

# RURAL HIPOTECARIO X Fondo de Titulización de Activos

## Cartera de Activos Titulizados / Portfolio of Securitised Assets

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

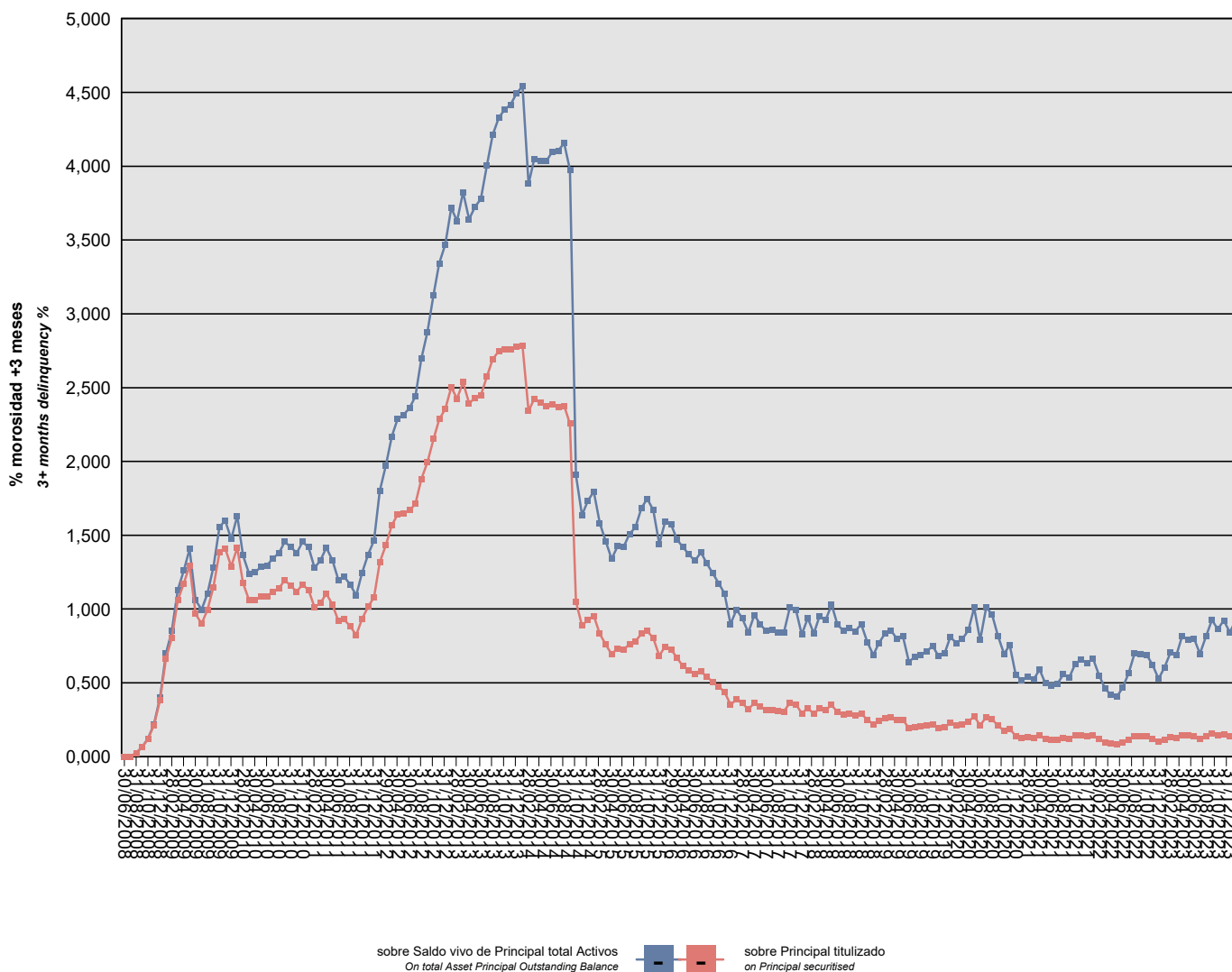
**Delinquency analysis:** 3+ months delinquency rate

