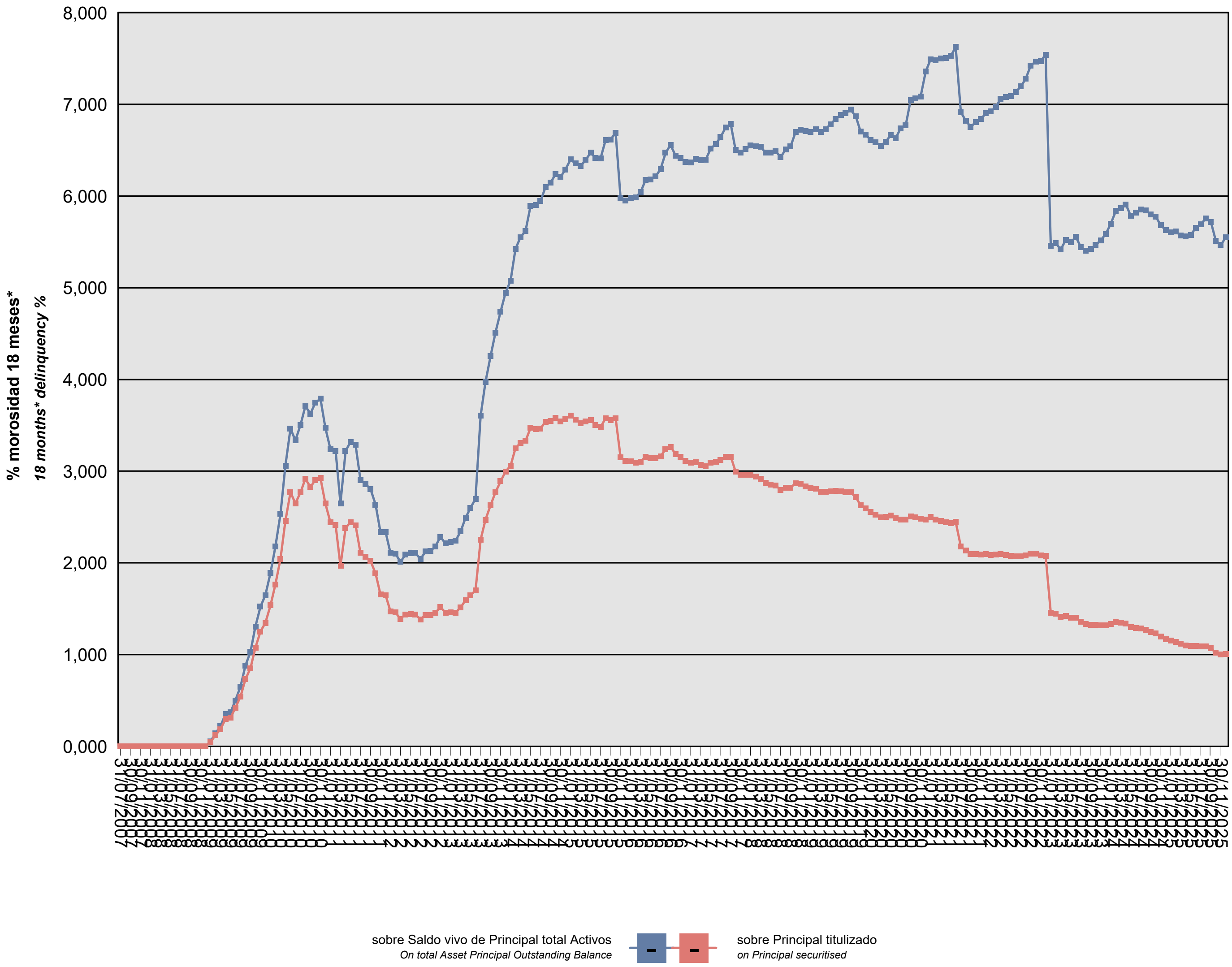
BANCAJA 11 Fondo de Titulización de Activos

