

# RURAL HIPOTECARIO XVI Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitized Assets

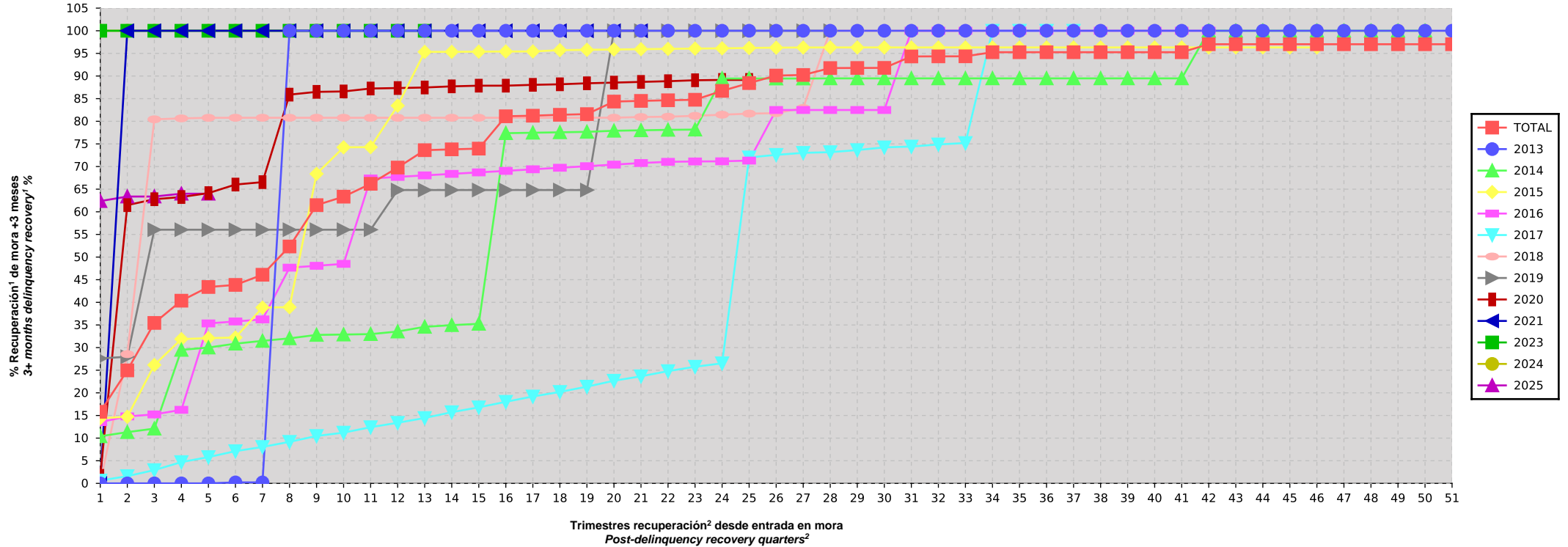
**Análisis de Morosidad: Tasa de recuperación<sup>1</sup> de mora +3 meses (años desde entrada en mora) - Detalle por trimestres en mora<sup>2</sup>**  
*Delinquency analysis: 3+ months delinquency recovery<sup>1</sup> rate (years after delinquency occurs) - Detailed by quarters of occurrence<sup>2</sup>*

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

Fecha / Date: 31/05/2026

Divisa / Currency: EUR

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitized assets communicated or modified by the relevant Servicer after their effective dates