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

**Fecha / Date:** 31/01/2024

**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 |
| 30/06/2008    | 0,000   | 0,00%   | 0,00%  |
| 31/07/2008    | 0,000   | 0,00%   | 0,00%  |
| 31/08/2008    | 454,818   | 0,02%   | 0,02%  |
| 30/09/2008    | 1.226,141   | 0,07%   | 0,07%  |
| 31/10/2008    | 2.234,727   | 0,12%   | 0,12%  |
| 30/11/2008    | 4.005,884   | 0,22%   | 0,21%  |
| 31/12/2008    | 7.185,649   | 0,40%   | 0,38%  |
| 31/01/2009    | 12.528,853  | 0,70%   | 0,67%  |
| 28/02/2009    | 15.105,661  | 0,85%   | 0,80%  |
| 31/03/2009    | 19.916,817  | 1,13%   | 1,06%  |
| 30/04/2009    | 22.065,081  | 1,26%   | 1,17%  |
| 31/05/2009    | 24.366,632  | 1,41%   | 1,30%  |
| 30/06/2009    | 18.169,950  | 1,06%   | 0,97%  |
| 31/07/2009    | 16.955,460  | 1,00%   | 0,90%  |
| 31/08/2009    | 18.673,227  | 1,10%   | 0,99%  |
| 30/09/2009    | 21.595,059  | 1,28%   | 1,15%  |
| 31/10/2009    | 25.986,304  | 1,56%   | 1,38%  |
| 30/11/2009    | 26.531,634  | 1,60%   | 1,41%  |
| 31/12/2009    | 24.238,306  | 1,47%   | 1,29%  |
| 31/01/2010    | 26.635,278  | 1,63%   | 1,42%  |
| 28/02/2010    | 22.103,551  | 1,36%   | 1,18%  |
| 31/03/2010    | 19.948,676  | 1,24%   | 1,06%  |
| 30/04/2010    | 19.956,412  | 1,25%   | 1,06%  |
| 31/05/2010    | 20.426,238  | 1,29%   | 1,09%  |
| 30/06/2010    | 20.414,601  | 1,30%   | 1,09%  |
| 31/07/2010    | 21.007,616  | 1,34%   | 1,12%  |
| 31/08/2010    | 21.435,924  | 1,38%   | 1,14%  |
| 30/09/2010    | 22.494,256  | 1,46%   | 1,20%  |
| 31/10/2010    | 21.804,049  | 1,42%   | 1,16%  |
| 30/11/2010    | 21.029,197  | 1,38%   | 1,12%  |
| 31/12/2010    | 21.930,764  | 1,46%   | 1,17%  |
| 31/01/2011    | 21.257,077  | 1,42%   | 1,13%  |
| 28/02/2011    | 19.021,989  | 1,28%   | 1,01%  |
| 31/03/2011    | 19.567,557  | 1,33%   | 1,04%  |
| 30/04/2011    | 20.753,956  | 1,42%   | 1,10%  |
| 31/05/2011    | 19.417,652  | 1,33%   | 1,03%  |
| 30/06/2011    | 17.270,495  | 1,20%   | 0,92%  |
| 31/07/2011    | 17.478,197  | 1,22%   | 0,93%  |
| 31/08/2011    | 16.609,244  | 1,17%   | 0,88%  |

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Delinquency analysis: 3+ months delinquency rate