Cartera de Activos Titulizados ***/ Portfolio of Securitised Assets***
Análisis de morosidad: **Tasa de morosidad 18 meses***
Delinquency analysis: ***18 months* delinquency rate***

Activos ***/ Assets:*** **Préstamos hipotecarios vivienda (CTHs)** ***/ Residential mortgage loans (PTCs)***
Fecha ***/ Date:*** **31/12/2025**
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*



*Incluye en su caso los activos titulizados clasificados como dudosos/fallidos por duda razonable sobre reembolso total.
**Includes securitised assets, if any, classified as doubtful or bad debts because there are reasonable doubts as to full repayment.*

BANCAJA 11 Fondo de Titulización de Activos

Cartera de Activos Titulizados *_/ Portfolio of Securitised Assets_*
Análisis de morosidad: **Tasa de morosidad 18 meses***
Delinquency analysis: ***18 months* delinquency rate***

Activos *_/ Assets:_* **Préstamos hipotecarios vivienda (CTHs)** *_/ Residential mortgage loans (PTCs)_*
Fecha *_/ Date:_* **31/12/2025**
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*

		% morosidad 18 meses* *18 months* delinquency %*	
Fecha *Date*	**Saldo vivo de Activos en mora *(Ppal. Miles €)** *Delinquent *Asset Outstanding Balance (€ thou. Principal)*	**sobre Saldo vivo de Principal total Activos** *On total Asset Principal Outstanding Balance*	**sobre Principal titulizado** *on Principal securitised*
31/07/2007	0,000	0,00%	0,00%
31/08/2007	0,000	0,00%	0,00%
30/09/2007	0,000	0,00%	0,00%
31/10/2007	0,000	0,00%	0,00%
30/11/2007	0,000	0,00%	0,00%
31/12/2007	0,000	0,00%	0,00%
31/01/2008	0,000	0,00%	0,00%
29/02/2008	0,000	0,00%	0,00%
31/03/2008	0,000	0,00%	0,00%
30/04/2008	0,000	0,00%	0,00%
31/05/2008	0,000	0,00%	0,00%
30/06/2008	0,000	0,00%	0,00%
31/07/2008	0,000	0,00%	0,00%
31/08/2008	0,000	0,00%	0,00%
30/09/2008	0,000	0,00%	0,00%
31/10/2008	0,000	0,00%	0,00%
30/11/2008	0,000	0,00%	0,00%
31/12/2008	0,000	0,00%	0,00%
31/01/2009	928,743	0,05%	0,05%
28/02/2009	2.397,342	0,14%	0,12%
31/03/2009	3.733,530	0,22%	0,19%
30/04/2009	5.925,169	0,35%	0,30%
31/05/2009	6.230,186	0,37%	0,31%
30/06/2009	8.384,963	0,50%	0,42%
31/07/2009	10.856,443	0,65%	0,54%
31/08/2009	14.596,500	0,88%	0,73%
30/09/2009	17.041,421	1,03%	0,85%
31/10/2009	21.515,101	1,31%	1,08%
30/11/2009	25.026,278	1,52%	1,25%
31/12/2009	26.907,474	1,65%	1,35%
31/01/2010	30.743,487	1,89%	1,54%
28/02/2010	35.253,182	2,18%	1,76%
31/03/2010	40.875,259	2,54%	2,04%
30/04/2010	49.146,107	3,06%	2,46%
31/05/2010	55.440,715	3,47%	2,77%
30/06/2010	52.971,424	3,34%	2,65%
31/07/2010	55.382,634	3,50%	2,77%
31/08/2010	58.342,843	3,71%	2,92%
30/09/2010	56.546,488	3,63%	2,83%

*Incluye en su caso los activos titulizados clasificados como dudosos/fallidos por duda razonable sobre reembolso total.
**Includes securitised assets, if any, classified as doubtful or bad debts because there are reasonable doubts as to full repayment.*

