

# BANCAJA 11 Fondo de Titulización de Activos

## Cartera de Activos Titulizados / Portfolio of Securitised Assets

**Análisis de morosidad:** Tasa de morosidad +3 meses

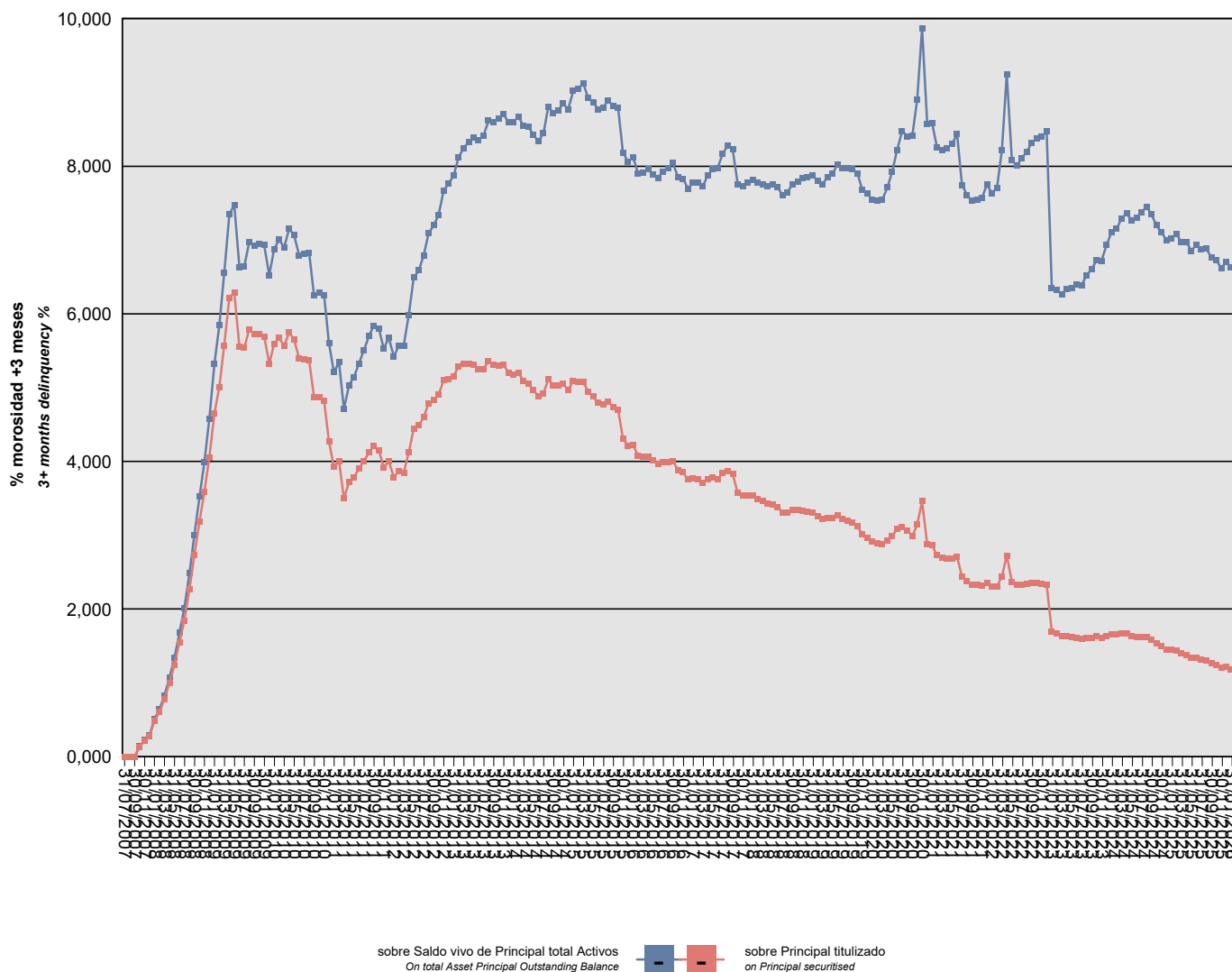
**Delinquency analysis:** 3+ months delinquency rate

