

MBS BANCAJA 2 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

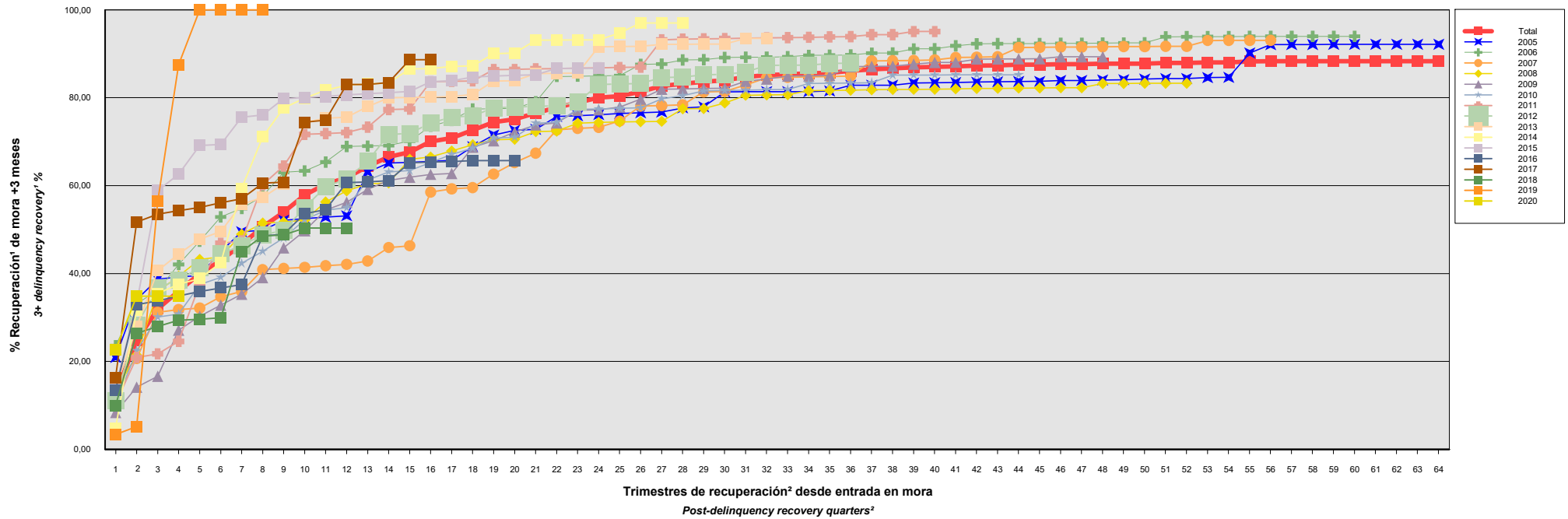
Delinquency analysis: 3+ months delinquency recovery¹ rate (years after delinquency occurs) - Detailed by quarters of occurrence²

Activos / Assets: Préstamos hipotecarios (CTHs) / Mortgage loans (PTCs)

