

BANCAJA 13 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

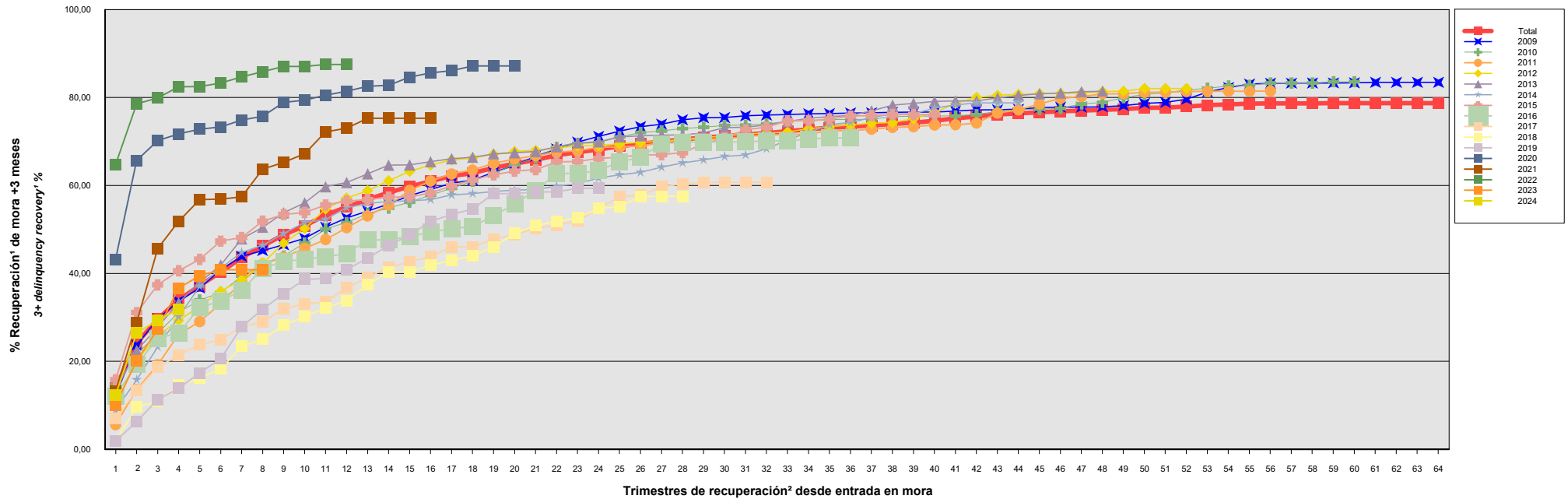
Delinquency analysis: 3+ months delinquency recovery¹ rate (years after delinquency occurs) - Detailed by quarters of occurrence²

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	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Σ Saldo Vivo Activos entrada mora (Ppal.Miles €) Outstanding Balance of Assets upon delinquency (€ thou. Principal) Σ	657.501,085	111.286,830	55.717,408	64.625,620	135.661,493	64.926,400	46.728,863	37.427,598	15.961,174	19.112,064	20.567,850	10.430,342	27.568,980	5.237,538	23.120,114	10.083,181	9.045,630
Nº Activos / Nº. of Assets	3.934	640	322	374	747	389	277	225	103	111	120	69	197	41	182	69	68
1	13,96%	12,37%	14,65%	5,56%	10,32%	13,29%	8,91%	15,80%	12,19%	7,01%	1,94%	1,85%	43,19%	13,28%	64,72%	10,08%	12,32%
2	24,14%	23,67%	21,55%	13,58%	20,25%	22,44%	15,80%	31,10%	19,31%	13,39%	9,67%	6,32%	65,70%	28,81%	78,55%	20,14%	26,46%
3	29,63%	29,66%	26,41%	19,23%	25,86%	27,78%	23,30%	37,40%	25,22%	18,66%	10,91%	11,27%	70,23%	45,66%	79,93%	27,28%	29,32%
4	33,97%	33,68%	31,12%	26,14%	29,35%	33,34%	30,13%	40,61%	26,50%	21,41%	14,56%	13,89%	71,73%	51,83%	82,44%	36,68%	31,88%
5	37,20%	36,69%	33,96%	29,04%	32,48%	37,99%	37,03%	43,22%	32,22%	23,80%	16,22%	17,39%	72,81%	56,80%	82,52%	39,49%	
6	40,34%	40,86%	35,67%	33,15%	35,96%	41,89%	41,21%	47,35%	33,78%	24,92%	18,29%	20,62%	73,30%	56,91%	83,29%	40,84%	
7	43,62%	43,88%	39,38%	38,08%	38,58%	47,89%	44,76%	48,16%	36,12%	27,88%	23,39%	27,85%	74,91%	57,42%	84,70%	40,85%	
8	46,24%	45,20%	42,19%	42,11%	42,34%	50,50%	46,41%	51,88%	41,17%	29,00%	25,06%	31,86%	75,75%	63,71%	85,89%	40,86%	
9	48,76%	46,50%	43,93%	43,70%	46,84%	53,82%	49,04%	53,43%	42,71%	31,93%	28,23%	35,42%	78,89%	65,23%	87,06%		
10	50,79%	47,99%	46,92%	45,68%	50,26%	56,06%	51,58%	53,88%	43,26%	33,09%	30,18%	38,64%	79,39%	67,20%	87,08%		
11	53,30%	50,52%	50,13%	47,72%	54,67%	59,74%	52,26%	55,56%	43,77%	33,53%	32,12%	38,86%	80,54%	72,16%	87,50%		
12	55,12%	52,61%	51,58%	50,39%	57,13%	60,69%	54,98%	56,45%	44,54%	36,69%	33,79%	40,91%	81,43%	73,04%	87,50%		
13	56,82%	54,22%	53,59%	53,06%	58,83%	62,66%	55,87%	56,79%	47,61%	39,16%	37,48%	43,48%	82,59%	75,28%			