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

**Fecha / Date:** 28/02/2026

**Divisa / Currency:** EUR

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Fecha Date	Saldo vivo de Activos en mora (Ppal. Miles €) Delinquent Asset Outstanding Balance (€ thou. Principal)	% morosidad +3 meses 3+ months delinquency %	
		sobre Saldo vivo de Principal total Activos On total Asset Principal Outstanding Balance	sobre Principal titulado 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	2.724,750	0,14%	0,14%
30/11/2007	4.392,847	0,23%	0,22%
31/12/2007	5.650,342	0,29%	0,28%
31/01/2008	9.703,433	0,51%	0,49%
29/02/2008	12.198,187	0,65%	0,61%
31/03/2008	15.634,223	0,83%	0,78%
30/04/2008	19.927,411	1,07%	1,00%
31/05/2008	24.913,238	1,34%	1,25%
30/06/2008	31.046,253	1,68%	1,55%
31/07/2008	36.843,286	2,01%	1,84%
31/08/2008	45.387,012	2,48%	2,27%
30/09/2008	54.634,467	3,00%	2,73%
31/10/2008	63.732,374	3,52%	3,19%
30/11/2008	71.844,102	3,99%	3,59%
31/12/2008	81.059,319	4,57%	4,05%
31/01/2009	93.036,700	5,33%	4,65%
28/02/2009	100.183,871	5,84%	5,01%
31/03/2009	111.441,067	6,55%	5,57%
30/04/2009	124.417,794	7,35%	6,22%
31/05/2009	125.743,894	7,48%	6,29%
30/06/2009	111.071,296	6,63%	5,55%
31/07/2009	110.812,227	6,65%	5,54%
31/08/2009	115.819,165	6,97%	5,79%
30/09/2009	114.556,393	6,92%	5,73%
31/10/2009	114.477,680	6,94%	5,72%
30/11/2009	113.886,119	6,93%	5,69%
31/12/2009	106.483,947	6,52%	5,32%
31/01/2010	111.889,785	6,88%	5,59%
28/02/2010	113.457,482	7,00%	5,67%
31/03/2010	111.326,193	6,90%	5,57%
30/04/2010	114.957,903	7,15%	5,75%
31/05/2010	113.130,979	7,07%	5,66%
30/06/2010	107.914,012	6,79%	5,40%
31/07/2010	107.610,247	6,81%	5,38%
31/08/2010	107.313,627	6,82%	5,37%
30/09/2010	97.368,625	6,25%	4,87%

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		sobre Saldo vivo de Principal total Activos On total Asset Principal Outstanding Balance	sobre Principal titulado on Principal securitised
31/10/2010	97.532,497	6,29%	4,88%
30/11/2010	96.389,026	6,25%	4,82%
31/12/2010	85.386,029	5,60%	4,27%
31/01/2011	78.541,763	5,21%	3,93%
28/02/2011	80.111,198	5,34%	4,01%
31/03/2011	70.028,613	4,72%	3,50%
30/04/2011	74.400,511	5,03%	3,72%
31/05/2011	75.761,460	5,15%	3,79%
30/06/2011	78.004,302	5,32%	3,90%
31/07/2011	80.076,777	5,51%	4,00%
31/08/2011	82.423,321	5,70%	4,12%
30/09/2011	84.138,563	5,84%	4,21%
31/10/2011	82.944,625	5,80%	4,15%
30/11/2011	78.416,850	5,53%	3,92%
31/12/2011	80.064,075	5,68%	4,00%
31/01/2012	75.709,528	5,42%	3,79%
29/02/2012	77.483,646	5,57%	3,87%
31/03/2012	76.968,918	5,57%	3,85%
30/04/2012	82.419,475	5,99%	4,12%
31/05/2012	88.936,348	6,49%	4,45%
30/06/2012	89.790,861	6,59%	4,49%
31/07/2012	92.056,056	6,79%	4,60%
31/08/2012	95.779,822	7,09%	4,79%
30/09/2012	96.763,808	7,20%	4,84%
31/10/2012	98.124,764	7,34%	4,91%
30/11/2012	101.938,516	7,66%	5,10%
31/12/2012	102.448,989	7,77%	5,12%
31/01/2013	103.090,095	7,87%	5,15%
28/02/2013	105.629,628	8,12%	5,28%
31/03/2013	106.580,292	8,25%	5,33%
30/04/2013	106.472,458	8,33%	5,32%
31/05/2013	106.329,160	8,39%	5,32%
30/06/2013	105.100,361	8,35%	5,25%
31/07/2013	105.122,647	8,41%	5,26%
31/08/2013	107.112,457	8,62%	5,36%
30/09/2013	106.257,196	8,60%	5,31%
31/10/2013	106.083,748	8,64%	5,30%
30/11/2013	106.182,752	8,71%	5,31%
31/12/2013	104.075,476	8,59%	5,20%

