

# RURAL HIPOTECARIO X 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>

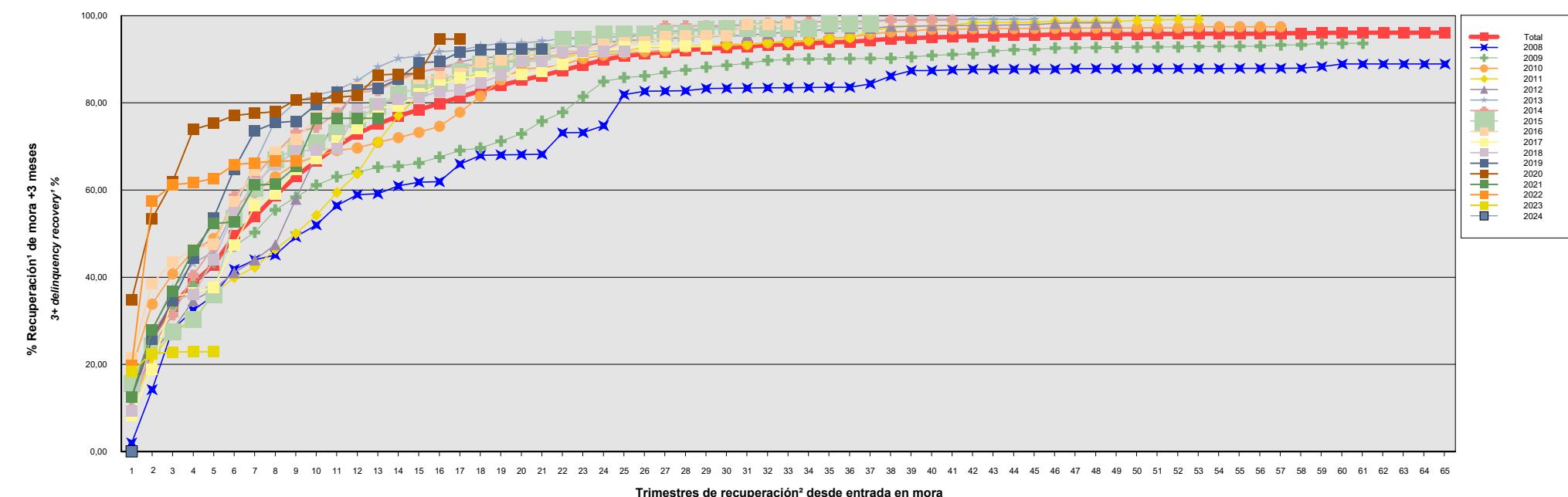
Delinquency analysis: 3+ months delinquency recovery<sup>1</sup> rate (years after delinquency occurs) - Detailed by quarters of occurrence<sup>2</sup>

