BANCAJA 10 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:*** **31/03/2021**

Divisa ***/ Currency:*** **EUR**

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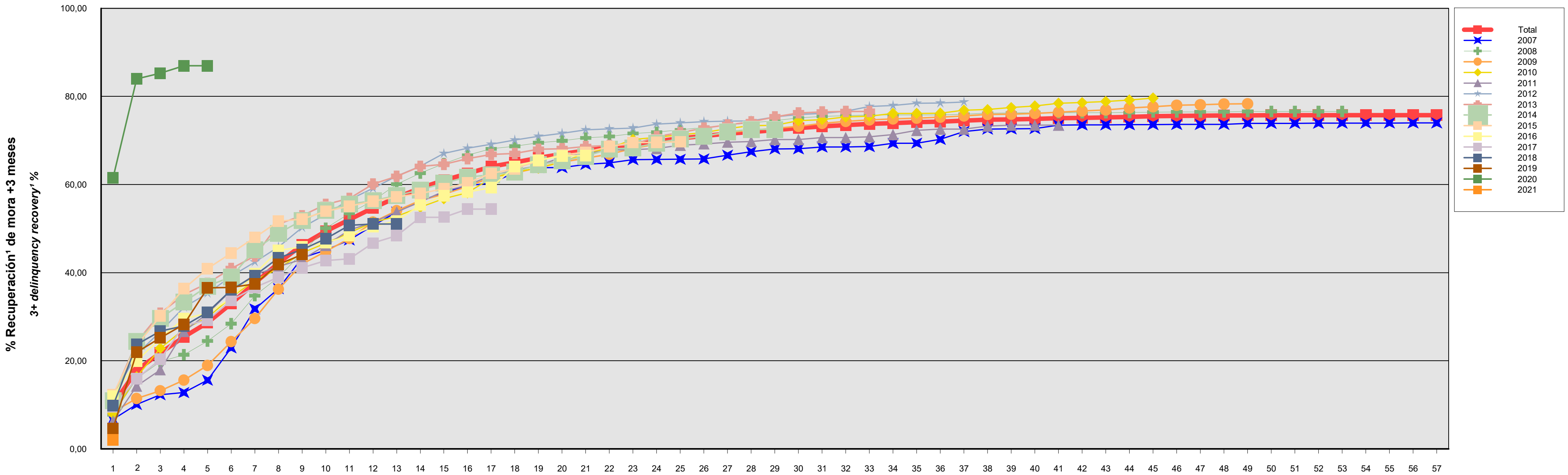

Trimestres de recuperación² desde entrada en mora

Post-delinquency recovery quarters²

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.

¹ Includes, as the case may be, the net book value (fair value minus 25% as the estimated selling costs) of the unsold properties and assets awarded to or accepted in lieu of foreclosure by the Fund for securitised assets. In reports generated before August 2015, unsold properties awarded or accepted in lieu of foreclosure were accounted for in this report at the acquisition value.

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Entrada en mora *Delinquency*	Total	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
∑ Saldo Vivo Activos entrada mora (Ppal.Miles €) *Outstanding Balance of Assets upon delinquency (€ thou. Principal) ∑*	560.009,569	16.558,846	98.217,146	157.488,561	40.452,018	44.346,022	73.965,821	34.335,031	29.124,809	25.861,540	9.519,892	7.578,951	6.018,831	5.220,110	10.215,376	1.106,617
Nº Activos */ Nº. of Assets*	4.394	132	704	1.165	293	351	589	293	245	230	87	75	57	52	107	14
1	10,06%	6,69%	7,74%	8,40%	8,01%	6,30%	11,96%	11,98%	10,97%	12,29%	11,95%	9,55%	9,84%	4,64%	61,53%	2,10%
2	17,86%	10,12%	15,99%	11,46%	16,36%	14,26%	21,47%	24,24%	24,42%	23,48%	19,91%	15,90%	23,68%	21,95%	83,96%	
3	21,75%	12,31%	19,78%	13,23%	22,86%	17,96%	26,61%	30,82%	29,66%	30,17%	25,17%	20,37%	26,76%	25,20%	85,28%	
4	25,45%	12,79%	21,38%	15,64%	27,18%	26,69%	32,15%	35,05%	33,32%	36,39%	29,54%	28,03%	27,90%	28,26%	86,94%	
5	28,65%	15,61%	24,50%	18,97%	29,83%	30,76%	35,32%	37,62%	36,96%	40,94%	30,80%	29,22%	31,02%	36,53%	86,94%	
6	32,99%	22,93%	28,43%	24,37%	34,42%	36,00%	39,20%	40,93%	39,06%	44,44%	34,24%	33,72%	36,10%	36,68%		
7	37,65%	31,78%	34,77%	29,61%	38,23%	39,54%	42,43%	43,78%	45,21%	48,02%	39,77%	36,65%	39,34%	37,44%		
8	42,21%	36,40%	38,99%	36,25%	40,96%	41,39%	45,83%	51,06%	48,97%	51,67%	45,09%	38,96%	43,38%	41,91%		
9	46,33%	43,35%	44,58%	41,94%	44,52%	43,04%	50,25%	52,93%	51,86%	52,16%	45,84%	41,12%	45,21%	44,13%		
10	49,40%	45,13%	50,10%	44,84%	46,68%	46,21%	53,24%	55,52%	54,19%	53,94%	46,81%	42,75%	47,71%			
11	52,03%	47,45%	53,48%	47,75%	49,09%	49,68%	56,54%	56,85%	55,55%	55,09%	48,41%	43,15%	50,78%			
12	54,71%	50,71%	56,35%	51,47%	51,43%	51,44%	59,14%	60,10%	56,34%	56,21%	50,46%	46,73%	51,03%			
13	57,10%	53,74%	60,09%	54,09%	52,79%	53,82%	61,94%	61,86%	57,51%	57,21%	51,75%	48,39%	51,04%			
14	59,24%	56,27%	62,60%	56,40%	54,85%	56,04%	64,18%	64,11%	58,76%	57,96%	55,35%	52,54%				

