

# BANCAJA 11 Fondo de Titulización de Activos

## Cartera de Activos Titulizados / Portfolio of Securitised Assets

### Distribución Geográfica por Comunidades / Geographical Distribution by Regions

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

Fecha / Date: 31/12/2025

Divisa / Currency: EUR

|                                         | Saldo Vivo de Principal<br>Outstanding Principal Balance |        |                  |        | Principal Vencido Impagado<br>Overdue Principal |        |                  |        | Principal Pendiente Vencimiento<br>Outstanding Principal |        |                  |        | %CLTV Media Ponderada<br>Weighted Average % CLTV |          |
|-----------------------------------------|----------------------------------------------------------|--------|------------------|--------|-------------------------------------------------|--------|------------------|--------|----------------------------------------------------------|--------|------------------|--------|--------------------------------------------------|----------|
| Comunidades<br>Regions                  | Num.                                                     | %      | Importe / Amount | %      | Num.                                            | %      | Importe / Amount | %      | Num.                                                     | %      | Importe / Amount | %      | SVP / OPB                                        | PPV / OP |
| Andalucía / Andalucía                   | 604                                                      | 11,88  | 46.497.851,75    | 12,85  | 39                                              | 13,68  | 1.118.949,26     | 13,73  | 599                                                      | 11,83  | 45.378.902,49    | 12,83  | 43,502                                           | 42,723   |
| Aragón / Aragon                         | 47                                                       | 0,92   | 3.140.828,73     | 0,87   | 5                                               | 1,75   | 74.631,11        | 0,92   | 47                                                       | 0,93   | 3.066.197,62     | 0,87   | 41,042                                           | 39,713   |
| Asturias / Asturias                     | 26                                                       | 0,51   | 1.148.679,93     | 0,32   | 4                                               | 1,40   | 39.042,77        | 0,48   | 26                                                       | 0,51   | 1.109.637,16     | 0,31   | 42,495                                           | 40,946   |
| Canarias / Canary Islands               | 354                                                      | 6,96   | 26.181.883,08    | 7,24   | 17                                              | 5,96   | 250.079,84       | 3,07   | 354                                                      | 6,99   | 25.931.803,24    | 7,33   | 43,670                                           | 43,090   |
| Cantabria / Cantabria                   | 24                                                       | 0,47   | 1.714.452,17     | 0,47   | 0                                               | 0,00   | 0,00             | 0,00   | 24                                                       | 0,47   | 1.714.452,17     | 0,48   | 44,455                                           | 44,455   |
| Castilla y León / Castilla-Leon         | 237                                                      | 4,66   | 15.122.512,29    | 4,18   | 13                                              | 4,56   | 270.393,78       | 3,32   | 237                                                      | 4,68   | 14.852.118,51    | 4,20   | 41,710                                           | 40,610   |
| Castilla-La Mancha / Castilla-La Mancha | 153                                                      | 3,01   | 12.085.894,91    | 3,34   | 12                                              | 4,21   | 326.759,59       | 4,01   | 153                                                      | 3,02   | 11.759.135,32    | 3,32   | 43,732                                           | 42,486   |
| Cataluña / Catalonia                    | 517                                                      | 10,17  | 50.650.260,30    | 14,00  | 45                                              | 15,79  | 2.206.954,83     | 27,08  | 512                                                      | 10,11  | 48.443.305,47    | 13,70  | 42,583                                           | 40,860   |
| Ceuta / Ceuta                           | 1                                                        | 0,02   | 38.766,68        | 0,01   | 0                                               | 0,00   | 0,00             | 0,00   | 1                                                        | 0,02   | 38.766,68        | 0,01   | 26,856                                           | 26,856   |
| Comunidad Valenciana / Valencia         | 2.098                                                    | 41,26  | 122.222.822,38   | 33,78  | 111                                             | 38,95  | 2.744.928,64     | 33,68  | 2.091                                                    | 41,29  | 119.477.893,74   | 33,78  | 39,166                                           | 38,044   |
| Extremadura / Extremadura               | 45                                                       | 0,88   | 2.700.646,04     | 0,75   | 2                                               | 0,70   | 35.000,22        | 0,43   | 45                                                       | 0,89   | 2.665.645,82     | 0,75   | 45,547                                           | 44,512   |
| Galicia / Galicia                       | 101                                                      | 1,99   | 5.128.501,40     | 1,42   | 3                                               | 1,05   | 151.976,56       | 1,86   | 100                                                      | 1,97   | 4.976.524,84     | 1,41   | 40,900                                           | 39,753   |
| Islas Baleares / Balearic Islands       | 285                                                      | 5,60   | 25.985.215,50    | 7,18   | 8                                               | 2,81   | 165.662,01       | 2,03   | 284                                                      | 5,61   | 25.819.553,49    | 7,30   | 42,727                                           | 42,632   |
| La Rioja / La Rioja                     | 19                                                       | 0,37   | 939.804,14       | 0,26   | 1                                               | 0,35   | 10.824,59        | 0,13   | 19                                                       | 0,38   | 928.979,55       | 0,26   | 41,345                                           | 40,614   |
| Madrid / Madrid                         | 305                                                      | 6,00   | 29.089.261,77    | 8,04   | 13                                              | 4,56   | 492.534,14       | 6,04   | 304                                                      | 6,00   | 28.596.727,63    | 8,09   | 42,001                                           | 41,033   |
| Melilla / Melilla                       | 1                                                        | 0,02   | 50.563,17        | 0,01   | 1                                               | 0,35   | 1.006,35         | 0,01   | 1                                                        | 0,02   | 49.556,82        | 0,01   | 34,292                                           | 33,609   |
| Murcia / Murcia                         | 119                                                      | 2,34   | 7.113.076,71     | 1,97   | 7                                               | 2,46   | 192.422,01       | 2,36   | 118                                                      | 2,33   | 6.920.654,70     | 1,96   | 41,529                                           | 40,509   |
| Navarra / Navarra                       | 55                                                       | 1,08   | 3.600.603,94     | 1,00   | 1                                               | 0,35   | 11.741,71        | 0,14   | 55                                                       | 1,09   | 3.588.862,23     | 1,01   | 38,991                                           | 38,918   |
| País Vasco / Basque Country             | 94                                                       | 1,85   | 8.415.225,73     | 2,33   | 3                                               | 1,05   | 57.671,44        | 0,71   | 94                                                       | 1,86   | 8.357.554,29     | 2,36   | 46,173                                           | 45,797   |
| Total :                                 | 5.085                                                    | 100,00 | 361.826.850,62   | 100,00 | 285                                             | 100,00 | 8.150.578,85     | 100,00 | 5.064                                                    | 100,00 | 353.676.271,77   | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :    |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 41,606                                           | 40,605   |
| Media Simple / Average :                |                                                          |        | 71.155,72        |        |                                                 |        | 28.598,52        |        |                                                          |        | 69.841,29        |        | 34,146                                           | 33,377   |
| Mínimo / Minimum :                      |                                                          |        | 0,52             |        |                                                 |        | 0,52             |        |                                                          |        | 50,67            |        | 0,000                                            | 0,000    |
| Máximo / Maximum :                      |                                                          |        | 419.853,35       |        |                                                 |        | 414.842,30       |        |                                                          |        | 338.346,33       |        | 93,426                                           | 74,625   |