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

Fecha / Date: 31/01/2024

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 períodos 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	263.838,023	10.496,300	59.507,070	35.762,302	32.140,821	38.034,011	30.090,137	17.398,561	14.406,320	6.312,930	4.673,664	4.663,825	2.661,416	3.686,558	1.490,543	1.548,467	918,653
Nº Activos / Nº. of Assets	2.430	83	490	279	263	341	297	175	153	77	64	57	41	50	24	22	13
1	13,20%	1,99%	13,26%	18,95%	10,15%	10,64%	14,02%	9,82%	15,65%	21,50%	8,29%	9,30%	12,47%	34,80%	12,53%	19,68%	18,42%
2	26,27%	14,22%	25,81%	33,85%	21,40%	22,84%	27,96%	24,03%	24,26%	38,56%	18,85%	25,96%	25,80%	53,46%	27,99%	57,48%	22,49%
3	33,38%	28,03%	32,76%	40,79%	27,40%	27,93%	37,34%	31,39%	27,51%	43,57%	35,53%	34,72%	34,63%	61,93%	36,82%	61,21%	22,84%
4	38,61%	32,44%	38,24%	46,01%	29,86%	34,64%	43,19%	40,43%	30,37%	46,37%	36,51%	35,97%	44,35%	73,90%	46,07%	61,69%	22,88%
5	42,86%	35,89%	43,42%	48,93%	36,21%	37,23%	45,90%	47,07%	36,07%	47,58%	37,59%	44,10%	53,65%	75,28%	52,35%	62,65%	22,88%
6	49,48%	41,80%	47,12%	56,17%	39,95%	41,06%	55,51%	58,57%	53,61%	57,37%	47,32%	54,78%	64,80%	77,10%	52,66%	65,80%	
7	53,91%	43,97%	50,28%	59,46%	42,27%	43,98%	66,09%	63,07%	60,39%	64,49%	56,39%	61,59%	73,54%	77,62%	61,15%	66,24%	
8	58,69%	45,11%	55,44%	63,05%	46,44%	47,46%	75,94%	68,34%	67,07%	68,66%	59,05%	65,75%	75,48%	78,00%	61,37%	66,60%	
9	63,10%	49,27%	58,36%	66,08%	50,00%	57,92%	80,20%	73,20%	69,41%	71,64%	64,73%	68,91%	75,78%	80,68%	65,38%	66,71%	
10	66,64%	51,98%	61,14%	67,81%	54,23%	67,93%	81,78%	74,45%	70,88%	76,72%	67,19%	69,22%	79,62%	80,95%	76,41%		
11	69,99%	56,45%	63,06%	69,07%	59,46%	76,57%	82,94%	77,71%	73,24%	80,88%	71,30%	69,57%	82,46%	81,29%	76,47%		
12	72,92%	58,94%	64,09%	69,64%	63,78%	83,46%	85,11%	82,34%	76,27%	83,47%	74,11%	78,57%	83,03%	81,68%	76,49%		
13	75,10%	59,16%	65,25%	70,95%	70,99%	84,41%	88,20%	82,82%	79,21%	83,68%	78,86%	79,59%	83,30%	86,39%	76,49%		

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2024  
0,07%

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	Total	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
14	76,96%	60,96%	65,48%	72,02%	77,07%	85,91%	90,19%	85,15%	81,99%	85,45%	79,25%	80,93%	85,48%	86,60%			
15	78,44%	61,82%	66,21%	73,23%	81,83%	86,99%	90,81%	87,08%	83,49%	85,73%	82,11%	81,23%	89,23%	86,73%			
16	79,86%	61,94%	67,56%	74,63%	84,96%	87,90%	91,68%	88,08%	84,63%	85,92%	84,02%	82,63%	89,44%	94,62%			
17	81,35%	65,98%	69,08%	77,85%	85,31%	89,40%	92,12%	88,45%	87,20%	86,64%	85,85%	82,91%	91,72%	94,62%			
18	82,74%	67,97%	69,65%	81,55%	87,03%	90,41%	93,06%	88,80%	88,88%	89,32%	86,07%	84,60%	92,18%				
19	84,03%	68,05%	71,21%	85,26%	89,23%	90,50%	93,66%	89,24%	89,07%	89,96%	86,27%	86,33%	92,29%				
20	85,19%	68,13%	72,91%	87,82%	89,53%	91,84%	93,71%	89,76%	90,40%	90,63%	86,48%	89,50%	92,35%				
21	86,23%	68,22%	75,80%	88,04%	90,27%	92,21%	94,15%	90,60%	91,69%	91,75%	87,28%	89,62%	92,38%				
22	87,45%	73,12%	77,84%	88,72%	90,66%	92,91%	94,78%	91,01%	94,55%	91,90%	88,87%	91,71%					
23	88,65%	73,18%	81,46%	90,17%	90,93%	93,05%	95,09%	91,56%	94,62%	92,02%	91,66%	91,81%					
24	89,91%	74,76%	84,91%	90,95%	91,52%	93,77%	95,14%	92,06%	95,74%	93,52%	91,80%	91,85%					
25	90,74%	81,89%	85,80%	91,34%	91,79%	94,30%	95,21%	94,32%	95,80%	93,78%	92,84%	91,87%					
26	91,27%	82,67%	86,19%	91,73%	92,76%	94,51%	95,78%	96,36%	95,90%	93,90%	92,94%						
27	91,69%	82,72%	86,97%	91,92%	92,84%	94,57%	96,45%	97,65%	95,96%	95,16%	92,98%						
28	92,07%	82,77%	87,56%	92,69%	93,11%	95,22%	96,49%	97,67%	96,02%	95,30%	92,98%						
29	92,42%	83,31%	88,19%	92,96%	93,18%	95,27%	97,19%	97,70%	96,96%	95,36%	92,98%						
30	92,66%	83,35%	88,62%	93,40%	93,24%	95,31%	97,75%	97,72%	97,01%	95,44%							
31	92,90%	83,40%	89,08%	93,46%	93,31%	95,51%	97,94%	97,73%	97,06%	98,01%							
32	93,30%	83,44%	89,75%	93,76%	93,78%	95,87%	98,39%	98,33%	97,10%	98,03%							
33	93,47%	83,47%	89,95%	94,11%	93,84%	96,24%	98,40%	98,59%	97,15%	98,03%							

