011	98.266,251	5,54%	3,78%
30/06/2011	100.730,602	5,71%	3,87%
31/07/2011	107.496,605	6,12%	4,13%
31/08/2011	92.346,328	5,34%	3,55%
30/09/2011	91.911,588	5,33%	3,53%
31/10/2011	91.003,395	5,32%	3,50%
30/11/2011	86.888,661	5,12%	3,34%
31/12/2011	87.093,356	5,17%	3,35%
31/01/2012	85.915,750	5,15%	3,30%
29/02/2012	87.977,407	5,30%	3,38%
31/03/2012	85.399,345	5,17%	3,28%
30/04/2012	91.498,708	5,57%	3,52%
31/05/2012	93.452,316	5,72%	3,59%
30/06/2012	92.942,193	5,73%	3,57%
31/07/2012	97.872,723	6,06%	3,76%
31/08/2012	102.567,517	6,38%	3,94%
30/09/2012	108.802,671	6,80%	4,18%
31/10/2012	110.220,056	6,93%	4,24%
30/11/2012	113.281,760	7,16%	4,36%
31/12/2012	115.827,790	7,38%	4,45%
31/01/2013	113.810,646	7,31%	4,38%
28/02/2013	115.190,675	7,44%	4,43%
31/03/2013	116.965,404	7,62%	4,50%
30/04/2013	116.182,008	7,63%	4,47%
31/05/2013	113.840,921	7,55%	4,38%
30/06/2013	112.754,134	7,53%	4,34%

BANCAJA 10 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de morosidad: Tasa de morosidad +3 meses

Delinquency analysis: 3+ months delinquency rate

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

Fecha / Date: 30/11/2025

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

Fecha Date	Saldo vivo de Activos en mora (Ppal. Miles €) Delinquent Asset Outstanding Balance (€ thou. Principal)	% morosidad +3 meses 3+ months delinquency %	
		sobre Saldo vivo de Principal total Activos On total Asset Principal Outstanding Balance	sobre Principal titulado on Principal securitised
31/07/2013	114.242,228	7,68%	4,39%
31/08/2013	116.252,492	7,86%	4,47%
30/09/2013	118.162,433	8,03%	4,54%
31/10/2013	118.007,895	8,07%	4,54%
30/11/2013	117.835,173	8,11%	4,53%
31/12/2013	117.142,843	8,12%	4,51%
31/01/2014	117.477,422	8,19%	4,52%
28/02/2014	116.754,635	8,18%	4,49%
31/03/2014	115.242,414	8,13%	4,43%
30/04/2014	114.298,518	8,11%	4,40%
31/05/2014	113.283,837	8,08%	4,36%
30/06/2014	108.934,137	7,82%	4,19%
31/07/2014	109.427,240	7,90%	4,21%
31/08/2014	111.855,327	8,11%	4,30%
30/09/2014	110.803,661	8,08%	4,26%
31/10/2014	109.816,083	8,06%	4,22%
30/11/2014	108.514,053	8,02%	4,17%
31/12/2014	107.516,552	8,01%	4,13%
31/01/2015	109.973,646	8,24%	4,23%
28/02/2015	109.225,586	8,23%	4,20%
31/03/2015	110.246,612	8,36%	4,24%
30/04/2015	110.813,525	8,46%	4,26%
31/05/2015	111.994,843	8,59%	4,31%
30/06/2015	112.074,625	8,65%	4,31%
31/07/2015	111.635,886	8,68%	4,29%
31/08/2015	113.954,925	8,90%	4,38%
30/09/2015	112.969,681	8,88%	4,34%
31/10/2015	110.001,230	8,71%	4,23%
30/11/2015	108.847,682	8,68%	4,19%
31/12/2015	106.490,637	8,57%	4,10%
31/01/2016	100.333,425	8,16%	3,86%
29/02/2016	98.011,319	8,03%	3,77%
31/03/2016	97.255,692	8,01%	3,74%
30/04/2016	96.242,888	7,98%	3,70%
31/05/2016	90.564,980	7,58%	3,48%
30/06/2016	88.752,650	7,48%	3,41%
31/07/2016	87.828,545	7,45%	3,38%
31/08/2016	87.244,685	7,44%	3,36%
30/09/2016	88.165,784	7,56%	3,39%

