

BANCAJA 11 Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de morosidad: Tasa de entrada acumulada en mora +3 meses (trimestres naturales desde constitución Fondo) - Detalle por años originación activos

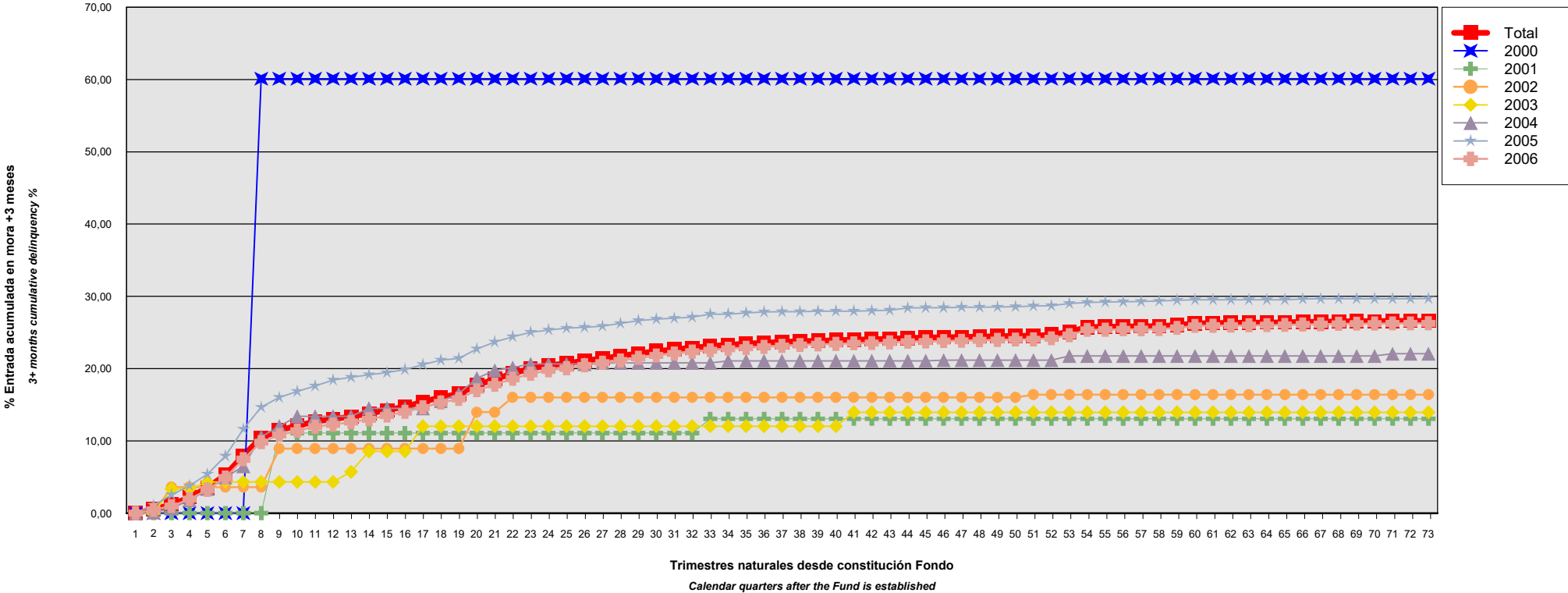
Delinquency analysis: 3+ months cumulative delinquency rate (calendar quarters after the Fund is established) - Detailed by asset origination years

