

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

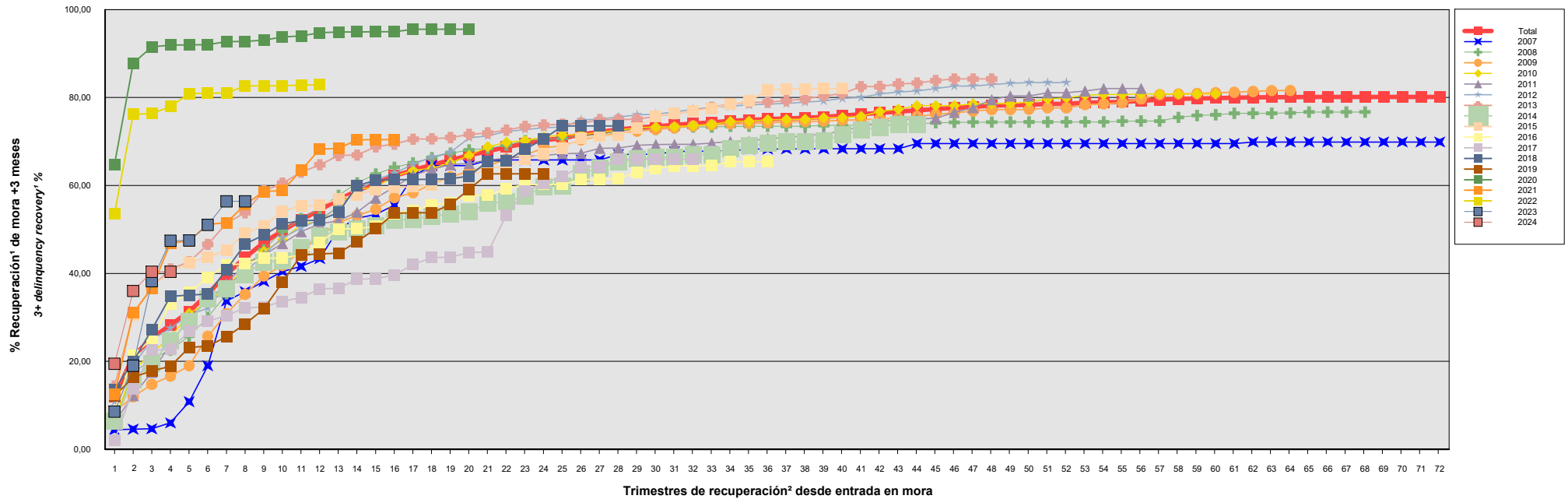
Delinquency analysis: 3+ months delinquency recovery¹ rate (years after delinquency occurs) - Detailed by quarters of occurrence²

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

Fecha / Date: 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	531.430,010	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	3.788	81	656	897	231	301	443	254	188	147	75	53	47	39	213	24	86
1	11,93%	4,45%	6,54%	8,50%	6,76%	6,22%	10,85%	14,39%	6,44%	13,32%	8,68%	2,02%	13,62%	12,09%	64,83%	12,55%	53,66%
2	21,18%	4,59%	17,31%	11,98%	17,81%	12,23%	19,07%	30,61%	15,87%	30,51%	21,36%	13,72%	19,99%	16,40%	87,79%	31,01%	76,22%
3	25,30%	4,68%	20,58%	14,78%	22,01%	17,51%	24,92%	36,93%	19,53%	37,05%	25,12%	22,54%	27,24%	17,85%	91,51%	36,68%	76,34%
4	28,26%	6,01%	22,56%	16,64%	25,40%	23,94%	27,52%	41,03%	24,66%	40,28%	33,06%	22,75%	34,82%	18,88%	91,93%	46,88%	77,95%
5	31,34%	10,84%	25,75%	19,01%	30,92%	29,96%	30,50%	42,64%	29,11%	42,46%	35,66%	26,81%	35,07%	23,17%	91,98%	47,42%	80,94%
6	35,36%	19,01%	29,99%	25,73%	33,50%	33,75%	32,14%	46,61%	34,27%	43,70%	39,09%	29,13%	35,31%	23,45%	92,03%	51,14%	81,01%
7	39,80%	33,73%	35,36%	30,83%	36,75%	37,68%	37,31%	51,44%	36,58%	45,23%	41,94%	30,43%	40,88%	25,62%	92,73%	51,55%	81,05%
8	43,61%	35,87%	40,91%	35,23%	41,54%	42,27%	40,20%	53,81%	39,75%	49,18%	42,19%	32,16%	46,69%	28,46%	92,79%	55,65%	82,62%
9	47,05%	38,20%	45,40%	39,40%	45,02%	44,21%	44,36%	58,75%	42,65%	50,76%	43,42%	32,36%	48,71%	31,94%	93,03%	58,58%	82,65%
10	49,70%	40,46%	49,68%	41,81%	47,65%	46,80%	48,11%	60,54%	42,83%	54,17%	43,54%	33,69%	51,31%	38,01%	93,78%	58,85%	82,68%
11	52,25%	41,61%	52,44%	45,08%	51,13%	49,52%	50,34%	63,07%	45,94%	55,33%	44,17%	34,51%	51,99%	44,20%	93,99%	63,43%	82,87%
12	54,40%	43,38%	54,80%	48,49%	51,90%	51,25%	52,30%	64,71%	48,58%	55,49%	47,10%	36,48%	52,13%	44,42%	94,76%	68,30%	82,89%
13	56,79%	50,13%	57,77%	51,52%	55,32%	51,99%	55,09%	66,80%	49,52%	56,98%	50,10%	36,58%	53,85%	44,59%	94,92%	68,43%	