BANCAJA 11 Fondo de Titulización de Activos

Cartera de Activos Titulizados */ Portfolio of Securitised Assets*
Análisis de morosidad: **Tasa de morosidad 18 meses***
Delinquency analysis: ***18 months* delinquency rate***

Activos */ Assets:* **Préstamos hipotecarios vivienda (CTHs)** */ Residential mortgage loans (PTCs)*
Fecha */ Date:* **31/12/2025**
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 18 meses* *18 months* delinquency %* — sobre Saldo vivo de Principal total Activos *On total Asset Principal Outstanding Balance*	sobre Principal titulizado *on Principal securitised*
31/10/2010	58.101,546	3,75%	2,91%
30/11/2010	58.482,197	3,79%	2,92%
31/12/2010	53.004,803	3,48%	2,65%
31/01/2011	48.820,778	3,24%	2,44%
28/02/2011	48.308,475	3,22%	2,42%
31/03/2011	39.356,837	2,65%	1,97%
30/04/2011	47.600,819	3,22%	2,38%
31/05/2011	48.879,773	3,32%	2,44%
30/06/2011	48.180,664	3,29%	2,41%
31/07/2011	42.189,313	2,90%	2,11%
31/08/2011	41.331,780	2,86%	2,07%
30/09/2011	40.442,593	2,81%	2,02%
31/10/2011	37.718,645	2,64%	1,89%
30/11/2011	33.166,235	2,34%	1,66%
31/12/2011	32.945,184	2,34%	1,65%
31/01/2012	29.456,850	2,11%	1,47%
29/02/2012	29.200,483	2,10%	1,46%
31/03/2012	27.797,129	2,01%	1,39%
30/04/2012	28.773,813	2,09%	1,44%
31/05/2012	28.816,854	2,10%	1,44%
30/06/2012	28.724,282	2,11%	1,44%
31/07/2012	27.672,268	2,04%	1,38%
31/08/2012	28.676,047	2,12%	1,43%
30/09/2012	28.616,732	2,13%	1,43%
31/10/2012	29.138,773	2,18%	1,46%
30/11/2012	30.371,738	2,28%	1,52%
31/12/2012	29.143,681	2,21%	1,46%
31/01/2013	29.187,847	2,23%	1,46%
28/02/2013	29.160,640	2,24%	1,46%
31/03/2013	30.305,275	2,34%	1,52%
30/04/2013	31.827,058	2,49%	1,59%
31/05/2013	32.973,998	2,60%	1,65%
30/06/2013	33.978,050	2,70%	1,70%
31/07/2013	45.042,854	3,61%	2,25%
31/08/2013	49.403,891	3,97%	2,47%
30/09/2013	52.599,910	4,26%	2,63%
31/10/2013	55.389,775	4,51%	2,77%
30/11/2013	57.807,138	4,74%	2,89%
31/12/2013	59.896,797	4,95%	2,99%

*Incluye en su caso los activos titulizados clasificados como dudosos/fallidos por duda razonable sobre reembolso total.
**Includes securitised assets, if any, classified as doubtful or bad debts because there are reasonable doubts as to full repayment.*

BANCAJA 11 Fondo de Titulización de Activos

Cartera de Activos Titulizados */ Portfolio of Securitised Assets*
Análisis de morosidad: **Tasa de morosidad 18 meses***
Delinquency analysis: ***18 months* delinquency rate***