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

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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 |
| 30/09/2011    | 15.472,974  | 1,09%   | 0,82%  |
| 31/10/2011    | 17.493,727  | 1,24%   | 0,93%  |
| 30/11/2011    | 19.087,790  | 1,37%   | 1,02%  |
| 31/12/2011    | 20.285,827  | 1,46%   | 1,08%  |
| 31/01/2012    | 24.764,009  | 1,80%   | 1,32%  |
| 29/02/2012    | 26.922,939  | 1,97%   | 1,43%  |
| 31/03/2012    | 29.473,081  | 2,17%   | 1,57%  |
| 30/04/2012    | 30.833,719  | 2,29%   | 1,64%  |
| 31/05/2012    | 30.959,703  | 2,32%   | 1,65%  |
| 30/06/2012    | 31.389,410  | 2,36%   | 1,67%  |
| 31/07/2012    | 32.201,051  | 2,44%   | 1,71%  |
| 31/08/2012    | 35.375,147  | 2,70%   | 1,88%  |
| 30/09/2012    | 37.495,422  | 2,88%   | 1,99%  |
| 31/10/2012    | 40.445,403  | 3,13%   | 2,15%  |
| 30/11/2012    | 42.972,946  | 3,34%   | 2,29%  |
| 31/12/2012    | 44.270,649  | 3,47%   | 2,35%  |
| 31/01/2013    | 47.056,283  | 3,72%   | 2,50%  |
| 28/02/2013    | 45.612,461  | 3,63%   | 2,43%  |
| 31/03/2013    | 47.682,880  | 3,82%   | 2,54%  |
| 30/04/2013    | 45.019,563  | 3,64%   | 2,39%  |
| 31/05/2013    | 45.686,449  | 3,72%   | 2,43%  |
| 30/06/2013    | 46.030,084  | 3,78%   | 2,45%  |
| 31/07/2013    | 48.420,661  | 4,01%   | 2,58%  |
| 31/08/2013    | 50.602,372  | 4,21%   | 2,69%  |
| 30/09/2013    | 51.620,704  | 4,33%   | 2,75%  |
| 31/10/2013    | 51.907,396  | 4,39%   | 2,76%  |
| 30/11/2013    | 51.836,083  | 4,42%   | 2,76%  |
| 31/12/2013    | 52.228,260  | 4,49%   | 2,78%  |
| 31/01/2014    | 52.306,855  | 4,54%   | 2,78%  |
| 28/02/2014    | 44.036,770  | 3,88%   | 2,34%  |
| 31/03/2014    | 45.588,235  | 4,05%   | 2,42%  |
| 30/04/2014    | 45.059,348  | 4,03%   | 2,40%  |
| 31/05/2014    | 44.612,686  | 4,03%   | 2,37%  |
| 30/06/2014    | 44.884,727  | 4,10%   | 2,39%  |
| 31/07/2014    | 44.498,536  | 4,11%   | 2,37%  |
| 31/08/2014    | 44.671,403  | 4,16%   | 2,38%  |
| 30/09/2014    | 42.418,474  | 3,98%   | 2,26%  |
| 31/10/2014    | 19.749,121  | 1,91%   | 1,05%  |
| 30/11/2014    | 16.699,611  | 1,64%   | 0,89%  |

