

# BBVA RMBS 5 Fondo de Titulización de Activos

## Cartera de Activos Titulizados / Portfolio of Securitised Assets

**Análisis de morosidad:** Tasa de recuperación<sup>1</sup> de mora +3 meses (años desde entrada en mora) - Detalle por trimestres de entrada en mora<sup>2</sup>

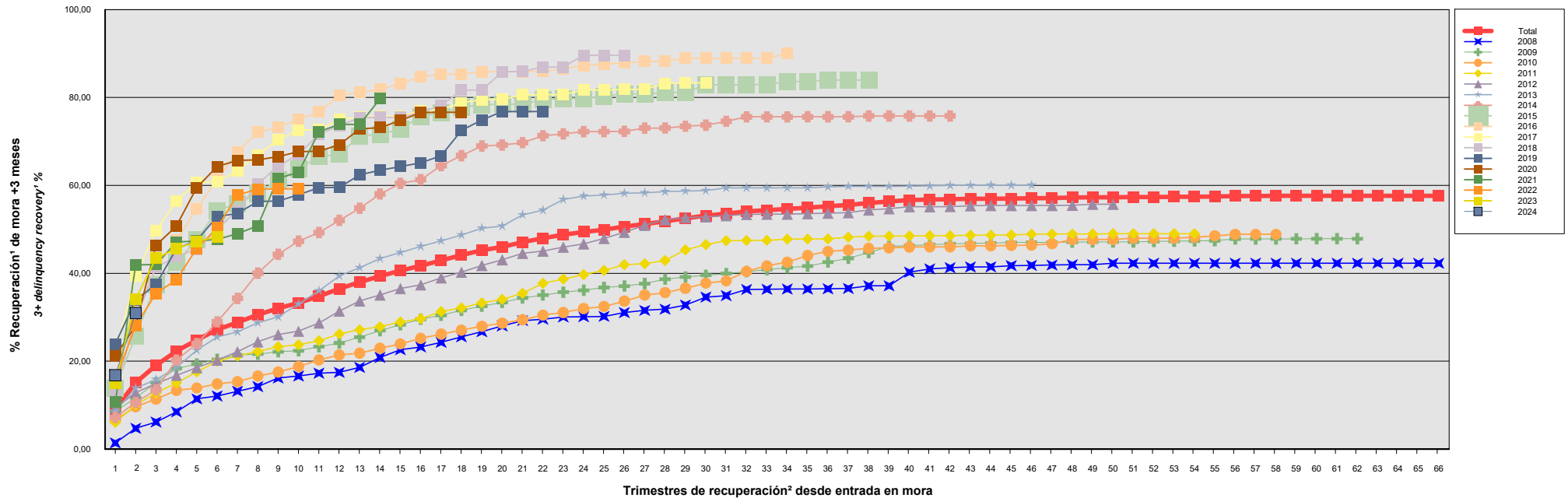
**Delinquency analysis:** 3+ months delinquency recovery<sup>1</sup> rate (years after delinquency occurs) - Detailed by quarters of occurrence<sup>2</sup>

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

**Fecha / Date:** 31/05/2024

**Divisa / Currency:** EUR

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<sup>1</sup> 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.

<sup>2</sup> 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 quarters<sup>2</sup>