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	Total	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
14	58,38%	55,79%	54,87%	55,53%	61,10%	64,63%	56,39%	57,38%	47,68%	41,33%	40,27%	46,37%	82,78%	75,30%			
15	59,78%	57,71%	56,23%	58,90%	63,20%	64,70%	56,51%	57,44%	48,39%	42,65%	40,36%	48,74%	84,65%	75,30%			
16	60,98%	59,08%	57,80%	61,01%	64,62%	65,44%	56,80%	58,31%	49,38%	43,80%	41,86%	51,84%	85,59%	75,31%			
17	62,15%	60,50%	59,37%	62,63%	65,80%	66,08%	57,85%	59,91%	50,21%	46,02%	42,97%	53,40%	86,14%				
18	62,82%	61,22%	60,96%	63,53%	66,21%	66,42%	58,16%	61,28%	50,62%	46,05%	44,03%	54,62%	87,18%				
19	64,02%	63,02%	62,78%	65,02%	67,11%	67,19%	58,66%	62,42%	53,11%	47,82%	46,00%	58,15%	87,18%				
20	64,97%	64,58%	64,75%	66,05%	67,76%	67,44%	58,95%	63,28%	55,75%	48,83%	49,13%	58,17%	87,18%				
21	65,81%	66,66%	66,34%	66,79%	67,99%	67,72%	59,10%	63,59%	58,87%	50,23%	50,89%	58,53%					
22	66,89%	68,30%	68,66%	67,54%	68,57%	68,82%	59,86%	65,39%	62,71%	50,93%	51,88%	58,53%					
23	67,56%	69,87%	69,53%	67,91%	69,04%	69,70%	60,42%	65,46%	62,75%	52,04%	52,62%	59,40%					
24	68,20%	71,17%	69,75%	68,67%	69,08%	69,94%	61,69%	66,13%	63,41%	54,83%	54,84%	59,40%					
25	68,92%	72,36%	71,04%	68,72%	69,50%	71,07%	62,45%	66,42%	65,38%	57,39%	55,17%						
26	69,47%	73,38%	72,03%	69,00%	69,84%	71,31%	62,98%	66,93%	66,42%	57,78%	57,53%						
27	69,96%	73,94%	72,42%	69,72%	70,07%	71,48%	64,15%	67,02%	69,45%	59,72%	57,54%						
28	70,47%	74,94%	72,95%	70,51%	70,49%	71,53%	65,15%	67,50%	69,88%	60,33%	57,54%						
29	70,88%	75,42%	73,26%	70,56%	70,96%	71,94%	65,82%	69,43%	69,89%	60,72%							
30	71,24%	75,45%	73,68%	70,60%	71,23%	73,15%	66,60%	70,82%	69,90%	60,72%							
31	71,63%	75,85%	73,74%	71,13%	71,81%	73,27%	66,95%	72,72%	69,91%	60,72%							
32	71,92%	76,02%	73,99%	71,51%	71,89%	73,77%	68,37%	73,25%	70,16%	60,72%							
33	72,37%	76,15%	74,61%	71,55%	72,20%	74,54%	70,40%	74,73%	70,16%								

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	Total	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
34	72,76%	76,31%	74,66%	71,70%	72,90%	75,27%	72,08%	74,74%	70,56%								
35	73,16%	76,34%	74,98%	72,47%	73,39%	75,69%	73,85%	75,12%	70,83%								
36	73,37%	76,49%	75,02%	72,49%	73,77%	75,90%	74,35%	75,81%	70,83%								
37	73,68%	76,52%	75,06%	72,78%	74,18%	76,98%	75,46%	75,89%									
38	74,02%	76,66%	75,69%	73,18%	74,30%	78,29%	76,30%	76,12%									
39	74,26%	76,68%	75,73%	73,39%	75,15%	78,66%	76,30%	76,13%									
40	74,74%	76,72%	75,81%	73,75%	76,59%	79,12%	77,58%	76,13%									
41	75,28%	76,94%	75,83%	73,79%	78,67%	79,22%	78,34%										
42	75,69%	77,18%	76,11%	74,19%	80,01%	79,23%	78,79%										
43	76,15%	77,20%	76,88%	76,46%	80,51%	79,89%	78,79%										
44	76,39%	77,35%	77,31%	77,22%	80,70%	80,50%	78,79%										
45	76,66%	77,69%	77,33%	78,58%	80,87%	80,89%											
46	76,84%	77,82%	77,53%	79,82%	80,93%	81,02%											
47	77,03%	77,84%	78,56%	80,25%	81,05%	81,31%											
48	77,21%	77,91%	78,90%	80,84%	81,39%	81,46%											
49	77,36%	78,19%	79,96%	80,86%	81,44%												
50	77,66%	78,69%	80,69%	81,18%	82,04%												
51	77,74%	78,91%	81,11%	81,19%	82,04%												
52	77,93%	79,61%	81,69%	81,40%	82,04%												
53	78,25%	81,28%	82,13%	81,41%													

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54	78,46%	82,27%	82,63%	81,41%													
55	78,60%	83,06%	82,80%	81,41%													
56	78,68%	83,22%	83,30%	81,48%													
57	78,69%	83,27%	83,30%														
58	78,69%	83,30%	83,31%														
59	78,72%	83,32%	83,60%														
60	78,73%	83,34%	83,60%														
61	78,75%	83,45%															
62	78,75%	83,45%															
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