

RURAL HIPOTECARIO V 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

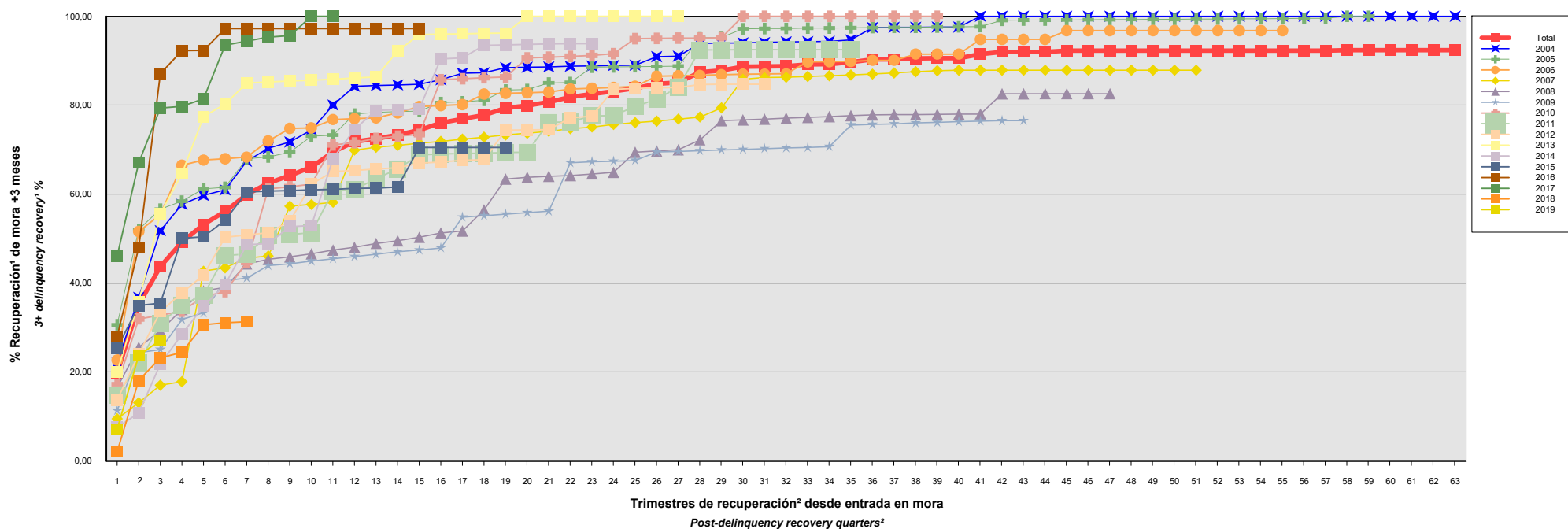
Delinquency analysis: 3+ months delinquency recovery¹ rate (years after delinquency occurs) - Detailed by quarters of occurrence²

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

Fecha / Date: 31/08/2019

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.

¹ Includes, as the case may be, the net book value (fair value minus 25% as the estimated selling costs) of the unsold properties and assets awarded to or accepted in lieu of foreclosure by the Fund for securitised assets. In reports generated before August 2015, unsold properties awarded or accepted in lieu of foreclosure were accounted for in this report at the acquisition value.

