

# RURAL HIPOTECARIO VIII Fondo de Titulización de Activos

## Cartera de Activos Titulizados / Portfolio of Securitised Assets

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

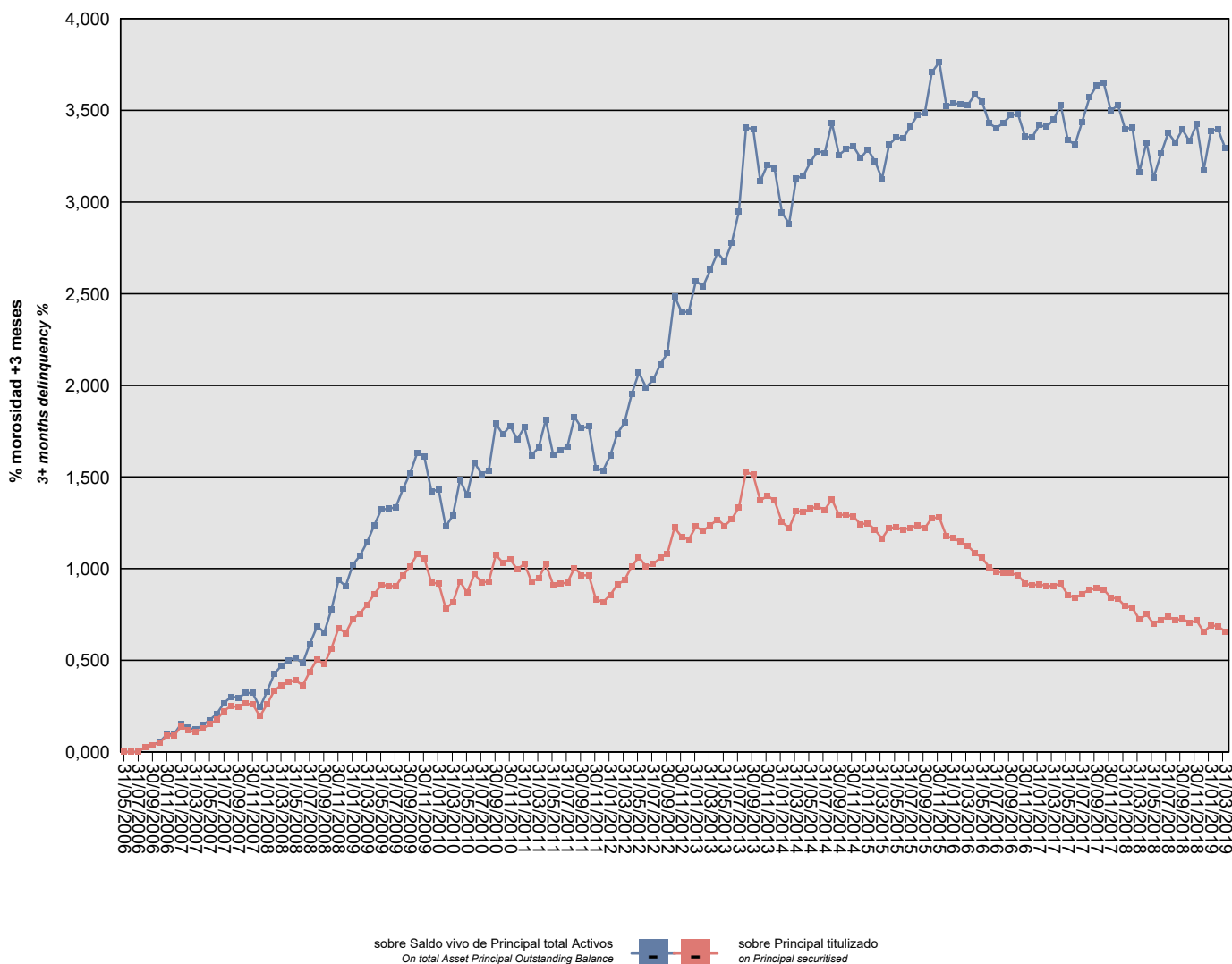
**Delinquency analysis:** 3+ months delinquency rate