BANCAJA 10 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de morosidad: Tasa de morosidad +3 meses

Delinquency analysis: 3+ months delinquency rate

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

Fecha / Date: 30/11/2025

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

Fecha Date	Saldo vivo de Activos en mora (Ppal. Miles €) Delinquent Asset Outstanding Balance (€ thou. Principal)	% morosidad +3 meses 3+ months delinquency %	
		sobre Saldo vivo de Principal total Activos On total Asset Principal Outstanding Balance	sobre Principal titulado on Principal securitised
31/10/2016	88.290,595	7,62%	3,40%
30/11/2016	87.919,082	7,64%	3,38%
31/12/2016	88.574,022	7,75%	3,41%
31/01/2017	87.629,012	7,72%	3,37%
28/02/2017	87.349,999	7,74%	3,36%
31/03/2017	87.002,696	7,76%	3,35%
30/04/2017	87.359,205	7,84%	3,36%
31/05/2017	87.200,667	7,87%	3,35%
30/06/2017	86.748,282	7,87%	3,34%
31/07/2017	86.411,093	7,89%	3,32%
31/08/2017	87.962,545	8,07%	3,38%
30/09/2017	88.260,926	8,14%	3,39%
31/10/2017	85.372,556	7,94%	3,28%
30/11/2017	83.618,806	7,84%	3,22%
31/12/2017	81.357,170	7,71%	3,13%
31/01/2018	80.720,631	7,71%	3,10%
28/02/2018	80.734,409	7,76%	3,10%
31/03/2018	79.295,010	7,68%	3,05%
30/04/2018	78.712,499	7,67%	3,03%
31/05/2018	78.581,229	7,71%	3,02%
30/06/2018	77.606,734	7,68%	2,98%
31/07/2018	77.477,837	7,72%	2,98%
31/08/2018	77.842,099	7,80%	2,99%
30/09/2018	77.367,763	7,80%	2,98%
31/10/2018	77.057,709	7,82%	2,96%
30/11/2018	76.566,310	7,83%	2,94%
31/12/2018	74.476,713	7,69%	2,86%
31/01/2019	74.517,065	7,75%	2,87%
28/02/2019	74.108,091	7,77%	2,85%
31/03/2019	72.498,555	7,66%	2,79%
30/04/2019	72.755,771	7,74%	2,80%
31/05/2019	72.316,287	7,76%	2,78%
30/06/2019	71.442,484	7,73%	2,75%
31/07/2019	70.528,014	7,69%	2,71%
31/08/2019	70.694,590	7,75%	2,72%
30/09/2019	71.164,123	7,85%	2,74%
31/10/2019	70.443,128	7,83%	2,71%
30/11/2019	69.233,643	7,76%	2,66%
31/12/2019	68.480,089	7,75%	2,63%

BANCAJA 10 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de morosidad: Tasa de morosidad +3 meses