Activos */ Assets:* **Préstamos hipotecarios vivienda (CTHs)** */ Residential mortgage loans (PTCs)*
Fecha */ Date:* **31/12/2025**
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 18 meses* *18 months* delinquency %* — sobre Saldo vivo de Principal total Activos *On total Asset Principal Outstanding Balance*	sobre Principal titulizado *on Principal securitised*
31/01/2014	61.186,114	5,08%	3,06%
28/02/2014	64.997,639	5,42%	3,25%
31/03/2014	66.186,803	5,55%	3,31%
30/04/2014	66.604,675	5,62%	3,33%
31/05/2014	69.467,482	5,89%	3,47%
30/06/2014	69.204,878	5,90%	3,46%
31/07/2014	69.294,989	5,95%	3,46%
31/08/2014	70.794,785	6,10%	3,54%
30/09/2014	70.949,537	6,15%	3,55%
31/10/2014	71.604,932	6,24%	3,58%
30/11/2014	70.868,890	6,21%	3,54%
31/12/2014	71.300,942	6,29%	3,57%
31/01/2015	72.162,023	6,40%	3,61%
28/02/2015	71.252,562	6,36%	3,56%
31/03/2015	70.478,819	6,33%	3,52%
30/04/2015	70.830,625	6,40%	3,54%
31/05/2015	71.196,979	6,47%	3,56%
30/06/2015	70.095,463	6,42%	3,50%
31/07/2015	69.646,376	6,41%	3,48%
31/08/2015	71.556,962	6,61%	3,58%
30/09/2015	71.156,971	6,62%	3,56%
31/10/2015	71.499,981	6,69%	3,57%
30/11/2015	63.066,951	5,98%	3,15%
31/12/2015	62.217,216	5,95%	3,11%
31/01/2016	62.192,425	5,98%	3,11%
29/02/2016	61.825,652	5,99%	3,09%
31/03/2016	62.056,352	6,04%	3,10%
30/04/2016	63.175,284	6,18%	3,16%
31/05/2016	62.829,845	6,18%	3,14%
30/06/2016	62.843,936	6,21%	3,14%
31/07/2016	63.266,152	6,29%	3,16%
31/08/2016	64.774,414	6,47%	3,24%
30/09/2016	65.321,569	6,56%	3,27%
31/10/2016	63.682,369	6,44%	3,18%
30/11/2016	63.106,569	6,42%	3,16%
31/12/2016	62.225,938	6,37%	3,11%
31/01/2017	61.852,737	6,37%	3,09%
28/02/2017	61.922,033	6,41%	3,10%
31/03/2017	61.396,924	6,39%	3,07%

*Incluye en su caso los activos titulizados clasificados como dudosos/fallidos por duda razonable sobre reembolso total.
**Includes securitised assets, if any, classified as doubtful or bad debts because there are reasonable doubts as to full repayment.*

BANCAJA 11 Fondo de Titulización de Activos

Cartera de Activos Titulizados ***/ Portfolio of Securitised Assets***
Análisis de morosidad: **Tasa de morosidad 18 meses***
Delinquency analysis: ***18 months* delinquency rate***

Activos ***/ Assets:*** **Préstamos hipotecarios vivienda (CTHs)** ***/ Residential mortgage loans (PTCs)***
Fecha ***/ Date:*** **31/12/2025**
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*

