

BANCAJA 11 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

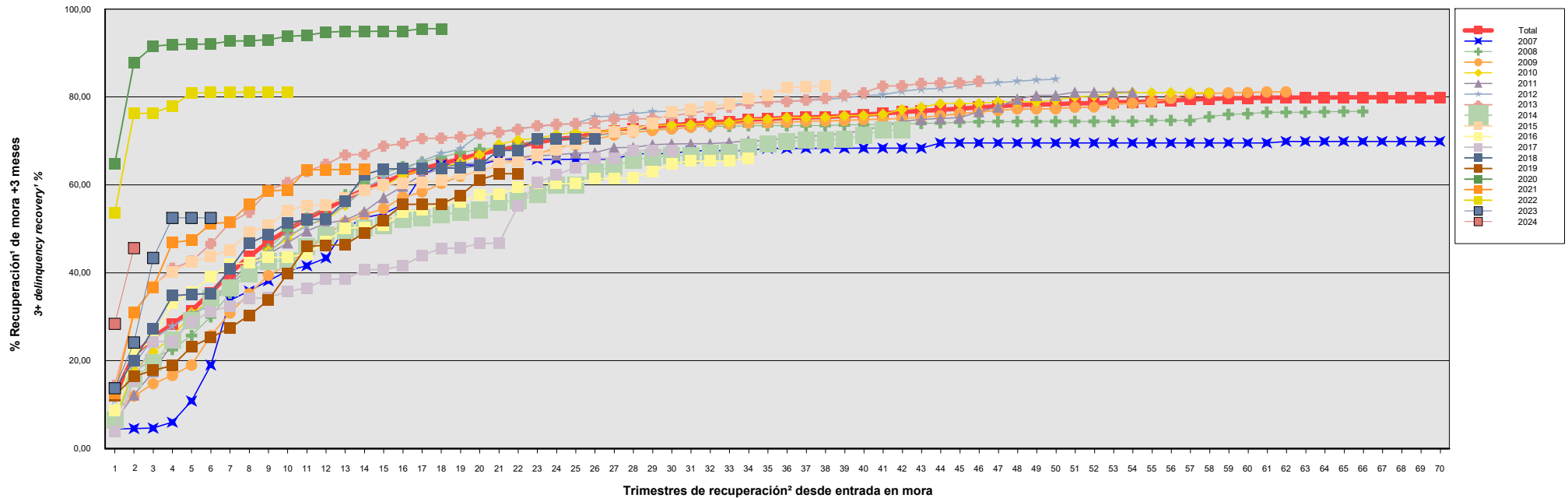
Delinquency analysis: 3+ months delinquency recovery¹ rate (years after delinquency occurs) - Detailed by quarters of occurrence²

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

Fecha / Date: 30/06/2024

Divisa / Currency: EUR

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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	530.714,420	10.698,031	95.238,012	136.357,170	33.299,217	45.141,011	66.143,257	35.018,664	26.471,586	17.571,361	9.841,465	5.283,109	5.585,529	3.959,679	24.505,353	2.508,038	8.706,107
Nº Activos / Nº. of Assets	3.781	81	656	897	231	301	443	254	188	147	75	53	47	39	213	24	86
1	12,01%	4,45%	6,54%	8,50%	6,76%	6,22%	11,00%	14,39%	6,44%	13,32%	8,68%	3,82%	13,62%	12,09%	64,83%	12,55%	53,66%
2	21,25%	4,59%	17,31%	11,98%	17,81%	12,23%	19,22%	30,61%	15,87%	30,51%	21,36%	15,50%	19,99%	16,40%	87,79%	31,01%	76,22%
3	25,36%	4,68%	20,58%	14,78%	22,01%	17,51%	25,07%	36,93%	19,53%	37,05%	25,12%	24,31%	27,24%	17,85%	91,51%	36,68%	76,34%
4	28,33%	6,01%	22,56%	16,64%	25,40%	23,94%	27,79%	41,03%	24,66%	40,28%	33,06%	24,50%	34,82%	18,88%	91,93%	46,88%	77,95%
5	31,42%	10,84%	25,75%	19,01%	30,92%	29,96%	30,77%	42,64%	29,11%	42,46%	35,66%	28,88%	35,07%	23,17%	91,98%	47,42%	80,94%
6	35,45%	19,01%	29,99%	25,73%	33,50%	33,75%	32,41%	46,61%	34,27%	43,70%	39,09%	31,18%	35,31%	25,27%	92,03%	51,14%	81,01%
7	39,86%	33,73%	35,36%	30,83%	36,75%	37,68%	37,57%	51,44%	36,58%	45,23%	41,94%	32,46%	40,88%	27,44%	92,73%	51,55%	81,05%
8	43,66%	35,87%	40,91%	35,23%	41,54%	42,27%	40,47%	53,81%	39,75%	49,18%	42,27%	34,17%	46,69%	30,28%	92,79%	55,65%	81,07%
9	47,10%	38,20%	45,40%	39,40%	45,02%	44,21%	44,62%	58,75%	42,65%	50,76%	43,50%	34,35%	48,71%	33,76%	93,03%	58,58%	81,10%
10	49,75%	40,46%	49,68%	41,81%	47,65%	46,80%	48,38%	60,54%	42,83%	54,17%	43,62%	35,76%	51,31%	39,82%	93,78%	58,85%	81,12%
11	52,31%	41,61%	52,44%	45,08%	51,13%	49,52%	50,60%	63,07%	45,94%	55,33%	44,25%	36,56%	52,14%	46,02%	93,99%	63,43%	
12	54,44%	43,38%	54,80%	48,49%	51,90%	51,25%	52,55%	64,71%	48,58%	55,49%	47,17%	38,51%	52,28%	46,24%	94,76%	63,46%	
13	56,85%	50,13%	57,77%	51,52%	55,32%	51,99%	55,35%	66,80%	49,52%	56,98%	50,18%	38,59%	56,28%	46,41%	94,92%	63,50%	