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2023	2024
8,59%	19,46%
19,02%	36,01%
38,25%	40,38%
47,45%	40,38%
47,50%	
51,03%	
56,38%	
56,38%	

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	Total	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
14	58,83%	52,58%	60,58%	53,17%	59,08%	53,94%	58,84%	66,92%	50,23%	57,90%	50,22%	38,69%	59,90%	47,24%	94,94%	70,39%	
15	60,43%	53,43%	62,59%	54,60%	59,65%	57,14%	61,34%	68,81%	50,84%	59,11%	50,70%	38,78%	61,22%	50,13%	94,96%	70,42%	
16	62,20%	55,53%	64,14%	57,25%	62,10%	59,69%	62,77%	69,42%	52,18%	59,58%	53,65%	39,63%	61,29%	53,71%	94,98%	70,43%	
17	63,50%	62,15%	65,15%	58,34%	63,44%	62,30%	64,83%	70,53%	52,31%	59,72%	54,30%	42,01%	61,35%	53,79%	95,51%		
18	64,70%	64,52%	66,31%	60,31%	63,91%	63,66%	66,46%	70,63%	53,03%	60,20%	55,51%	43,62%	61,44%	53,82%	95,52%		
19	65,74%	64,53%	67,36%	61,97%	65,12%	64,72%	67,58%	70,91%	53,56%	61,63%	56,10%	43,72%	61,54%	55,64%	95,54%		
20	66,89%	64,54%	68,09%	63,24%	66,83%	65,01%	70,85%	71,62%	54,02%	61,99%	57,68%	44,78%	62,14%	59,15%	95,54%		
21	67,77%	65,75%	68,47%	64,38%	68,81%	65,83%	71,30%	71,94%	55,94%	63,95%	57,77%	44,83%	65,55%	62,63%			
22	68,73%	65,79%	69,16%	66,04%	69,81%	66,20%	72,30%	72,56%	56,29%	64,41%	59,34%	53,31%	65,57%	62,66%			
23	69,51%	65,79%	70,23%	66,86%	70,21%	66,61%	72,71%	73,44%	57,56%	65,99%	60,19%	58,69%	68,23%	62,68%			
24	70,34%	65,80%	70,51%	68,57%	71,04%	66,82%	73,13%	73,75%	59,77%	67,16%	60,21%	60,43%	70,59%	62,69%			
25	70,70%	65,81%	70,76%	69,05%	71,51%	67,25%	73,32%	73,92%	59,83%	68,55%	60,22%	62,13%	73,52%				
26	71,62%	65,83%	71,31%	70,38%	71,58%	67,31%	74,88%	74,17%	62,73%	70,76%	61,35%	64,25%	73,53%				
27	72,20%	65,84%	71,54%	71,31%	72,12%	68,47%	75,13%	74,94%	64,04%	71,28%	61,36%	64,25%	73,53%				
28	72,74%	67,07%	72,46%	71,93%	72,60%	68,52%	75,59%	75,02%	65,35%	71,38%	61,55%	66,01%	73,53%				
29	73,17%	67,09%	72,70%	72,36%	73,14%	69,13%	76,09%	75,08%	66,15%	73,16%	63,06%	66,01%					
30	73,47%	67,12%	72,72%	72,75%	73,31%	69,30%	76,20%	75,72%	66,41%	75,80%	63,91%	66,01%					
31	73,78%	67,72%	73,12%	73,08%	73,37%	69,34%	76,73%	76,32%	66,44%	76,36%	64,45%	66,01%					
32	74,12%	67,78%	73,29%	73,56%	73,66%	69,38%	77,31%	76,96%	67,04%	76,98%	64,47%	66,01%					
33	74,35%	67,80%	73,31%	73,80%	73,87%	69,66%	77,77%	77,75%	67,07%	77,54%	64,49%						