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

Fecha / Date: 30/09/2025

Divisa / Currency: EUR

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| Originación activo<br>Asset origination                                | Total       | 2000     | 2001     | 2002    | 2003     | 2004      | 2005       | 2006        |
|------------------------------------------------------------------------|-------------|----------|----------|---------|----------|-----------|------------|-------------|
| Principal<br>titulizado (mill. €)<br>Principal securitised (€ million) | 2.000,022   | 0,187    | 0,538    | 2,648   | 5,422    | 23,518    | 252,616    | 1.715,093   |
| Nº activos / N°. of assets                                             | 13.162      | 2        | 5        | 23      | 47       | 170       | 1.706      | 11.209      |
| 1                                                                      | 0,00% 0     | 0,00% 0  | 0,00% 0  | 0,00% 0 | 0,00% 0  | 0,00% 0   | 0,00% 0    | 0,00% 0     |
| 2                                                                      | 0,53% 81    | 0,00% 0  | 0,00% 0  | 0,00% 0 | 0,00% 0  | 0,10% 1   | 1,09% 24   | 0,46% 56    |
| 3                                                                      | 1,19% 182   | 0,00% 0  | 0,00% 0  | 3,62% 1 | 3,37% 2  | 0,70% 3   | 2,55% 50   | 0,99% 126   |
| 4                                                                      | 2,20% 317   | 0,00% 0  | 0,00% 0  | 3,62% 1 | 3,37% 2  | 1,78% 7   | 3,80% 74   | 1,96% 233   |
| 5                                                                      | 3,52% 497   | 0,00% 0  | 0,00% 0  | 3,62% 1 | 4,33% 3  | 3,36% 10  | 5,39% 105  | 3,24% 378   |
| 6                                                                      | 5,30% 737   | 0,00% 0  | 0,00% 0  | 3,62% 1 | 4,33% 3  | 4,95% 13  | 7,90% 150  | 4,93% 570   |
| 7                                                                      | 7,97%1.081  | 0,00% 0  | 0,00% 0  | 3,62% 1 | 4,33% 3  | 6,50% 14  | 11,63% 209 | 7,47% 854   |
| 8                                                                      | 10,43%1.410 | 60,11% 1 | 0,00% 0  | 3,62% 1 | 4,33% 3  | 10,56% 17 | 14,66% 266 | 9,83%1.122  |
| 9                                                                      | 11,48%1.545 | 60,11% 1 | 11,09% 1 | 8,94% 2 | 4,33% 3  | 12,04% 20 | 16,02% 290 | 10,83%1.232 |
| 10                                                                     | 12,11%1.634 | 60,11% 1 | 11,09% 1 | 8,94% 2 | 4,33% 3  | 13,41% 22 | 16,85% 308 | 11,42%1.297 |
| 11                                                                     | 12,68%1.715 | 60,11% 1 | 11,09% 1 | 8,94% 2 | 4,33% 3  | 13,41% 22 | 17,60% 321 | 11,98%1.365 |
| 12                                                                     | 13,03%1.762 | 60,11% 1 | 11,09% 1 | 8,94% 2 | 4,33% 3  | 13,41% 22 | 18,42% 336 | 12,26%1.397 |
| 13                                                                     | 13,37%1.807 | 60,11% 1 | 11,09% 1 | 8,94% 2 | 5,72% 4  | 13,41% 22 | 18,80% 343 | 12,60%1.434 |
| 14                                                                     | 13,78%1.865 | 60,11% 1 | 11,09% 1 | 8,94% 2 | 8,54% 5  | 14,51% 24 | 19,16% 350 | 13,00%1.482 |
| 15                                                                     | 14,26%1.924 | 60,11% 1 | 11,09% 1 | 8,94% 2 | 8,54% 5  | 14,51% 24 | 19,44% 357 | 13,51%1.534 |
| 16                                                                     | 14,75%1.991 | 60,11% 1 | 11,09% 1 | 8,94% 2 | 8,54% 5  | 14,51% 24 | 19,87% 366 | 14,02%1.592 |
| 17                                                                     | 15,38%2.076 | 60,11% 1 | 11,09% 1 | 8,94% 2 | 12,04% 6 | 14,51% 24 | 20,56% 376 | 14,65%1.666 |
| 18                                                                     | 16,04%2.166 | 60,11% 1 | 11,09% 1 | 8,94% 2 | 12,04% 6 | 15,50% 27 | 21,18% 386 | 15,31%1.743 |