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| Entrada en mora <sup>3</sup><br>Delinquency <sup>3</sup>  | TOTAL     | 2013    | 2014    | 2015      | 2016    | 2017    | 2018    | 2019    | 2020    | 2021    | 2023    | 2024    | 2025    |
|---|-----------|---------|---------|-----------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Saldo Vivo Activos entrada mora <sup>3</sup> (Ppal. Miles €)<br>Outstanding Balance of Assets upon delinquency <sup>3</sup> (€ thou. Principal) | 4.354,843 | 120,961 | 728,041 | 1.308,034 | 626,874 | 158,581 | 387,308 | 321,826 | 377,028 | 40,752  | 76,874  | 95,586  | 112,980 |
| Nº activos / N°. of assets  | 44        | 1       | 6       | 12        | 6       | 2       | 4       | 3       | 5       | 1       | 1       | 1       | 2       |
| 1   | 15,81%    | 0,00%   | 10,41%  | 14,40%    | 13,53%  | 0,62%   | 0,17%   | 27,60%  | 1,67%   | 0,00%   | 100,00% | 100,00% | 62,37%  |
| 2   | 24,97%    | 0,00%   | 11,32%  | 14,71%    | 14,79%  | 1,60%   | 28,55%  | 27,98%  | 61,48%  | 100,00% | 100,00% | 100,00% | 63,37%  |
| 3   | 35,45%    | 0,00%   | 12,10%  | 26,16%    | 15,23%  | 2,94%   | 80,43%  | 56,04%  | 62,78%  | 100,00% | 100,00% | 100,00% | 63,38%  |
| 4   | 40,36%    | 0,00%   | 29,50%  | 31,88%    | 16,25%  | 4,70%   | 80,64%  | 56,04%  | 63,26%  | 100,00% | 100,00% | 100,00% | 64,00%  |
| 5   | 43,39%    | 0,00%   | 30,01%  | 32,08%    | 35,34%  | 5,81%   | 80,77%  | 56,04%  | 64,13%  | 100,00% | 100,00% | 100,00% | 64,00%  |
| 6   | 43,85%    | 0,21%   | 30,87%  | 32,22%    | 35,77%  | 7,12%   | 80,78%  | 56,04%  | 66,02%  | 100,00% | 100,00% | 100,00% |         |
| 7   | 46,09%    | 0,21%   | 31,49%  | 38,85%    | 36,23%  | 8,05%   | 80,78%  | 56,04%  | 66,56%  | 100,00% | 100,00% | 100,00% |         |
| 8   | 52,34%    | 100,00% | 32,04%  | 38,92%    | 47,66%  | 9,18%   | 80,78%  | 56,04%  | 85,89%  | 100,00% | 100,00% | 100,00% |         |
| 9   | 61,47%    | 100,00% | 32,80%  | 68,39%    | 48,07%  | 10,47%  | 80,78%  | 56,04%  | 86,50%  | 100,00% | 100,00% | 100,00% |         |
| 10  | 63,35%    | 100,00% | 32,88%  | 74,25%    | 48,50%  | 11,21%  | 80,78%  | 56,04%  | 86,59%  | 100,00% | 100,00% |         |         |
| 11  | 66,19%    | 100,00% | 32,98%  | 74,29%    | 67,36%  | 12,41%  | 80,78%  | 56,04%  | 87,24%  | 100,00% | 100,00% |         |         |
| 12  | 69,78%    | 100,00% | 33,55%  | 83,45%    | 67,71%  | 13,39%  | 80,78%  | 64,81%  | 87,34%  | 100,00% | 100,00% |         |         |
| 13  | 73,62%    | 100,00% | 34,59%  | 95,33%    | 68,05%  | 14,44%  | 80,78%  | 64,81%  | 87,47%  | 100,00% | 100,00% |         |         |
| 14  | 73,80%    | 100,00% | 34,96%  | 95,34%    | 68,38%  | 15,73%  | 80,78%  | 64,81%  | 87,72%  | 100,00% |         |         |         |
| 15  | 73,96%    | 100,00% | 35,25%  | 95,38%    | 68,71%  | 16,80%  | 80,78%  | 64,81%  | 87,87%  | 100,00% |         |         |         |
| 16  | 81,11%    | 100,00% | 77,37%  | 95,42%    | 69,04%  | 18,03%  | 80,78%  | 64,81%  | 87,87%  | 100,00% |         |         |         |
| 17  | 81,23%    | 100,00% | 77,47%  | 95,43%    | 69,39%  | 19,20%  | 80,78%  | 64,81%  | 88,05%  | 100,00% |         |         |         |
| 18  | 81,43%    | 100,00% | 77,57%  | 95,72%    | 69,73%  | 20,20%  | 80,78%  | 64,81%  | 88,17%  | 100,00% |         |         |         |
| 19  | 81,58%    | 100,00% | 77,66%  | 95,79%    | 70,08%  | 21,37%  | 80,78%  | 64,81%  | 88,40%  | 100,00% |         |         |         |
| 20  | 84,36%    | 100,00% | 77,91%  | 95,86%    | 70,43%  | 22,68%  | 80,79%  | 100,00% | 88,55%  | 100,00% |         |         |         |