		% morosidad 18 meses* *18 months* delinquency %*	
Fecha *Date*	**Saldo vivo de Activos en mora *(Ppal. Miles €)** *Delinquent *Asset Outstanding Balance (€ thou. Principal)*	**sobre Saldo vivo de Principal total Activos** *On total Asset Principal Outstanding Balance*	**sobre Principal titulizado** *on Principal securitised*
30/04/2017	61.108,369	6,40%	3,06%
31/05/2017	61.881,981	6,52%	3,09%
30/06/2017	62.022,256	6,57%	3,10%
31/07/2017	62.457,261	6,65%	3,12%
31/08/2017	63.133,644	6,75%	3,16%
30/09/2017	63.183,032	6,79%	3,16%
31/10/2017	59.930,572	6,50%	3,00%
30/11/2017	59.255,727	6,47%	2,96%
31/12/2017	59.209,691	6,51%	2,96%
31/01/2018	59.266,024	6,55%	2,96%
28/02/2018	58.781,612	6,54%	2,94%
31/03/2018	58.372,007	6,54%	2,92%
30/04/2018	57.435,943	6,47%	2,87%
31/05/2018	57.091,839	6,48%	2,85%
30/06/2018	56.886,045	6,49%	2,84%
31/07/2018	55.918,985	6,42%	2,80%
31/08/2018	56.381,552	6,51%	2,82%
30/09/2018	56.393,731	6,54%	2,82%
31/10/2018	57.417,740	6,70%	2,87%
30/11/2018	57.234,931	6,72%	2,86%
31/12/2018	56.672,397	6,71%	2,83%
31/01/2019	56.285,299	6,70%	2,81%
28/02/2019	56.182,332	6,73%	2,81%
31/03/2019	55.553,888	6,70%	2,78%
30/04/2019	55.470,026	6,73%	2,77%
31/05/2019	55.571,639	6,78%	2,78%
30/06/2019	55.670,707	6,84%	2,78%
31/07/2019	55.643,040	6,88%	2,78%
31/08/2019	55.461,246	6,90%	2,77%
30/09/2019	55.367,135	6,94%	2,77%
31/10/2019	54.350,276	6,87%	2,72%
30/11/2019	52.557,282	6,70%	2,63%
31/12/2019	51.914,093	6,67%	2,60%
31/01/2020	51.096,275	6,61%	2,55%
29/02/2020	50.558,366	6,59%	2,53%
31/03/2020	49.908,989	6,55%	2,50%
30/04/2020	49.987,978	6,59%	2,50%
31/05/2020	50.299,166	6,66%	2,51%
30/06/2020	49.725,954	6,63%	2,49%

*Incluye en su caso los activos titulizados clasificados como dudosos/fallidos por duda razonable sobre reembolso total.
**Includes securitised assets, if any, classified as doubtful or bad debts because there are reasonable doubts as to full repayment.*

BANCAJA 11 Fondo de Titulización de Activos

Cartera de Activos Titulizados ***/ Portfolio of Securitised Assets***
Análisis de morosidad: **Tasa de morosidad 18 meses***
Delinquency analysis: ***18 months* delinquency rate***

Activos ***/ Assets:*** **Préstamos hipotecarios vivienda (CTHs)** ***/ Residential mortgage loans (PTCs)***
Fecha ***/ Date:*** **31/12/2025**
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*

		% morosidad 18 meses* *18 months* delinquency %*	
Fecha *Date*	**Saldo vivo de Activos en mora *(Ppal. Miles €)** *Delinquent *Asset Outstanding Balance (€ thou. Principal)*	**sobre Saldo vivo de Principal total Activos** *On total Asset Principal Outstanding Balance*	**sobre Principal titulizado** *on Principal securitised*
31/07/2020	49.500,771	6,74%	2,48%
31/08/2020	49.473,210	6,77%	2,47%
30/09/2020	50.070,909	7,05%	2,50%
31/10/2020	49.892,461	7,06%	2,49%
30/11/2020	49.662,413	7,08%	2,48%
31/12/2020	49.435,754	7,36%	2,47%
31/01/2021	50.007,793	7,49%	2,50%
28/02/2021	49.467,611	7,48%	2,47%
31/03/2021	49.182,191	7,50%	2,46%
30/04/2021	48.844,516	7,50%	2,44%
31/05/2021	48.633,463	7,53%	2,43%
30/06/2021	48.920,392	7,62%	2,45%
31/07/2021	43.571,125	6,92%	2,18%
31/08/2021	42.673,361	6,82%	2,13%
30/09/2021	41.906,038	6,75%	2,10%
31/10/2021	41.948,399	6,81%	2,10%
30/11/2021	41.851,340	6,84%	2,09%
31/12/2021	41.881,103	6,90%	2,09%
31/01/2022	41.769,120	6,92%	2,09%
28/02/2022	41.777,763	6,97%	2,09%
31/03/2022	41.914,595	7,06%	2,10%
30/04/2022	41.764,076	7,08%	2,09%
31/05/2022	41.507,969	7,09%	2,08%
30/06/2022	41.461,318	7,14%	2,07%
31/07/2022	41.435,894	7,20%	2,07%
31/08/2022	41.602,760	7,28%	2,08%
30/09/2022	42.051,187	7,42%	2,10%
31/10/2022	42.005,104	7,47%	2,10%
30/11/2022	41.656,435	7,47%	2,08%
31/12/2022	41.534,707	7,54%	2,08%
31/01/2023	29.075,553	5,46%	1,45%
28/02/2023	28.915,404	5,49%	1,45%
31/03/2023	28.215,704	5,42%	1,41%
30/04/2023	28.459,237	5,52%	1,42%
31/05/2023	28.050,390	5,49%	1,40%
30/06/2023	28.012,125	5,56%	1,40%
31/07/2023	27.132,324	5,44%	1,36%
31/08/2023	26.648,532	5,40%	1,33%
30/09/2023	26.480,035	5,42%	1,32%