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

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

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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 |
| 31/12/2014    | 17.438,172  | 1,73%   | 0,93%  |
| 31/01/2015    | 17.930,179  | 1,80%   | 0,95%  |
| 28/02/2015    | 15.647,897  | 1,58%   | 0,83%  |
| 31/03/2015    | 14.284,020  | 1,46%   | 0,76%  |
| 30/04/2015    | 13.048,295  | 1,34%   | 0,69%  |
| 31/05/2015    | 13.784,507  | 1,43%   | 0,73%  |
| 30/06/2015    | 13.634,077  | 1,42%   | 0,73%  |
| 31/07/2015    | 14.340,365  | 1,51%   | 0,76%  |
| 31/08/2015    | 14.669,381  | 1,55%   | 0,78%  |
| 30/09/2015    | 15.669,037  | 1,69%   | 0,83%  |
| 31/10/2015    | 16.009,236  | 1,75%   | 0,85%  |
| 30/11/2015    | 15.123,673  | 1,67%   | 0,80%  |
| 31/12/2015    | 12.856,293  | 1,44%   | 0,68%  |
| 31/01/2016    | 14.027,068  | 1,59%   | 0,75%  |
| 29/02/2016    | 13.668,414  | 1,57%   | 0,73%  |
| 31/03/2016    | 12.588,733  | 1,47%   | 0,67%  |
| 30/04/2016    | 11.516,676  | 1,42%   | 0,61%  |
| 31/05/2016    | 11.006,385  | 1,37%   | 0,59%  |
| 30/06/2016    | 10.533,709  | 1,33%   | 0,56%  |
| 31/07/2016    | 10.889,691  | 1,39%   | 0,58%  |
| 31/08/2016    | 10.185,890  | 1,31%   | 0,54%  |
| 30/09/2016    | 9.552,518   | 1,24%   | 0,51%  |
| 31/10/2016    | 8.895,065   | 1,17%   | 0,47%  |
| 30/11/2016    | 8.279,268   | 1,11%   | 0,44%  |
| 31/12/2016    | 6.640,025   | 0,90%   | 0,35%  |
| 31/01/2017    | 7.296,661   | 1,00%   | 0,39%  |
| 28/02/2017    | 6.810,347   | 0,94%   | 0,36%  |
| 31/03/2017    | 6.051,714   | 0,84%   | 0,32%  |
| 30/04/2017    | 6.847,786   | 0,96%   | 0,36%  |
| 31/05/2017    | 6.350,141   | 0,90%   | 0,34%  |
| 30/06/2017    | 5.968,516   | 0,85%   | 0,32%  |
| 31/07/2017    | 5.955,118   | 0,86%   | 0,32%  |
| 31/08/2017    | 5.815,812   | 0,84%   | 0,31%  |
| 30/09/2017    | 5.773,746   | 0,84%   | 0,31%  |
| 31/10/2017    | 6.883,878   | 1,01%   | 0,37%  |
| 30/11/2017    | 6.671,377   | 0,99%   | 0,35%  |
| 31/12/2017    | 5.509,202   | 0,83%   | 0,29%  |
| 31/01/2018    | 6.192,047   | 0,94%   | 0,33%  |
| 28/02/2018    | 5.461,956   | 0,83%   | 0,29%  |

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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 |
| 31/03/2018    | 6.186,115   | 0,95%   | 0,33%  |
| 30/04/2018    | 5.951,711   | 0,92%   | 0,32%  |
| 31/05/2018    | 6.586,982   | 1,03%   | 0,35%  |
| 30/06/2018    | 5.679,264   | 0,90%   | 0,30%  |
| 31/07/2018    | 5.351,595   | 0,85%   | 0,28%  |
| 31/08/2018    | 5.423,835   | 0,87%   | 0,29%  |
| 30/09/2018    | 5.236,849   | 0,85%   | 0,28%  |
| 31/10/2018    | 5.482,924   | 0,90%   | 0,29%  |
| 30/11/2018    | 4.702,917   | 0,78%   | 0,25%  |
| 31/12/2018    | 4.132,640   | 0,69%   | 0,22%  |
| 31/01/2019    | 4.579,827   | 0,77%   | 0,24%  |
| 28/02/2019    | 4.920,753   | 0,84%   | 0,26%  |
| 31/03/2019    | 4.989,053   | 0,85%   | 0,27%  |
| 30/04/2019    | 4.627,628   | 0,80%   | 0,25%  |
| 31/05/2019    | 4.686,617   | 0,82%   | 0,25%  |
| 30/06/2019    | 3.646,899   | 0,64%   | 0,19%  |
| 31/07/2019    | 3.796,625   | 0,68%   | 0,20%  |
| 31/08/2019    | 3.834,820   | 0,69%   | 0,20%  |
| 30/09/2019    | 3.927,682   | 0,71%   | 0,21%  |
| 31/10/2019    | 4.110,300   | 0,75%   | 0,22%  |
| 30/11/2019    | 3.690,542   | 0,68%   | 0,20%  |
| 31/12/2019    | 3.731,314   | 0,70%   | 0,20%  |
| 31/01/2020    | 4.284,171   | 0,81%   | 0,23%  |
| 29/02/2020    | 4.041,893   | 0,77%   | 0,21%  |
| 31/03/2020    | 4.143,064   | 0,80%   | 0,22%  |
| 30/04/2020    | 4.422,505   | 0,86%   | 0,24%  |
| 31/05/2020    | 5.159,133   | 1,01%   | 0,27%  |
| 30/06/2020    | 3.991,362   | 0,79%   | 0,21%  |
| 31/07/2020    | 5.046,410   | 1,01%   | 0,27%  |
| 31/08/2020    | 4.781,199   | 0,97%   | 0,25%  |
| 30/09/2020    | 3.956,054   | 0,82%   | 0,21%  |
| 31/10/2020    | 3.333,492   | 0,70%   | 0,18%  |
| 30/11/2020    | 3.582,717   | 0,76%   | 0,19%  |
| 31/12/2020    | 2.587,726   | 0,55%   | 0,14%  |
| 31/01/2021    | 2.402,381   | 0,52%   | 0,13%  |
| 28/02/2021    | 2.503,775   | 0,54%   | 0,13%  |
| 31/03/2021    | 2.385,878   | 0,52%   | 0,13%  |
| 30/04/2021    | 2.662,712   | 0,59%   | 0,14%  |
| 31/05/2021    | 2.209,104   | 0,50%   | 0,12%  |