[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
15	60,99%	58,21%	64,76%	57,79%	56,81%	58,51%	67,03%	64,58%	60,34%	59,06%	57,46%	52,59%				
16	62,47%	59,74%	66,64%	59,57%	58,13%	59,83%	68,25%	65,87%	61,68%	60,36%	58,29%	54,41%				
17	64,05%	60,37%	68,10%	61,60%	61,43%	62,05%	69,13%	66,85%	62,23%	62,57%	59,28%	54,41%				
18	65,00%	62,67%	68,69%	62,62%	62,90%	63,21%	70,08%	67,05%	62,82%	63,56%	64,08%					
19	66,05%	63,82%	69,48%	63,85%	63,73%	64,35%	70,95%	68,00%	64,53%	65,43%	65,54%					
20	66,93%	63,86%	69,93%	65,07%	65,14%	66,15%	71,62%	68,14%	65,35%	66,69%	66,51%					
21	67,74%	64,58%	70,58%	65,98%	67,06%	66,99%	72,41%	68,62%	66,41%	67,31%	66,53%					
22	68,40%	64,91%	70,90%	66,88%	68,23%	67,82%	72,66%	68,87%	68,06%	68,58%						
23	69,15%	65,65%	71,59%	68,18%	70,21%	67,91%	72,83%	69,03%	68,32%	69,51%						
24	69,84%	65,69%	71,88%	69,22%	70,71%	68,17%	73,71%	70,88%	69,43%	69,52%						
25	70,47%	65,73%	72,39%	70,23%	71,27%	68,91%	73,98%	71,80%	70,37%	69,73%						
26	70,99%	65,80%	72,98%	71,02%	71,79%	69,22%	74,27%	72,79%	70,97%							
27	71,54%	66,64%	73,51%	71,82%	72,72%	69,62%	74,39%	73,55%	71,98%							
28	71,93%	67,45%	74,02%	72,32%	73,35%	69,74%	74,47%	74,24%	72,52%							
29	72,38%	68,07%	74,49%	72,76%	73,44%	70,19%	75,34%	75,35%	72,53%							
30	72,83%	68,10%	75,11%	73,21%	74,51%	70,21%	75,91%	76,27%								
31	73,18%	68,51%	75,47%	73,85%	74,75%	70,66%	76,16%	76,46%								
32	73,46%	68,54%	75,63%	74,34%	75,36%	70,68%	76,63%	76,57%								
33	73,76%	68,61%	75,79%	74,68%	75,52%	70,83%	77,73%	76,59%								
34	73,95%	69,34%	75,80%	74,89%	76,12%	71,34%	77,92%									

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	Total	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
35	74,16%	69,39%	75,82%	75,07%	76,16%	72,31%	78,47%									
36	74,27%	70,25%	75,82%	75,31%	76,19%	72,56%	78,48%									
37	74,51%	72,02%	75,94%	75,58%	76,87%	72,57%	78,73%									
38	74,72%	72,58%	76,17%	75,92%	77,01%	73,25%										
39	74,79%	72,61%	76,23%	75,95%	77,46%	73,46%										
40	74,88%	72,70%	76,30%	76,14%	77,81%	73,46%										
41	75,04%	73,47%	76,30%	76,44%	78,45%	73,46%										
42	75,12%	73,52%	76,31%	76,68%	78,59%											
43	75,22%	73,55%	76,31%	76,94%	78,87%											
44	75,37%	73,58%	76,35%	77,37%	79,20%											
45	75,50%	73,60%	76,44%	77,67%	79,61%											
46	75,59%	73,63%	76,48%	77,98%												
47	75,64%	73,65%	76,48%	78,13%												
48	75,68%	73,67%	76,49%	78,27%												
49	75,71%	73,86%	76,58%	78,33%												
50	75,72%	73,88%	76,58%													
51	75,72%	73,90%	76,59%													
52	75,72%	73,92%	76,59%													
53	75,72%	73,94%	76,59%													
54	75,72%	73,95%														

[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
55	75,72%	73,96%														
56	75,72%	73,98%														
57	75,72%	73,98%														

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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