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

**Fecha / Date:** 31/03/2019

**Divisa / Currency:** EUR

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| Fecha<br>Date | Saldo vivo de Activos en<br>mora (Ppal. Miles €)<br>Delinquent Asset Outstanding<br>Balance (€ thou. Principal) | % morosidad +3 meses<br>3+ months delinquency %   |  |
|---------------|---|---|--|
|               |   | sobre Saldo vivo de<br>Principal total Activos<br>On total Asset Principal<br>Outstanding Balance | sobre Principal titulado<br>on Principal securitised |
| 31/05/2006    | 0,000   | 0,00%   | 0,00%  |
| 30/06/2006    | 0,000   | 0,00%   | 0,00%  |
| 31/07/2006    | 0,000   | 0,00%   | 0,00%  |
| 31/08/2006    | 362,397   | 0,03%   | 0,03%  |
| 30/09/2006    | 465,093   | 0,04%   | 0,04%  |
| 31/10/2006    | 687,802   | 0,06%   | 0,05%  |
| 30/11/2006    | 1.157,810   | 0,10%   | 0,09%  |
| 31/12/2006    | 1.171,425   | 0,10%   | 0,09%  |
| 31/01/2007    | 1.817,256   | 0,15%   | 0,14%  |
| 28/02/2007    | 1.541,353   | 0,13%   | 0,12%  |
| 31/03/2007    | 1.401,672   | 0,12%   | 0,11%  |
| 30/04/2007    | 1.668,804   | 0,15%   | 0,13%  |
| 31/05/2007    | 1.963,550   | 0,18%   | 0,15%  |
| 30/06/2007    | 2.311,814   | 0,21%   | 0,18%  |
| 31/07/2007    | 2.908,596   | 0,27%   | 0,22%  |
| 31/08/2007    | 3.261,352   | 0,30%   | 0,25%  |
| 30/09/2007    | 3.176,884   | 0,30%   | 0,24%  |
| 31/10/2007    | 3.418,231   | 0,32%   | 0,26%  |
| 30/11/2007    | 3.378,415   | 0,32%   | 0,26%  |
| 31/12/2007    | 2.537,684   | 0,24%   | 0,20%  |
| 31/01/2008    | 3.374,104   | 0,33%   | 0,26%  |
| 29/02/2008    | 4.330,521   | 0,43%   | 0,33%  |
| 31/03/2008    | 4.743,549   | 0,47%   | 0,36%  |
| 30/04/2008    | 4.969,636   | 0,50%   | 0,38%  |
| 31/05/2008    | 5.085,178   | 0,52%   | 0,39%  |
| 30/06/2008    | 4.725,683   | 0,48%   | 0,36%  |
| 31/07/2008    | 5.697,322   | 0,59%   | 0,44%  |
| 31/08/2008    | 6.581,399   | 0,69%   | 0,51%  |
| 30/09/2008    | 6.219,975   | 0,65%   | 0,48%  |
| 31/10/2008    | 7.343,955   | 0,78%   | 0,56%  |
| 30/11/2008    | 8.799,602   | 0,94%   | 0,68%  |
| 31/12/2008    | 8.417,583   | 0,90%   | 0,65%  |
| 31/01/2009    | 9.438,320   | 1,02%   | 0,73%  |
| 28/02/2009    | 9.825,276   | 1,07%   | 0,76%  |
| 31/03/2009    | 10.428,162  | 1,14%   | 0,80%  |
| 30/04/2009    | 11.188,439  | 1,24%   | 0,86%  |
| 31/05/2009    | 11.850,286  | 1,32%   | 0,91%  |
| 30/06/2009    | 11.781,936  | 1,33%   | 0,91%  |
| 31/07/2009    | 11.752,070  | 1,34%   | 0,90%  |