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

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	Total	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
14	58,91%	52,58%	60,58%	53,17%	59,08%	53,94%	59,09%	66,92%	50,23%	58,74%	50,30%	40,68%	62,31%	49,06%	94,94%	63,52%	
15	60,51%	53,43%	62,59%	54,60%	59,65%	57,14%	61,59%	68,81%	50,84%	59,96%	50,78%	40,76%	63,61%	51,95%	94,96%		
16	62,32%	55,53%	64,14%	57,25%	62,10%	59,69%	63,41%	69,42%	52,19%	60,42%	53,73%	41,59%	63,66%	55,53%	94,98%		
17	63,64%	62,15%	65,15%	58,34%	63,44%	62,30%	65,46%	70,53%	52,53%	60,57%	54,37%	43,95%	63,70%	55,61%	95,51%		
18	64,84%	64,52%	66,31%	60,31%	63,91%	63,66%	67,09%	70,63%	53,24%	61,02%	55,58%	45,56%	63,77%	55,64%	95,51%		
19	65,88%	64,53%	67,36%	61,97%	65,12%	64,72%	68,20%	70,91%	53,78%	62,45%	56,17%	45,64%	63,85%	57,61%			
20	67,03%	64,54%	68,09%	63,24%	66,83%	65,01%	71,46%	71,62%	54,24%	62,81%	57,76%	46,67%	64,44%	61,12%			
21	67,92%	65,75%	68,47%	64,38%	69,22%	65,83%	71,90%	71,94%	56,13%	64,77%	57,84%	46,71%	67,83%	62,53%			
22	68,88%	65,79%	69,16%	66,04%	70,21%	66,20%	72,87%	72,57%	56,48%	65,24%	59,41%	55,17%	67,84%	62,56%			
23	69,66%	65,79%	70,23%	66,86%	70,61%	66,61%	73,28%	73,45%	57,76%	66,82%	60,27%	60,54%	70,49%				
24	70,46%	65,80%	70,51%	68,57%	71,44%	66,82%	73,70%	73,76%	59,97%	67,98%	60,29%	62,27%	70,50%				
25	70,80%	65,81%	70,76%	69,05%	71,91%	67,25%	73,92%	73,93%	60,03%	69,37%	60,30%	63,95%	70,50%				
26	71,72%	65,83%	71,31%	70,38%	71,97%	67,31%	75,47%	74,18%	62,97%	71,58%	61,42%	66,05%	70,50%				
27	72,29%	65,84%	71,54%	71,31%	72,51%	68,47%	75,71%	74,95%	64,28%	72,10%	61,44%	66,05%					
28	72,83%	67,07%	72,46%	71,93%	72,98%	68,52%	76,17%	75,03%	65,59%	72,20%	61,63%	67,80%					
29	73,26%	67,09%	72,70%	72,36%	73,52%	69,13%	76,66%	75,09%	66,39%	73,98%	63,13%	67,80%					
30	73,58%	67,12%	72,72%	72,75%	73,68%	69,30%	76,77%	75,73%	66,65%	76,62%	64,84%	67,80%					
31	73,89%	67,72%	73,12%	73,08%	73,74%	69,34%	77,27%	76,33%	66,68%	77,18%	65,40%						
32	74,23%	67,78%	73,29%	73,56%	74,03%	69,38%	77,86%	76,97%	67,28%	77,80%	65,42%						
33	74,46%	67,80%	73,31%	73,80%	74,24%	69,66%	78,30%	77,73%	67,31%	78,37%	65,43%						

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

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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	Total	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
54	78,82%	69,55%	74,47%	78,55%	80,98%	81,11%											
55	78,93%	69,55%	74,64%	78,85%	80,98%												
56	79,15%	69,55%	74,65%	79,69%	80,98%												
57	79,40%	69,55%	74,66%	80,68%	80,99%												
58	79,59%	69,55%	75,49%	80,84%	80,99%												
59	79,71%	69,55%	76,04%	80,92%													
60	79,76%	69,55%	76,18%	81,01%													
61	79,86%	69,55%	76,52%	81,15%													
62	79,86%	69,90%	76,52%	81,15%													
63	79,86%	69,90%	76,52%														
64	79,88%	69,90%	76,60%														
65	79,90%	69,90%	76,70%														
66	79,90%	69,90%	76,70%														
67	79,90%	69,90%															
68	79,90%	69,90%															
69	79,90%	69,90%															
70	79,90%	69,90%															

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