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	Total	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
34	74,71%	67,82%	73,45%	74,02%	74,58%	70,02%	78,04%	78,55%	68,36%	78,50%	65,41%						
35	74,87%	68,30%	73,46%	74,11%	74,62%	70,06%	78,32%	78,92%	69,06%	79,19%	65,42%						
36	75,12%	68,31%	73,49%	74,28%	74,97%	70,72%	78,48%	78,96%	69,56%	81,67%	65,42%						
37	75,25%	68,32%	73,49%	74,45%	75,01%	70,89%	78,65%	79,27%	69,91%	81,95%							
38	75,39%	68,33%	73,51%	74,54%	75,05%	71,39%	78,95%	79,70%	69,92%	82,01%							
39	75,58%	68,34%	73,65%	74,65%	75,40%	71,63%	79,22%	80,39%	70,20%	82,02%							
40	75,88%	68,35%	73,69%	74,84%	75,44%	72,47%	79,79%	80,92%	71,49%	82,02%							
41	76,19%	68,36%	73,70%	74,93%	75,75%	73,36%	80,01%	82,48%	72,65%								
42	76,54%	68,36%	73,80%	75,10%	76,81%	74,47%	80,81%	82,50%	73,24%								
43	76,83%	68,36%	74,01%	75,32%	77,35%	74,89%	81,29%	83,08%	73,86%								
44	77,08%	69,55%	74,07%	75,71%	78,15%	75,14%	81,50%	83,29%	73,86%								
45	77,35%	69,55%	74,24%	76,18%	78,17%	75,28%	82,06%	83,84%									
46	77,68%	69,55%	74,37%	76,55%	78,18%	76,64%	82,61%	84,23%									
47	77,90%	69,55%	74,41%	76,92%	78,58%	77,71%	82,62%	84,23%									
48	78,18%	69,55%	74,41%	77,26%	78,59%	79,52%	82,97%	84,23%									
49	78,30%	69,55%	74,43%	77,27%	78,60%	80,35%	83,26%										
50	78,35%	69,55%	74,44%	77,29%	79,00%	80,36%	83,41%										
51	78,55%	69,55%	74,45%	77,65%	79,71%	81,11%	83,41%										
52	78,57%	69,55%	74,46%	77,67%	79,91%	81,11%	83,41%										
53	78,82%	69,55%	74,47%	78,36%	80,55%	81,48%											

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54	78,92%	69,55%	74,47%	78,54%	80,68%	82,07%											
55	79,03%	69,55%	74,64%	78,84%	80,68%	82,08%											
56	79,26%	69,55%	74,65%	79,68%	80,81%	82,08%											
57	79,51%	69,55%	74,66%	80,67%	80,82%												
58	79,71%	69,55%	75,49%	80,84%	80,82%												
59	79,80%	69,55%	75,93%	80,91%	80,82%												
60	79,88%	69,55%	76,07%	81,11%	80,82%												
61	79,97%	69,55%	76,41%	81,22%													
62	80,02%	69,90%	76,42%	81,40%													
63	80,07%	69,90%	76,42%	81,58%													
64	80,09%	69,90%	76,50%	81,59%													
65	80,12%	69,90%	76,71%														
66	80,12%	69,90%	76,71%														
67	80,12%	69,90%	76,71%														
68	80,12%	69,90%	76,71%														
69	80,12%	69,90%															
70	80,12%	69,90%															
71	80,12%	69,90%															
72	80,12%	69,90%															

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