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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 |
| 30/06/2021    | 2.113,860   | 0,48%   | 0,11%  |
| 31/07/2021    | 2.151,802   | 0,49%   | 0,11%  |
| 31/08/2021    | 2.413,760   | 0,56%   | 0,13%  |
| 30/09/2021    | 2.287,818   | 0,54%   | 0,12%  |
| 31/10/2021    | 2.665,705   | 0,63%   | 0,14%  |
| 30/11/2021    | 2.762,419   | 0,66%   | 0,15%  |
| 31/12/2021    | 2.611,087   | 0,63%   | 0,14%  |
| 31/01/2022    | 2.716,023   | 0,66%   | 0,14%  |
| 28/02/2022    | 2.230,618   | 0,55%   | 0,12%  |
| 31/03/2022    | 1.857,957   | 0,47%   | 0,10%  |
| 30/04/2022    | 1.646,272   | 0,42%   | 0,09%  |
| 31/05/2022    | 1.592,692   | 0,41%   | 0,08%  |
| 30/06/2022    | 1.807,004   | 0,47%   | 0,10%  |
| 31/07/2022    | 2.168,686   | 0,57%   | 0,12%  |
| 31/08/2022    | 2.656,960   | 0,70%   | 0,14%  |
| 30/09/2022    | 2.605,511   | 0,70%   | 0,14%  |
| 31/10/2022    | 2.557,876   | 0,69%   | 0,14%  |
| 30/11/2022    | 2.272,846   | 0,62%   | 0,12%  |
| 31/12/2022    | 1.895,601   | 0,53%   | 0,10%  |
| 31/01/2023    | 2.134,519   | 0,60%   | 0,11%  |
| 28/02/2023    | 2.461,770   | 0,70%   | 0,13%  |
| 31/03/2023    | 2.373,126   | 0,69%   | 0,13%  |
| 30/04/2023    | 2.784,533   | 0,82%   | 0,15%  |
| 31/05/2023    | 2.671,821   | 0,79%   | 0,14%  |
| 30/06/2023    | 2.647,167   | 0,80%   | 0,14%  |
| 31/07/2023    | 2.277,164   | 0,70%   | 0,12%  |
| 31/08/2023    | 2.630,736   | 0,81%   | 0,14%  |
| 30/09/2023    | 2.951,389   | 0,93%   | 0,16%  |
| 31/10/2023    | 2.714,669   | 0,86%   | 0,14%  |
| 30/11/2023    | 2.859,212   | 0,92%   | 0,15%  |
| 31/12/2023    | 2.568,319   | 0,84%   | 0,14%  |
| 31/01/2024    | 2.778,980   | 0,92%   | 0,15%  |