Delinquency analysis: 3+ months delinquency rate

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

Fecha / Date: 30/11/2025

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

Fecha Date	Saldo vivo de Activos en mora (Ppal. Miles €) Delinquent Asset Outstanding Balance (€ thou. Principal)	% morosidad +3 meses 3+ months delinquency %	
		sobre Saldo vivo de Principal total Activos On total Asset Principal Outstanding Balance	sobre Principal titulado on Principal securitised
31/01/2020	67.407,050	7,69%	2,59%
29/02/2020	66.449,621	7,64%	2,56%
31/03/2020	66.371,349	7,68%	2,55%
30/04/2020	67.926,191	7,91%	2,61%
31/05/2020	68.838,998	8,07%	2,65%
30/06/2020	69.875,788	8,24%	2,69%
31/07/2020	71.527,862	8,51%	2,75%
31/08/2020	69.110,051	8,28%	2,66%
30/09/2020	67.826,566	8,46%	2,61%
31/10/2020	66.275,217	8,34%	2,55%
30/11/2020	66.343,061	8,41%	2,55%
31/12/2020	64.826,388	8,63%	2,49%
31/01/2021	64.556,493	8,66%	2,48%
28/02/2021	63.917,444	8,66%	2,46%
31/03/2021	63.459,940	8,67%	2,44%
30/04/2021	63.525,100	8,75%	2,44%
31/05/2021	63.389,077	8,80%	2,44%
30/06/2021	62.703,836	8,80%	2,41%
31/07/2021	59.652,725	8,49%	2,29%
31/08/2021	58.886,116	8,46%	2,26%
30/09/2021	55.361,631	8,05%	2,13%
31/10/2021	54.676,795	8,02%	2,10%
30/11/2021	54.402,068	8,05%	2,09%
31/12/2021	54.479,721	8,14%	2,10%
31/01/2022	54.724,166	8,25%	2,10%
28/02/2022	54.669,110	8,31%	2,10%
31/03/2022	55.939,532	8,59%	2,15%
30/04/2022	59.697,152	9,25%	2,30%
31/05/2022	54.338,640	8,50%	2,09%
30/06/2022	53.464,458	8,45%	2,06%
31/07/2022	52.910,876	8,44%	2,03%
31/08/2022	53.109,488	8,56%	2,04%
30/09/2022	52.852,316	8,60%	2,03%
31/10/2022	52.403,509	8,61%	2,02%
30/11/2022	51.750,975	8,60%	1,99%
31/12/2022	42.907,786	7,34%	1,65%
31/01/2023	37.173,091	6,49%	1,43%
28/02/2023	36.474,892	6,44%	1,40%
31/03/2023	35.763,819	6,40%	1,38%

BANCAJA 10 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de morosidad: Tasa de morosidad +3 meses

Delinquency analysis: 3+ months delinquency rate

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

Fecha / Date: 30/11/2025

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

Fecha Date	Saldo vivo de Activos en mora (Ppal. Miles €) Delinquent Asset Outstanding Balance (€ thou. Principal)	% morosidad +3 meses 3+ months delinquency %	
		sobre Saldo vivo de Principal total Activos On total Asset Principal Outstanding Balance	sobre Principal titulado on Principal securitised
30/04/2023	35.452,981	6,42%	1,36%
31/05/2023	35.094,647	6,43%	1,35%
30/06/2023	35.170,577	6,52%	1,35%
31/07/2023	34.870,502	6,54%	1,34%
31/08/2023	35.370,801	6,71%	1,36%
30/09/2023	35.167,932	6,75%	1,35%
31/10/2023	34.486,449	6,70%	1,33%
30/11/2023	34.176,583	6,73%	1,31%
31/12/2023	33.661,681	6,72%	1,29%
31/01/2024	33.409,118	6,74%	1,28%
29/02/2024	33.332,941	6,80%	1,28%
31/03/2024	33.054,684	6,82%	1,27%
30/04/2024	32.686,518	6,83%	1,26%
31/05/2024	32.556,017	6,88%	1,25%
30/06/2024	32.117,432	6,87%	1,24%
31/07/2024	31.648,407	6,87%	1,22%
31/08/2024	31.669,712	6,95%	1,22%
30/09/2024	31.302,737	6,95%	1,20%
31/10/2024	30.557,637	6,87%	1,18%
30/11/2024	30.614,596	6,96%	1,18%
31/12/2024	30.439,573	7,00%	1,17%
31/01/2025	29.457,679	6,87%	1,13%
28/02/2025	28.468,212	6,73%	1,09%
31/03/2025	28.208,434	6,75%	1,08%
30/04/2025	27.881,990	6,76%	1,07%
31/05/2025	27.405,696	6,72%	1,05%
30/06/2025	27.162,251	6,76%	1,04%
31/07/2025	27.066,579	6,82%	1,04%
31/08/2025	26.364,522	6,72%	1,01%
30/09/2025	26.421,924	6,80%	1,02%
31/10/2025	26.288,657	6,85%	1,01%
30/11/2025	26.077,583	6,87%	1,00%