Fecha / Date: 31/10/2020

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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Entrada en mora Delinquency	Total	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Σ Saldo Vivo Activos entrada mora (Ppaal.Miles €) Outstanding Balance of Assets upon delinquency (€ thou. Principal) Σ	64.372,380	2.498,872	6.234,489	5.113,283	5.548,664	11.528,770	6.287,206	4.487,544	8.164,081	5.831,070	3.004,151	1.996,715	1.100,225	457,043	718,315	225,204	1.176,749
Nº Activos / Nº. of Assets	760	33	68	51	57	123	62	46	108	61	39	36	23	13	11	6	23
1	12,92%	20,94%	23,61%	15,12%	13,18%	8,40%	10,33%	10,47%	11,18%	14,04%	4,80%	14,30%	13,55%	16,35%	10,00%	3,40%	22,71%
2	24,73%	34,06%	33,18%	20,71%	21,45%	14,15%	22,44%	20,92%	28,30%	27,93%	31,73%	33,23%	32,96%	51,69%	26,41%	5,20%	34,86%
3	31,96%	38,75%	36,13%	31,21%	35,93%	16,66%	30,11%	21,74%	36,82%	40,67%	35,46%	58,87%	33,79%	53,50%	27,99%	56,46%	34,86%
4	35,96%	39,22%	42,07%	31,82%	39,45%	27,14%	30,77%	24,58%	38,50%	44,44%	37,54%	62,61%	34,89%	54,31%	29,40%	87,50%	34,86%
5	39,97%	39,58%	47,38%	32,17%	43,18%	30,31%	37,48%	37,54%	41,37%	47,84%	38,88%	69,14%	35,91%	55,03%	29,61%	100,00%	
6	42,99%	44,98%	52,88%	34,73%	43,84%	32,84%	39,15%	46,88%	44,48%	49,56%	42,47%	69,38%	36,74%	56,09%	29,95%	100,00%	
7	46,65%	49,50%	54,82%	35,92%	48,98%	35,28%	42,33%	47,42%	46,38%	55,75%	59,39%	75,58%	37,50%	57,03%	45,00%	100,00%	
8	50,65%	49,86%	57,63%	40,87%	51,48%	39,08%	45,06%	60,22%	48,86%	57,28%	71,09%	76,06%	48,54%	60,57%	48,58%	100,00%	
9	53,95%	52,14%	63,03%	41,18%	51,74%	45,85%	48,09%	64,44%	49,80%	60,48%	77,64%	79,78%	48,93%	60,78%	48,78%		
10	57,88%	52,48%	63,36%	41,42%	52,17%	49,74%	52,21%	71,65%	54,96%	74,40%	79,93%	80,02%	53,63%	74,43%	50,34%		
11	60,35%	52,83%	65,36%	41,79%	56,28%	54,45%	54,42%	71,85%	59,77%	75,36%	81,71%	80,28%	54,53%	74,88%	50,34%		
12	61,81%	53,15%	68,90%	42,10%	58,81%	56,24%	54,98%	72,09%	61,54%	75,55%	82,85%	80,62%	60,71%	83,01%	50,34%		
13	64,40%	63,11%	69,00%	42,88%	60,40%	59,17%	61,33%	73,30%	65,59%	78,02%	83,12%	80,91%	60,86%	83,02%			
14	66,53%	65,11%	69,12%	45,93%	60,62%	61,17%	63,11%	77,31%	71,64%	79,97%	83,37%	81,13%	61,16%	83,46%			