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31/01/2014	103.622,973	8,60%	5,18%
28/02/2014	103.905,437	8,67%	5,20%
31/03/2014	101.917,735	8,55%	5,10%
30/04/2014	101.155,609	8,53%	5,06%
31/05/2014	99.318,743	8,43%	4,97%
30/06/2014	97.741,984	8,34%	4,89%
31/07/2014	98.409,867	8,44%	4,92%
31/08/2014	102.247,177	8,81%	5,11%
30/09/2014	100.653,273	8,72%	5,03%
31/10/2014	100.571,377	8,76%	5,03%
30/11/2014	100.984,365	8,85%	5,05%
31/12/2014	99.394,491	8,77%	4,97%
31/01/2015	101.737,833	9,02%	5,09%
28/02/2015	101.463,775	9,05%	5,07%
31/03/2015	101.614,874	9,12%	5,08%
30/04/2015	98.789,483	8,92%	4,94%
31/05/2015	97.562,389	8,87%	4,88%
30/06/2015	95.845,652	8,77%	4,79%
31/07/2015	95.482,358	8,79%	4,77%
31/08/2015	96.253,766	8,90%	4,81%
30/09/2015	94.759,151	8,81%	4,74%
31/10/2015	94.023,803	8,80%	4,70%
30/11/2015	86.272,070	8,19%	4,31%
31/12/2015	84.276,447	8,06%	4,21%
31/01/2016	84.444,369	8,12%	4,22%
29/02/2016	81.584,605	7,90%	4,08%
31/03/2016	81.284,097	7,91%	4,06%
30/04/2016	81.362,157	7,96%	4,07%
31/05/2016	80.215,152	7,89%	4,01%
30/06/2016	79.339,862	7,85%	3,97%
31/07/2016	79.733,584	7,93%	3,99%
31/08/2016	79.807,432	7,97%	3,99%
30/09/2016	80.114,560	8,04%	4,01%
31/10/2016	77.663,543	7,85%	3,88%
30/11/2016	77.066,350	7,83%	3,85%
31/12/2016	75.196,974	7,70%	3,76%
31/01/2017	75.544,845	7,78%	3,78%
28/02/2017	75.208,125	7,78%	3,76%
31/03/2017	74.274,203	7,73%	3,71%

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30/04/2017	75.270,511	7,88%	3,76%
31/05/2017	75.588,899	7,96%	3,78%
30/06/2017	75.326,670	7,98%	3,77%
31/07/2017	76.797,545	8,17%	3,84%
31/08/2017	77.410,283	8,27%	3,87%
30/09/2017	76.643,263	8,23%	3,83%
31/10/2017	71.450,752	7,75%	3,57%
30/11/2017	70.811,969	7,73%	3,54%
31/12/2017	70.755,659	7,78%	3,54%
31/01/2018	70.701,436	7,81%	3,54%
28/02/2018	69.861,277	7,77%	3,49%
31/03/2018	69.216,604	7,75%	3,46%
30/04/2018	68.609,514	7,73%	3,43%
31/05/2018	68.388,775	7,76%	3,42%
30/06/2018	67.681,484	7,72%	3,38%
31/07/2018	66.175,923	7,60%	3,31%
31/08/2018	66.241,664	7,65%	3,31%
30/09/2018	66.857,797	7,76%	3,34%
31/10/2018	66.780,455	7,79%	3,34%
30/11/2018	66.732,148	7,84%	3,34%
31/12/2018	66.356,352	7,85%	3,32%
31/01/2019	66.135,244	7,87%	3,31%
28/02/2019	65.204,102	7,81%	3,26%
31/03/2019	64.333,033	7,76%	3,22%
30/04/2019	64.683,551	7,85%	3,23%
31/05/2019	64.659,361	7,89%	3,23%
30/06/2019	65.298,654	8,02%	3,26%
31/07/2019	64.476,396	7,98%	3,22%
31/08/2019	64.060,127	7,97%	3,20%
30/09/2019	63.525,177	7,96%	3,18%
31/10/2019	62.514,878	7,90%	3,13%
30/11/2019	60.228,461	7,68%	3,01%
31/12/2019	59.367,936	7,63%	2,97%
31/01/2020	58.306,978	7,55%	2,92%
29/02/2020	57.804,611	7,53%	2,89%
31/03/2020	57.487,742	7,54%	2,87%
30/04/2020	58.477,970	7,71%	2,92%
31/05/2020	59.820,888	7,93%	2,99%
30/06/2020	61.627,081	8,22%	3,08%