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|    | Total       | 2000     | 2001     | 2002     | 2003     | 2004      | 2005       | 2006        |
|----|-------------|----------|----------|----------|----------|-----------|------------|-------------|
| 19 | 16,51%2.236 | 60,11% 1 | 11,09% 1 | 8,94% 2  | 12,04% 6 | 16,53% 31 | 21,42% 390 | 15,81%1.805 |
| 20 | 17,75%2.395 | 60,11% 1 | 11,09% 1 | 13,97% 3 | 12,04% 6 | 18,68% 34 | 22,73% 412 | 17,02%1.938 |
| 21 | 18,54%2.502 | 60,11% 1 | 11,09% 1 | 13,97% 3 | 12,04% 6 | 19,76% 36 | 23,69% 426 | 17,79%2.029 |
| 22 | 19,34%2.609 | 60,11% 1 | 11,09% 1 | 16,03% 4 | 12,04% 6 | 20,14% 37 | 24,42% 437 | 18,61%2.123 |
| 23 | 20,02%2.703 | 60,11% 1 | 11,09% 1 | 16,03% 4 | 12,04% 6 | 20,64% 38 | 25,04% 449 | 19,30%2.204 |
| 24 | 20,46%2.762 | 60,11% 1 | 11,09% 1 | 16,03% 4 | 12,04% 6 | 20,64% 38 | 25,35% 453 | 19,77%2.259 |
| 25 | 20,74%2.807 | 60,11% 1 | 11,09% 1 | 16,03% 4 | 12,04% 6 | 20,64% 38 | 25,59% 456 | 20,06%2.301 |
| 26 | 21,09%2.863 | 60,11% 1 | 11,09% 1 | 16,03% 4 | 12,04% 6 | 20,64% 38 | 25,71% 459 | 20,46%2.354 |
| 27 | 21,42%2.907 | 60,11% 1 | 11,09% 1 | 16,03% 4 | 12,04% 6 | 20,79% 39 | 25,87% 461 | 20,81%2.395 |
| 28 | 21,75%2.954 | 60,11% 1 | 11,09% 1 | 16,03% 4 | 12,04% 6 | 20,79% 39 | 26,25% 469 | 21,13%2.434 |
| 29 | 22,10%3.001 | 60,11% 1 | 11,09% 1 | 16,03% 4 | 12,04% 6 | 20,79% 39 | 26,65% 474 | 21,49%2.476 |
| 30 | 22,42%3.051 | 60,11% 1 | 11,09% 1 | 16,03% 4 | 12,04% 6 | 20,79% 39 | 26,85% 480 | 21,83%2.520 |
| 31 | 22,66%3.091 | 60,11% 1 | 11,09% 1 | 16,03% 4 | 12,04% 6 | 20,79% 39 | 26,97% 484 | 22,09%2.556 |
| 32 | 22,90%3.130 | 60,11% 1 | 11,09% 1 | 16,03% 4 | 12,04% 6 | 20,79% 39 | 27,12% 488 | 22,35%2.591 |
| 33 | 23,11%3.166 | 60,11% 1 | 13,06% 2 | 16,03% 4 | 12,04% 6 | 20,79% 39 | 27,54% 497 | 22,54%2.617 |
| 34 | 23,30%3.198 | 60,11% 1 | 13,06% 2 | 16,03% 4 | 12,04% 6 | 21,08% 40 | 27,55% 498 | 22,75%2.647 |
| 35 | 23,43%3.218 | 60,11% 1 | 13,06% 2 | 16,03% 4 | 12,04% 6 | 21,08% 40 | 27,71% 501 | 22,88%2.664 |
| 36 | 23,57%3.239 | 60,11% 1 | 13,06% 2 | 16,03% 4 | 12,04% 6 | 21,08% 40 | 27,85% 503 | 23,02%2.683 |
| 37 | 23,67%3.258 | 60,11% 1 | 13,06% 2 | 16,03% 4 | 12,04% 6 | 21,08% 40 | 27,89% 504 | 23,14%2.701 |
| 38 | 23,79%3.273 | 60,11% 1 | 13,06% 2 | 16,03% 4 | 12,04% 6 | 21,08% 40 | 27,89% 504 | 23,27%2.716 |
| 39 | 23,87%3.292 | 60,11% 1 | 13,06% 2 | 16,03% 4 | 12,04% 6 | 21,08% 40 | 27,93% 506 | 23,36%2.733 |
| 40 | 23,93%3.302 | 60,11% 1 | 13,06% 2 | 16,03% 4 | 12,04% 6 | 21,08% 40 | 27,96% 507 | 23,42%2.742 |
| 41 | 24,01%3.316 | 60,11% 1 | 13,06% 2 | 16,03% 4 | 13,96% 7 | 21,08% 40 | 27,96% 507 | 23,51%2.755 |