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|    | TOTAL  | 2013    | 2014    | 2015   | 2016    | 2017    | 2018    | 2019    | 2020   | 2021    | 2023 | 2024 | 2025 |
|----|--------|---------|---------|--------|---------|---------|---------|---------|--------|---------|------|------|------|
| 21 | 84,51% | 100,00% | 78,01%  | 95,93% | 70,78%  | 23,66%  | 80,94%  | 100,00% | 88,70% | 100,00% |      |      |      |
| 22 | 84,64% | 100,00% | 78,11%  | 96,00% | 71,04%  | 24,80%  | 81,01%  | 100,00% | 88,85% |         |      |      |      |
| 23 | 84,75% | 100,00% | 78,17%  | 96,06% | 71,12%  | 25,76%  | 81,20%  | 100,00% | 89,07% |         |      |      |      |
| 24 | 86,72% | 100,00% | 89,45%  | 96,12% | 71,16%  | 26,53%  | 81,45%  | 100,00% | 89,14% |         |      |      |      |
| 25 | 88,44% | 100,00% | 89,45%  | 96,20% | 71,32%  | 27,02%  | 81,69%  | 100,00% | 89,14% |         |      |      |      |
| 26 | 90,10% | 100,00% | 89,45%  | 96,27% | 82,49%  | 72,57%  | 81,79%  | 100,00% |        |         |      |      |      |
| 27 | 90,23% | 100,00% | 89,45%  | 96,30% | 82,49%  | 73,03%  | 82,94%  | 100,00% |        |         |      |      |      |
| 28 | 91,76% | 100,00% | 89,48%  | 96,31% | 82,49%  | 73,18%  | 100,00% | 100,00% |        |         |      |      |      |
| 29 | 91,78% | 100,00% | 89,48%  | 96,31% | 82,49%  | 73,64%  | 100,00% |         |        |         |      |      |      |
| 30 | 91,80% | 100,00% | 89,48%  | 96,31% | 82,49%  | 74,24%  | 100,00% |         |        |         |      |      |      |
| 31 | 94,33% | 100,00% | 89,48%  | 96,31% | 100,00% | 74,42%  | 100,00% |         |        |         |      |      |      |
| 32 | 94,34% | 100,00% | 89,48%  | 96,31% | 100,00% | 74,88%  | 100,00% |         |        |         |      |      |      |
| 33 | 94,36% | 100,00% | 89,48%  | 96,31% | 100,00% | 75,20%  | 100,00% |         |        |         |      |      |      |
| 34 | 95,26% | 100,00% | 89,48%  | 96,31% | 100,00% | 100,00% |         |         |        |         |      |      |      |
| 35 | 95,26% | 100,00% | 89,48%  | 96,31% | 100,00% | 100,00% |         |         |        |         |      |      |      |
| 36 | 95,26% | 100,00% | 89,48%  | 96,31% | 100,00% | 100,00% |         |         |        |         |      |      |      |
| 37 | 95,26% | 100,00% | 89,48%  | 96,31% | 100,00% | 100,00% |         |         |        |         |      |      |      |
| 38 | 95,26% | 100,00% | 89,48%  | 96,31% | 100,00% |         |         |         |        |         |      |      |      |
| 39 | 95,26% | 100,00% | 89,48%  | 96,31% | 100,00% |         |         |         |        |         |      |      |      |
| 40 | 95,26% | 100,00% | 89,48%  | 96,31% | 100,00% |         |         |         |        |         |      |      |      |
| 41 | 95,26% | 100,00% | 89,48%  | 96,31% | 100,00% |         |         |         |        |         |      |      |      |
| 42 | 97,02% | 100,00% | 100,00% | 96,31% | 100,00% |         |         |         |        |         |      |      |      |
| 43 | 97,02% | 100,00% | 100,00% | 96,33% |         |         |         |         |        |         |      |      |      |
| 44 | 97,02% | 100,00% | 100,00% | 96,33% |         |         |         |         |        |         |      |      |      |
| 45 | 97,02% | 100,00% | 100,00% | 96,33% |         |         |         |         |        |         |      |      |      |
| 46 | 97,02% | 100,00% | 100,00% | 96,33% |         |         |         |         |        |         |      |      |      |
| 47 | 97,02% | 100,00% | 100,00% |        |         |         |         |         |        |         |      |      |      |

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|----|--------|---------|---------|------|------|------|------|------|------|------|------|------|------|
| 48 | 97,02% | 100,00% | 100,00% |      |      |      |      |      |      |      |      |      |      |
| 49 | 97,02% | 100,00% | 100,00% |      |      |      |      |      |      |      |      |      |      |
| 50 | 97,02% | 100,00% | 100,00% |      |      |      |      |      |      |      |      |      |      |
| 51 | 97,02% | 100,00% |         |      |      |      |      |      |      |      |      |      |      |

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