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31/07/2020	62.286,126	8,48%	3,11%
31/08/2020	61.373,692	8,40%	3,07%
30/09/2020	59.771,212	8,41%	2,99%
31/10/2020	62.863,918	8,90%	3,14%
30/11/2020	69.213,485	9,87%	3,46%
31/12/2020	57.577,918	8,57%	2,88%
31/01/2021	57.303,542	8,58%	2,87%
28/02/2021	54.576,740	8,26%	2,73%
31/03/2021	53.858,407	8,22%	2,69%
30/04/2021	53.621,201	8,24%	2,68%
31/05/2021	53.640,824	8,30%	2,68%
30/06/2021	54.111,622	8,43%	2,71%
31/07/2021	48.807,760	7,75%	2,44%
31/08/2021	47.609,360	7,61%	2,38%
30/09/2021	46.715,122	7,53%	2,34%
31/10/2021	46.509,802	7,55%	2,33%
30/11/2021	46.353,445	7,57%	2,32%
31/12/2021	47.046,269	7,75%	2,35%
31/01/2022	46.053,590	7,63%	2,30%
28/02/2022	46.192,563	7,71%	2,31%
31/03/2022	48.771,615	8,21%	2,44%
30/04/2022	54.535,969	9,24%	2,73%
31/05/2022	47.317,133	8,08%	2,37%
30/06/2022	46.553,797	8,01%	2,33%
31/07/2022	46.719,222	8,11%	2,34%
31/08/2022	46.851,436	8,20%	2,34%
30/09/2022	47.101,745	8,32%	2,36%
31/10/2022	47.095,138	8,37%	2,35%
30/11/2022	46.843,503	8,40%	2,34%
31/12/2022	46.657,933	8,47%	2,33%
31/01/2023	33.839,463	6,35%	1,69%
28/02/2023	33.332,151	6,33%	1,67%
31/03/2023	32.642,531	6,27%	1,63%
30/04/2023	32.689,566	6,34%	1,63%
31/05/2023	32.431,137	6,35%	1,62%
30/06/2023	32.275,475	6,40%	1,61%
31/07/2023	31.844,665	6,39%	1,59%
31/08/2023	32.179,768	6,53%	1,61%
30/09/2023	32.234,346	6,60%	1,61%

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31/10/2023	32.562,375	6,73%	1,63%
30/11/2023	32.169,081	6,72%	1,61%
31/12/2023	32.777,021	6,94%	1,64%
31/01/2024	33.248,153	7,11%	1,66%
29/02/2024	33.182,389	7,15%	1,66%
31/03/2024	33.453,666	7,29%	1,67%
30/04/2024	33.396,479	7,36%	1,67%
31/05/2024	32.604,677	7,27%	1,63%
30/06/2024	32.391,553	7,30%	1,62%
31/07/2024	32.348,853	7,37%	1,62%
31/08/2024	32.403,376	7,45%	1,62%
30/09/2024	31.616,613	7,35%	1,58%
31/10/2024	30.651,760	7,20%	1,53%
30/11/2024	29.925,053	7,10%	1,50%
31/12/2024	29.094,518	7,00%	1,45%
31/01/2025	28.889,600	7,03%	1,44%
28/02/2025	28.772,221	7,09%	1,44%
31/03/2025	27.938,538	6,97%	1,40%
30/04/2025	27.634,695	6,98%	1,38%
31/05/2025	26.847,529	6,85%	1,34%
30/06/2025	26.877,264	6,94%	1,34%
31/07/2025	26.335,525	6,87%	1,32%
31/08/2025	26.097,771	6,89%	1,30%
30/09/2025	25.327,049	6,77%	1,27%
31/10/2025	24.904,379	6,73%	1,25%
30/11/2025	24.211,725	6,62%	1,21%
31/12/2025	24.266,139	6,71%	1,21%
31/01/2026	23.674,390	6,63%	1,18%
28/02/2026	23.433,076	6,63%	1,17%