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| Fecha<br>Date | Saldo vivo de Activos en<br>mora (Ppal. Miles €)<br>Delinquent Asset Outstanding<br>Balance (€ thou. Principal) | % morosidad +3 meses<br>3+ months delinquency %   |  |
|---------------|---|---|--|
|               |   | sobre Saldo vivo de<br>Principal total Activos<br>On total Asset Principal<br>Outstanding Balance | sobre Principal titulado<br>on Principal securitised |
| 31/08/2009    | 12.519,892  | 1,43%   | 0,96%  |
| 30/09/2009    | 13.169,374  | 1,52%   | 1,01%  |
| 31/10/2009    | 14.015,156  | 1,63%   | 1,08%  |
| 30/11/2009    | 13.708,669  | 1,61%   | 1,05%  |
| 31/12/2009    | 11.980,179  | 1,42%   | 0,92%  |
| 31/01/2010    | 11.966,911  | 1,43%   | 0,92%  |
| 28/02/2010    | 10.185,057  | 1,23%   | 0,78%  |
| 31/03/2010    | 10.593,247  | 1,29%   | 0,81%  |
| 30/04/2010    | 12.085,801  | 1,48%   | 0,93%  |
| 31/05/2010    | 11.318,218  | 1,40%   | 0,87%  |
| 30/06/2010    | 12.626,876  | 1,58%   | 0,97%  |
| 31/07/2010    | 12.027,744  | 1,52%   | 0,93%  |
| 31/08/2010    | 12.079,362  | 1,53%   | 0,93%  |
| 30/09/2010    | 13.975,500  | 1,79%   | 1,08%  |
| 31/10/2010    | 13.415,519  | 1,73%   | 1,03%  |
| 30/11/2010    | 13.680,997  | 1,78%   | 1,05%  |
| 31/12/2010    | 12.938,225  | 1,71%   | 1,00%  |
| 31/01/2011    | 13.345,021  | 1,77%   | 1,03%  |
| 28/02/2011    | 12.088,399  | 1,62%   | 0,93%  |
| 31/03/2011    | 12.313,386  | 1,66%   | 0,95%  |
| 30/04/2011    | 13.320,865  | 1,81%   | 1,02%  |
| 31/05/2011    | 11.850,945  | 1,62%   | 0,91%  |
| 30/06/2011    | 11.930,340  | 1,65%   | 0,92%  |
| 31/07/2011    | 12.003,299  | 1,67%   | 0,92%  |
| 31/08/2011    | 13.061,760  | 1,83%   | 1,00%  |
| 30/09/2011    | 12.529,068  | 1,77%   | 0,96%  |
| 31/10/2011    | 12.525,298  | 1,78%   | 0,96%  |
| 30/11/2011    | 10.830,878  | 1,55%   | 0,83%  |
| 31/12/2011    | 10.640,193  | 1,54%   | 0,82%  |
| 31/01/2012    | 11.119,337  | 1,62%   | 0,86%  |
| 29/02/2012    | 11.860,421  | 1,74%   | 0,91%  |
| 31/03/2012    | 12.172,330  | 1,80%   | 0,94%  |
| 30/04/2012    | 13.172,078  | 1,95%   | 1,01%  |
| 31/05/2012    | 13.814,731  | 2,07%   | 1,06%  |
| 30/06/2012    | 13.168,946  | 1,99%   | 1,01%  |
| 31/07/2012    | 13.314,766  | 2,03%   | 1,02%  |
| 31/08/2012    | 13.777,636  | 2,11%   | 1,06%  |
| 30/09/2012    | 14.058,590  | 2,18%   | 1,08%  |
| 31/10/2012    | 15.923,174  | 2,49%   | 1,22%  |

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|               |   | sobre Saldo vivo de<br>Principal total Activos<br>On total Asset Principal<br>Outstanding Balance | sobre Principal titulado<br>on Principal securitised |
| 30/11/2012    | 15.258,364  | 2,40%   | 1,17%  |
| 31/12/2012    | 15.073,071  | 2,40%   | 1,16%  |
| 31/01/2013    | 15.990,524  | 2,57%   | 1,23%  |
| 28/02/2013    | 15.671,108  | 2,54%   | 1,21%  |
| 31/03/2013    | 16.087,566  | 2,63%   | 1,24%  |
| 30/04/2013    | 16.481,281  | 2,72%   | 1,27%  |
| 31/05/2013    | 16.034,804  | 2,68%   | 1,23%  |
| 30/06/2013    | 16.511,734  | 2,78%   | 1,27%  |
| 31/07/2013    | 17.356,921  | 2,95%   | 1,34%  |
| 31/08/2013    | 19.872,709  | 3,41%   | 1,53%  |
| 30/09/2013    | 19.655,285  | 3,40%   | 1,51%  |
| 31/10/2013    | 17.819,938  | 3,11%   | 1,37%  |
| 30/11/2013    | 18.176,745  | 3,20%   | 1,40%  |
| 31/12/2013    | 17.831,659  | 3,18%   | 1,37%  |
| 31/01/2014    | 16.333,982  | 2,94%   | 1,26%  |
| 28/02/2014    | 15.873,014  | 2,88%   | 1,22%  |
| 31/03/2014    | 17.092,821  | 3,13%   | 1,31%  |
| 30/04/2014    | 17.025,645  | 3,14%   | 1,31%  |
| 31/05/2014    | 17.291,194  | 3,22%   | 1,33%  |
| 30/06/2014    | 17.409,857  | 3,28%   | 1,34%  |
| 31/07/2014    | 17.170,673  | 3,27%   | 1,32%  |
| 31/08/2014    | 17.903,514  | 3,43%   | 1,38%  |
| 30/09/2014    | 16.811,880  | 3,26%   | 1,29%  |
| 31/10/2014    | 16.816,674  | 3,29%   | 1,29%  |
| 30/11/2014    | 16.705,602  | 3,31%   | 1,29%  |
| 31/12/2014    | 16.148,585  | 3,24%   | 1,24%  |
| 31/01/2015    | 16.222,577  | 3,29%   | 1,25%  |
| 28/02/2015    | 15.764,761  | 3,22%   | 1,21%  |
| 31/03/2015    | 15.133,350  | 3,13%   | 1,16%  |
| 30/04/2015    | 15.897,173  | 3,31%   | 1,22%  |
| 31/05/2015    | 15.928,264  | 3,35%   | 1,23%  |
| 30/06/2015    | 15.760,353  | 3,35%   | 1,21%  |
| 31/07/2015    | 15.916,984  | 3,41%   | 1,22%  |
| 31/08/2015    | 16.074,089  | 3,48%   | 1,24%  |
| 30/09/2015    | 15.879,720  | 3,49%   | 1,22%  |
| 31/10/2015    | 16.592,004  | 3,71%   | 1,28%  |
| 30/11/2015    | 16.626,785  | 3,76%   | 1,28%  |
| 31/12/2015    | 15.285,409  | 3,52%   | 1,18%  |
| 31/01/2016    | 15.159,674  | 3,54%   | 1,17%  |