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	Total	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
15	67,61%	65,29%	70,15%	46,33%	65,97%	61,93%	63,42%	77,44%	71,91%	80,08%	86,56%	81,43%	65,17%	88,63%			
16	70,06%	65,51%	73,52%	58,52%	66,52%	62,57%	65,25%	83,65%	74,22%	80,15%	86,63%	83,61%	65,37%	88,63%			
17	70,82%	65,74%	74,85%	59,29%	67,88%	62,78%	67,14%	83,73%	75,60%	80,23%	87,13%	83,88%	65,47%				
18	72,66%	68,89%	77,42%	59,56%	69,32%	68,75%	68,52%	83,83%	75,85%	80,76%	87,25%	84,72%	65,70%				
19	74,44%	71,53%	77,50%	62,63%	70,45%	70,22%	70,86%	86,38%	77,74%	83,79%	90,03%	84,92%	65,70%				
20	75,11%	72,56%	77,62%	65,25%	70,57%	72,16%	71,01%	86,43%	77,90%	83,85%	90,16%	85,10%	65,71%				
21	76,51%	72,80%	79,09%	67,38%	72,32%	73,82%	74,23%	86,57%	78,04%	85,49%	93,11%	85,20%					
22	77,78%	75,72%	84,84%	72,69%	72,42%	74,29%	74,36%	86,65%	78,17%	85,56%	93,13%	86,66%					
23	78,90%	75,92%	84,90%	73,05%	74,21%	77,14%	77,38%	86,72%	79,02%	85,60%	93,16%	86,66%					
24	80,03%	76,16%	84,97%	73,25%	74,38%	77,25%	77,45%	86,80%	83,02%	91,61%	93,16%	86,66%					
25	80,39%	76,39%	85,03%	74,70%	74,49%	77,87%	77,59%	86,88%	83,12%	91,67%	94,72%						
26	81,38%	76,59%	87,57%	78,09%	74,55%	79,68%	77,70%	86,96%	83,23%	91,72%	97,01%						
27	82,67%	76,75%	87,67%	78,24%	74,64%	81,92%	79,77%	93,15%	84,62%	92,15%	97,01%						
28	83,16%	77,68%	88,60%	78,37%	77,47%	82,01%	80,45%	93,32%	84,69%	92,17%	97,01%						
29	83,61%	77,94%	88,67%	81,31%	77,55%	82,11%	81,57%	93,37%	85,22%	92,19%							
30	83,95%	81,34%	89,14%	81,45%	78,81%	82,19%	81,65%	93,46%	85,31%	92,19%							
31	84,70%	81,37%	89,20%	82,92%	80,56%	83,74%	81,74%	93,53%	85,84%	93,48%							
32	85,13%	81,38%	89,24%	84,52%	80,64%	84,24%	81,81%	93,61%	87,33%	93,48%							
33	85,30%	81,38%	89,32%	84,64%	80,70%	84,94%	81,89%	93,67%	87,40%								
34	85,57%	81,38%	89,64%	84,74%	81,61%	84,99%	83,24%	93,75%	87,44%								

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	Total	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
35	85,66%	81,53%	89,68%	84,81%	81,67%	85,07%	83,31%	93,84%	87,83%								
36	86,10%	82,84%	89,73%	84,91%	81,70%	87,08%	83,35%	93,90%	87,84%								
37	86,47%	82,86%	90,15%	88,36%	81,81%	87,13%	83,40%	94,36%									
38	86,66%	82,86%	90,18%	88,42%	81,87%	87,18%	85,14%	94,36%									
39	86,92%	83,37%	91,11%	88,50%	81,91%	87,65%	85,17%	95,06%									
40	87,00%	83,42%	91,14%	88,59%	81,96%	88,03%	85,17%	95,06%									
41	87,13%	83,45%	91,81%	89,16%	82,02%	88,06%	85,19%										
42	87,32%	83,55%	92,28%	89,24%	82,09%	88,79%	85,21%										
43	87,34%	83,63%	92,30%	89,31%	82,14%	88,82%	85,21%										
44	87,52%	83,70%	92,32%	91,43%	82,19%	88,85%	85,22%										
45	87,54%	83,72%	92,33%	91,46%	82,22%	88,89%											
46	87,64%	83,92%	92,36%	91,51%	82,26%	89,33%											
47	87,65%	83,94%	92,40%	91,55%	82,28%	89,34%											
48	87,74%	84,04%	92,43%	91,58%	83,23%	89,34%											
49	87,75%	84,11%	92,46%	91,62%	83,26%												
50	87,76%	84,24%	92,49%	91,65%	83,28%												
51	87,90%	84,35%	93,85%	91,69%	83,28%												
52	87,90%	84,37%	93,88%	91,70%	83,28%												
53	88,02%	84,59%	93,90%	93,02%													
54	88,03%	84,63%	93,92%	93,04%													

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55	88,24%	90,18%	93,96%	93,04%													
56	88,32%	92,08%	93,97%	93,04%													
57	88,32%	92,10%	93,97%														
58	88,32%	92,10%	93,97%														
59	88,32%	92,15%	93,97%														
60	88,32%	92,15%	93,97%														
61	88,32%	92,15%															
62	88,32%	92,15%															
63	88,32%	92,15%															
64	88,32%	92,15%															

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