Entrada en mora Delinquency	Total	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Σ Saldo Vivo Activos entrada mora (Ppal.Miles €) Outstanding Balance of Assets upon delinquency (€ Thou. Principal) Σ	576.618,250	35.087,204	114.956,879	70.606,116	68.794,179	71.533,226	66.047,453	32.679,040	28.156,553	18.000,693	15.098,528	9.793,223	11.422,564	8.742,765	2.950,723	4.713,982	14.134,645
Nº Activos / Nº. of Assets	3.545	204	668	398	392	412	405	208	190	125	109	75	81	64	30	43	107
1	9,21%	1,40%	8,60%	6,62%	6,10%	9,32%	8,60%	7,22%	13,93%	12,30%	21,84%	13,25%	23,92%	21,19%	10,66%	15,87%	14,97%
2	15,11%	4,72%	11,68%	9,63%	10,03%	12,87%	13,90%	10,60%	25,78%	30,43%	39,43%	29,43%	33,97%	28,11%	41,88%	28,10%	34,10%
3	19,07%	6,16%	15,13%	11,38%	12,73%	14,89%	15,82%	13,50%	37,44%	41,41%	49,70%	41,35%	37,42%	46,36%	42,01%	35,41%	43,41%
4	22,29%	8,47%	18,34%	13,35%	15,05%	16,78%	18,56%	20,24%	42,46%	47,50%	56,46%	43,83%	45,57%	50,73%	47,09%	38,54%	45,62%
5	24,81%	11,43%	19,35%	13,90%	17,57%	18,55%	22,50%	24,00%	47,59%	54,63%	60,66%	45,48%	47,46%	59,47%	47,39%	45,64%	47,29%
6	27,16%	12,09%	20,41%	14,82%	20,00%	20,24%	25,50%	28,96%	54,25%	61,35%	60,80%	50,11%	52,89%	64,31%	47,69%	50,33%	48,26%
7	28,81%	13,15%	21,41%	15,34%	21,19%	22,14%	26,66%	34,31%	55,87%	67,55%	63,35%	54,29%	53,63%	65,70%	49,02%	57,83%	
8	30,58%	14,23%	21,62%	16,64%	22,23%	24,43%	28,72%	40,03%	58,20%	72,14%	66,89%	60,32%	56,35%	65,80%	50,83%	59,18%	
9	32,04%	16,17%	22,14%	17,54%	23,30%	26,04%	30,09%	44,33%	61,25%	73,18%	70,41%	64,33%	56,44%	66,56%	61,62%	59,19%	
10	33,26%	16,62%	22,37%	18,77%	23,75%	26,82%	33,01%	47,30%	63,86%	75,06%	72,60%	67,05%	57,89%	67,69%	62,94%	59,19%	
11	34,82%	17,27%	23,31%	20,32%	24,64%	28,69%	36,04%	49,28%	66,57%	76,70%	72,67%	71,65%	59,50%	67,77%	72,22%		
12	36,47%	17,46%	24,14%	21,42%	26,20%	31,42%	39,42%	52,05%	67,12%	80,49%	74,94%	73,62%	59,53%	69,25%	73,90%		
13	38,02%	18,60%	25,47%	21,81%	27,16%	33,75%	41,29%	54,83%	71,31%	81,15%	75,59%	75,42%	62,43%	72,86%	73,90%		

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	Total	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
14	39,36%	20,86%	26,97%	22,95%	27,84%	35,09%	43,37%	58,06%	71,62%	81,84%	75,70%	75,48%	63,44%	73,17%	79,76%		
15	40,60%	22,62%	28,29%	23,94%	28,95%	36,56%	44,73%	60,47%	72,78%	83,18%	75,74%	75,53%	64,32%	74,77%			
16	41,72%	23,24%	29,56%	25,21%	29,67%	37,37%	46,11%	61,30%	75,73%	84,77%	76,97%	76,59%	65,14%	76,61%			
17	42,93%	24,29%	30,45%	26,19%	31,29%	38,98%	47,39%	64,51%	76,51%	85,31%	77,32%	78,15%	66,77%	76,62%			
18	44,15%	25,56%	31,58%	27,09%	32,14%	40,25%	48,71%	66,79%	77,77%	85,35%	78,76%	81,64%	72,51%	76,62%			
19	45,26%	26,71%	32,54%	27,95%	33,28%	41,80%	50,26%	68,97%	78,37%	85,83%	79,53%	81,72%	74,89%				
20	46,03%	28,02%	33,38%	28,65%	34,07%	43,09%	50,73%	69,21%	78,43%	85,88%	79,58%	85,83%	76,81%				
21	47,11%	29,24%	34,40%	29,44%	35,46%	44,53%	53,30%	69,73%	78,48%	85,91%	80,59%	85,94%	76,81%				
22	48,00%	29,56%	35,05%	30,49%	37,73%	45,07%	54,35%	71,31%	79,52%	85,94%	80,63%	86,93%	76,83%				
23	48,80%	30,07%	35,71%	31,08%	38,69%	45,97%	56,79%	71,75%	79,79%	86,51%	80,67%	86,96%					
24	49,43%	30,12%	36,13%	31,98%	39,72%	46,71%	57,57%	72,24%	79,82%	87,31%	81,69%	89,62%					
25	49,94%	30,20%	36,77%	32,46%	40,65%	47,92%	57,82%	72,24%	80,33%	87,59%	81,72%	89,63%					
26	50,62%	31,07%	37,10%	33,69%	41,97%	49,35%	58,21%	72,28%	80,79%	87,84%	81,82%	89,63%					
27	51,23%	31,56%	37,66%	35,05%	42,20%	50,94%	58,32%	73,04%	80,80%	88,19%	81,87%						
28	51,84%	31,84%	38,66%	35,61%	42,91%	52,24%	58,59%	73,06%	81,13%	88,20%	83,19%						
29	52,53%	32,79%	39,17%	36,62%	45,34%	52,70%	58,71%	73,46%	81,14%	88,92%	83,35%						
30	53,13%	34,58%	39,55%	37,76%	46,54%	52,82%	58,82%	73,72%	82,91%	88,93%	83,36%						
31	53,56%	34,93%	39,96%	38,27%	47,43%	53,14%	59,43%	74,58%	82,91%	88,94%							
32	54,09%	36,32%	40,38%	40,44%	47,46%	53,38%	59,43%	75,60%	82,92%	88,94%							
33	54,36%	36,37%	40,85%	41,71%	47,51%	53,46%	59,43%	75,60%	82,99%	88,95%							