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|    | Total       | 2000     | 2001     | 2002     | 2003     | 2004      | 2005       | 2006        |
|----|-------------|----------|----------|----------|----------|-----------|------------|-------------|
| 42 | 24,05%3.326 | 60,11% 1 | 13,06% 2 | 16,03% 4 | 13,96% 7 | 21,08% 40 | 28,02% 509 | 23,55%2.763 |
| 43 | 24,13%3.337 | 60,11% 1 | 13,06% 2 | 16,03% 4 | 13,96% 7 | 21,08% 40 | 28,08% 511 | 23,63%2.772 |
| 44 | 24,24%3.354 | 60,11% 1 | 13,06% 2 | 16,03% 4 | 13,96% 7 | 21,08% 40 | 28,40% 516 | 23,71%2.784 |
| 45 | 24,29%3.364 | 60,11% 1 | 13,06% 2 | 16,03% 4 | 13,96% 7 | 21,08% 40 | 28,44% 517 | 23,76%2.793 |
| 46 | 24,33%3.373 | 60,11% 1 | 13,06% 2 | 16,03% 4 | 13,96% 7 | 21,17% 41 | 28,44% 517 | 23,82%2.801 |
| 47 | 24,37%3.383 | 60,11% 1 | 13,06% 2 | 16,03% 4 | 13,96% 7 | 21,17% 41 | 28,51% 520 | 23,85%2.808 |
| 48 | 24,44%3.395 | 60,11% 1 | 13,06% 2 | 16,03% 4 | 13,96% 7 | 21,17% 41 | 28,51% 520 | 23,93%2.820 |
| 49 | 24,48%3.401 | 60,11% 1 | 13,06% 2 | 16,03% 4 | 13,96% 7 | 21,17% 41 | 28,52% 521 | 23,97%2.825 |
| 50 | 24,53%3.412 | 60,11% 1 | 13,06% 2 | 16,03% 4 | 13,96% 7 | 21,17% 41 | 28,58% 523 | 24,03%2.834 |
| 51 | 24,56%3.420 | 60,11% 1 | 13,06% 2 | 16,40% 5 | 13,96% 7 | 21,17% 41 | 28,66% 525 | 24,05%2.839 |
| 52 | 24,69%3.445 | 60,11% 1 | 13,06% 2 | 16,40% 5 | 13,96% 7 | 21,17% 41 | 28,70% 527 | 24,20%2.862 |
| 53 | 25,11%3.510 | 60,11% 1 | 13,06% 2 | 16,40% 5 | 13,96% 7 | 21,76% 42 | 29,01% 534 | 24,63%2.919 |
| 54 | 25,76%3.625 | 60,11% 1 | 13,06% 2 | 16,40% 5 | 13,96% 7 | 21,76% 42 | 29,15% 538 | 25,36%3.030 |
| 55 | 25,79%3.631 | 60,11% 1 | 13,06% 2 | 16,40% 5 | 13,96% 7 | 21,76% 42 | 29,21% 539 | 25,39%3.035 |
| 56 | 25,83%3.639 | 60,11% 1 | 13,06% 2 | 16,40% 5 | 13,96% 7 | 21,76% 42 | 29,26% 540 | 25,44%3.042 |
| 57 | 25,85%3.643 | 60,11% 1 | 13,06% 2 | 16,40% 5 | 13,96% 7 | 21,76% 42 | 29,29% 541 | 25,45%3.045 |
| 58 | 25,88%3.649 | 60,11% 1 | 13,06% 2 | 16,40% 5 | 13,96% 7 | 21,76% 42 | 29,34% 543 | 25,48%3.049 |
| 59 | 26,03%3.681 | 60,11% 1 | 13,06% 2 | 16,40% 5 | 13,96% 7 | 21,76% 42 | 29,47% 547 | 25,64%3.077 |
| 60 | 26,27%3.726 | 60,11% 1 | 13,06% 2 | 16,40% 5 | 13,96% 7 | 21,76% 42 | 29,52% 549 | 25,91%3.120 |
| 61 | 26,30%3.730 | 60,11% 1 | 13,06% 2 | 16,40% 5 | 13,96% 7 | 21,76% 42 | 29,52% 549 | 25,94%3.124 |
| 62 | 26,32%3.735 | 60,11% 1 | 13,06% 2 | 16,40% 5 | 13,96% 7 | 21,76% 42 | 29,52% 549 | 25,96%3.129 |
| 63 | 26,35%3.742 | 60,11% 1 | 13,06% 2 | 16,40% 5 | 13,96% 7 | 21,76% 42 | 29,52% 549 | 26,00%3.136 |
| 64 | 26,37%3.746 | 60,11% 1 | 13,06% 2 | 16,40% 5 | 13,96% 7 | 21,76% 42 | 29,52% 549 | 26,02%3.140 |