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|---------------|---|---|--|
|               |   | sobre Saldo vivo de<br>Principal total Activos<br>On total Asset Principal<br>Outstanding Balance | sobre Principal titulado<br>on Principal securitised |
| 29/02/2016    | 14.917,366  | 3,54%   | 1,15%  |
| 31/03/2016    | 14.604,606  | 3,53%   | 1,12%  |
| 30/04/2016    | 14.113,750  | 3,59%   | 1,09%  |
| 31/05/2016    | 13.773,213  | 3,55%   | 1,06%  |
| 30/06/2016    | 13.110,981  | 3,43%   | 1,01%  |
| 31/07/2016    | 12.801,343  | 3,40%   | 0,98%  |
| 31/08/2016    | 12.709,124  | 3,43%   | 0,98%  |
| 30/09/2016    | 12.689,702  | 3,47%   | 0,98%  |
| 31/10/2016    | 12.546,324  | 3,48%   | 0,97%  |
| 30/11/2016    | 11.959,197  | 3,36%   | 0,92%  |
| 31/12/2016    | 11.804,209  | 3,35%   | 0,91%  |
| 31/01/2017    | 11.904,360  | 3,42%   | 0,92%  |
| 28/02/2017    | 11.756,770  | 3,41%   | 0,90%  |
| 31/03/2017    | 11.781,581  | 3,45%   | 0,91%  |
| 30/04/2017    | 11.931,115  | 3,53%   | 0,92%  |
| 31/05/2017    | 11.141,633  | 3,34%   | 0,86%  |
| 30/06/2017    | 10.927,298  | 3,31%   | 0,84%  |
| 31/07/2017    | 11.197,713  | 3,44%   | 0,86%  |
| 31/08/2017    | 11.516,578  | 3,57%   | 0,89%  |
| 30/09/2017    | 11.612,719  | 3,64%   | 0,89%  |
| 31/10/2017    | 11.529,225  | 3,65%   | 0,89%  |
| 30/11/2017    | 10.936,743  | 3,50%   | 0,84%  |
| 31/12/2017    | 10.869,978  | 3,53%   | 0,84%  |
| 31/01/2018    | 10.340,396  | 3,40%   | 0,80%  |
| 28/02/2018    | 10.252,600  | 3,41%   | 0,79%  |
| 31/03/2018    | 9.399,223   | 3,16%   | 0,72%  |
| 30/04/2018    | 9.770,028   | 3,33%   | 0,75%  |
| 31/05/2018    | 9.091,870   | 3,13%   | 0,70%  |
| 30/06/2018    | 9.372,975   | 3,26%   | 0,72%  |
| 31/07/2018    | 9.594,500   | 3,38%   | 0,74%  |
| 31/08/2018    | 9.359,418   | 3,33%   | 0,72%  |
| 30/09/2018    | 9.447,839   | 3,40%   | 0,73%  |
| 31/10/2018    | 9.177,462   | 3,33%   | 0,71%  |
| 30/11/2018    | 9.321,230   | 3,43%   | 0,72%  |
| 31/12/2018    | 8.512,680   | 3,18%   | 0,65%  |
| 31/01/2019    | 8.984,559   | 3,39%   | 0,69%  |
| 28/02/2019    | 8.911,972   | 3,40%   | 0,69%  |
| 31/03/2019    | 8.546,865   | 3,30%   | 0,66%  |