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	Total	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
34	54,65%	36,42%	41,29%	42,51%	47,77%	53,47%	59,43%	75,60%	83,66%	89,98%							
35	54,92%	36,42%	41,63%	44,04%	47,80%	53,57%	59,43%	75,61%	83,66%								
36	55,28%	36,49%	42,55%	44,98%	47,84%	53,68%	59,65%	75,61%	83,98%								
37	55,57%	36,55%	43,42%	45,28%	48,23%	53,80%	59,79%	75,61%	83,98%								
38	56,03%	37,15%	44,72%	45,68%	48,44%	54,44%	59,79%	75,81%	83,98%								
39	56,36%	37,16%	46,13%	45,78%	48,47%	54,71%	59,80%	75,81%									
40	56,67%	40,26%	46,31%	45,96%	48,51%	55,14%	59,85%	75,81%									
41	56,78%	40,99%	46,54%	46,02%	48,56%	55,15%	59,87%	75,81%									
42	56,85%	41,28%	46,71%	46,02%	48,58%	55,18%	60,00%	75,81%									
43	56,94%	41,45%	46,79%	46,23%	48,67%	55,39%	60,01%										
44	56,97%	41,47%	46,88%	46,26%	48,68%	55,43%	60,03%										
45	57,03%	41,74%	47,01%	46,36%	48,72%	55,43%	60,03%										
46	57,07%	41,81%	47,04%	46,40%	48,92%	55,44%	60,03%										
47	57,12%	41,88%	47,06%	46,72%	48,93%	55,44%											
48	57,26%	41,95%	47,09%	47,70%	48,93%	55,48%											
49	57,30%	41,95%	47,12%	47,70%	48,97%	55,70%											
50	57,32%	42,28%	47,12%	47,71%	48,99%	55,70%											
51	57,36%	42,28%	47,13%	47,99%	49,00%												
52	57,38%	42,28%	47,24%	47,99%	49,00%												
53	57,39%	42,28%	47,30%	47,99%	49,00%												

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54	57,43%	42,28%	47,38%	48,22%	49,00%												
55	57,48%	42,28%	47,43%	48,53%													
56	57,60%	42,28%	47,83%	48,87%													
57	57,60%	42,28%	47,84%	48,87%													
58	57,61%	42,28%	47,84%	48,87%													
59	57,61%	42,28%	47,85%														
60	57,61%	42,28%	47,87%														
61	57,61%	42,28%	47,87%														
62	57,61%	42,28%	47,87%														
63	57,61%	42,28%															
64	57,61%	42,28%															
65	57,61%	42,28%															
66	57,61%	42,28%															

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