*Incluye en su caso los activos titulizados clasificados como dudosos/fallidos por duda razonable sobre reembolso total.
**Includes securitised assets, if any, classified as doubtful or bad debts because there are reasonable doubts as to full repayment.*

BANCAJA 11 Fondo de Titulización de Activos

Cartera de Activos Titulizados ***/ Portfolio of Securitised Assets***

Análisis de morosidad: **Tasa de morosidad 18 meses***

Delinquency analysis: ***18 months* delinquency rate***

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

Fecha ***/ Date:*** **31/12/2025**

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*

		% morosidad 18 meses* *18 months* delinquency %*	
Fecha *Date*	**Saldo vivo de Activos en mora *(Ppal. Miles €)** *Delinquent *Asset Outstanding Balance (€ thou. Principal)*	**sobre Saldo vivo de Principal total Activos** *On total Asset Principal Outstanding Balance*	**sobre Principal titulizado** *on Principal securitised*
31/10/2023	26.465,293	5,47%	1,32%
30/11/2023	26.420,032	5,52%	1,32%
31/12/2023	26.401,929	5,59%	1,32%
31/01/2024	26.666,313	5,70%	1,33%
29/02/2024	27.084,176	5,84%	1,35%
31/03/2024	26.920,849	5,87%	1,35%
30/04/2024	26.804,385	5,91%	1,34%
31/05/2024	25.939,095	5,78%	1,30%
30/06/2024	25.807,489	5,82%	1,29%
31/07/2024	25.676,712	5,85%	1,28%
31/08/2024	25.407,986	5,84%	1,27%
30/09/2024	24.955,399	5,80%	1,25%
31/10/2024	24.583,966	5,78%	1,23%
30/11/2024	23.934,004	5,68%	1,20%
31/12/2024	23.398,030	5,63%	1,17%
31/01/2025	23.042,425	5,60%	1,15%
28/02/2025	22.792,940	5,61%	1,14%
31/03/2025	22.335,114	5,57%	1,12%
30/04/2025	22.028,037	5,56%	1,10%
31/05/2025	21.846,252	5,58%	1,09%
30/06/2025	21.907,891	5,65%	1,10%
31/07/2025	21.819,920	5,70%	1,09%
31/08/2025	21.813,071	5,76%	1,09%
30/09/2025	21.400,728	5,72%	1,07%
31/10/2025	20.392,652	5,51%	1,02%
30/11/2025	20.008,989	5,47%	1,00%
31/12/2025	20.090,467	5,55%	1,00%

*Incluye en su caso los activos titulizados clasificados como dudosos/fallidos por duda razonable sobre reembolso total.
**Includes securitised assets, if any, classified as doubtful or bad debts because there are reasonable doubts as to full repayment.*