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|----|-------------|--------|---|--------|---|--------|---|--------|---|--------|----|--------|-----|-------------|
| 65 | 26,40%3.753 | 60,11% | 1 | 13,06% | 2 | 16,40% | 5 | 13,96% | 7 | 21,76% | 42 | 29,54% | 550 | 26,06%3.146 |
| 66 | 26,46%3.766 | 60,11% | 1 | 13,06% | 2 | 16,40% | 5 | 13,96% | 7 | 21,76% | 42 | 29,63% | 553 | 26,11%3.156 |
| 67 | 26,48%3.772 | 60,11% | 1 | 13,06% | 2 | 16,40% | 5 | 13,96% | 7 | 21,76% | 42 | 29,66% | 554 | 26,14%3.161 |
| 68 | 26,54%3.781 | 60,11% | 1 | 13,06% | 2 | 16,40% | 5 | 13,96% | 7 | 21,76% | 42 | 29,66% | 554 | 26,20%3.170 |
| 69 | 26,56%3.787 | 60,11% | 1 | 13,06% | 2 | 16,40% | 5 | 13,96% | 7 | 21,76% | 42 | 29,66% | 554 | 26,23%3.176 |
| 70 | 26,57%3.789 | 60,11% | 1 | 13,06% | 2 | 16,40% | 5 | 13,96% | 7 | 21,76% | 42 | 29,66% | 554 | 26,24%3.178 |
| 71 | 26,59%3.793 | 60,11% | 1 | 13,06% | 2 | 16,40% | 5 | 13,96% | 7 | 22,07% | 43 | 29,66% | 554 | 26,26%3.181 |
| 72 | 26,60%3.794 | 60,11% | 1 | 13,06% | 2 | 16,40% | 5 | 13,96% | 7 | 22,07% | 43 | 29,68% | 555 | 26,26%3.181 |
| 73 | 26,61%3.798 | 60,11% | 1 | 13,06% | 2 | 16,40% | 5 | 13,96% | 7 | 22,07% | 43 | 29,71% | 556 | 26,27%3.184 |