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2024

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	Total	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
34	93,61%	83,54%	90,04%	94,32%	94,22%	96,35%	98,60%	98,60%	97,18%								
35	93,91%	83,56%	90,08%	94,76%	94,82%	97,09%	98,64%	98,62%	98,05%								
36	93,99%	83,58%	90,13%	95,12%	94,88%	97,11%	98,66%	98,63%	98,05%								
37	94,34%	84,38%	90,17%	95,78%	96,54%	97,13%	98,85%	98,64%	98,05%								
38	94,68%	86,17%	90,23%	96,24%	97,22%	97,53%	99,04%	98,97%									
39	94,87%	87,40%	90,50%	96,47%	97,63%	97,55%	99,05%	98,98%									
40	95,05%	87,40%	90,88%	96,88%	97,66%	97,70%	99,16%	98,98%									
41	95,14%	87,56%	91,10%	96,90%	97,83%	97,75%	99,16%	98,98%									
42	95,28%	87,71%	91,29%	97,02%	98,45%	97,77%	99,16%										
43	95,42%	87,72%	91,88%	97,04%	98,47%	97,78%	99,16%										
44	95,51%	87,73%	92,19%	97,06%	98,49%	97,91%	99,16%										
45	95,53%	87,73%	92,22%	97,09%	98,50%	97,93%	99,16%										
46	95,68%	87,74%	92,59%	97,12%	98,68%	98,23%											
47	95,71%	87,84%	92,62%	97,14%	98,69%	98,33%											
48	95,74%	87,84%	92,70%	97,17%	98,70%	98,33%											
49	95,75%	87,85%	92,72%	97,19%	98,71%	98,33%											
50	95,78%	87,86%	92,78%	97,21%	98,90%												
51	95,81%	87,86%	92,81%	97,23%	99,04%												
52	95,83%	87,87%	92,83%	97,24%	99,12%												
53	95,87%	87,88%	92,91%	97,44%	99,12%												

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54	95,89%	87,88%	92,96%	97,44%													
55	95,89%	87,93%	92,98%	97,45%													
56	95,90%	87,93%	93,00%	97,45%													
57	95,96%	87,94%	93,29%	97,45%													
58	95,97%	87,95%	93,33%														
59	96,06%	88,34%	93,65%														
60	96,08%	88,91%	93,65%														
61	96,08%	88,91%	93,65%														
62	96,08%	88,91%															
63	96,08%	88,91%															
64	96,08%	88,91%															
65	96,08%	88,91%															

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2024