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Entrada en mora Delinquency	Total	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Σ Saldo Vivo Activos entrada mora (Ppal. Miles €)	24.614,941	4.815,791	3.313,209	3.175,599	1.019,249	1.541,259	1.601,130	1.314,197	1.916,831	1.885,019	1.287,109	796,763	623,601	672,473	181,507	382,358	88,847
Outstanding Balance of Assets upon delinquency (€ thou. Principal) Σ																	
Nº Activos / N°. of Assets	413	63	43	44	18	28	27	22	32	37	25	16	14	21	8	12	3
1	19,72%	21,96%	30,61%	22,66%	9,46%	16,51%	11,29%	17,10%	14,84%	13,71%	20,04%	7,56%	25,38%	28,00%	46,05%	2,10%	7,15%
2	35,12%	36,76%	52,04%	51,61%	13,10%	25,54%	24,37%	31,95%	21,99%	24,05%	35,83%	10,75%	34,94%	47,99%	67,06%	18,11%	23,71%
3	43,72%	51,80%	56,61%	55,38%	17,05%	29,25%	25,07%	32,76%	30,87%	33,58%	55,53%	21,78%	35,47%	87,06%	79,34%	23,17%	27,16%
4	49,25%	57,71%	58,41%	66,47%	17,83%	34,07%	31,80%	33,65%	35,10%	37,79%	64,58%	28,48%	50,09%	92,25%	79,75%	24,40%	
5	53,20%	59,71%	61,21%	67,65%	42,67%	38,22%	33,32%	36,92%	37,28%	41,80%	77,44%	34,79%	50,43%	92,34%	81,43%	30,60%	
6	56,11%	60,95%	61,51%	67,96%	43,41%	39,05%	40,54%	38,09%	46,17%	50,32%	80,25%	39,64%	54,15%	97,22%	93,49%	31,06%	
7	59,87%	67,41%	67,96%	68,33%	45,61%	44,30%	41,12%	44,62%	46,53%	50,84%	84,96%	48,63%	60,48%	97,22%	94,39%	31,31%	
8	62,51%	70,32%	68,35%	71,96%	46,08%	45,32%	43,91%	61,19%	50,78%	51,33%	85,19%	48,89%	60,68%	97,22%	95,32%		
9	64,20%	71,74%	69,42%	74,76%	57,30%	45,90%	44,33%	61,65%	50,92%	53,93%	85,42%	52,67%	60,78%	97,22%	95,63%		
10	66,10%	74,47%	73,06%	74,88%	57,67%	46,60%	44,93%	62,24%	51,34%	62,26%	85,62%	52,97%	60,98%	97,22%	100,00%		
11	69,48%	80,03%	73,28%	76,78%	58,17%	47,43%	45,47%	71,08%	60,71%	65,06%	85,83%	68,03%	61,10%	97,22%	100,00%		
12	71,82%	84,24%	78,02%	76,96%	69,90%	48,07%	45,95%	71,54%	60,96%	65,31%	86,11%	74,53%	61,30%	97,22%			
13	72,47%	84,44%	78,39%	77,13%	70,53%	48,92%	46,47%	72,52%	63,49%	65,64%	86,36%	78,83%	61,35%	97,22%			
14	73,29%	84,56%	78,55%	78,29%	70,95%	49,51%	47,02%	73,03%	65,67%	65,93%	92,17%	78,96%	61,56%	97,22%			

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	Total	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
15	74,38%	84,68%	78,67%	79,71%	71,47%	50,28%	47,41%	73,41%	68,82%	66,96%	95,88%	79,18%	70,47%	97,22%			
16	76,03%	85,71%	80,58%	79,90%	71,84%	51,29%	47,90%	85,74%	69,03%	67,22%	95,96%	90,39%	70,47%				
17	76,94%	87,21%	80,74%	80,13%	72,35%	51,73%	54,83%	85,95%	69,14%	67,60%	96,05%	90,64%	70,47%				
18	77,76%	87,29%	81,08%	82,49%	72,80%	56,45%	55,15%	86,18%	69,20%	67,75%	96,13%	93,45%	70,47%				
19	79,34%	88,45%	83,41%	82,68%	73,29%	63,41%	55,49%	86,36%	69,36%	74,36%	96,22%	93,55%	70,47%				
20	79,89%	88,53%	83,50%	82,81%	73,71%	63,79%	55,83%	90,61%	69,43%	74,42%	100,00%	93,66%					
21	80,72%	88,62%	85,01%	82,95%	74,13%	64,00%	56,15%	90,80%	76,13%	74,52%	100,00%	93,77%					
22	81,81%	88,74%	85,11%	83,66%	74,71%	64,17%	67,04%	90,98%	76,25%	77,13%	100,00%	93,84%					
23	82,51%	88,82%	88,52%	83,80%	75,09%	64,54%	67,29%	91,19%	77,62%	77,52%	100,00%	93,84%					
24	83,10%	88,92%	88,57%	83,97%	75,66%	64,92%	67,39%	91,57%	77,66%	83,57%	100,00%						
25	83,83%	89,00%	88,65%	84,27%	76,06%	69,41%	67,59%	94,95%	79,72%	83,73%	100,00%						
26	84,80%	90,92%	88,70%	86,50%	76,41%	69,71%	69,46%	95,02%	81,32%	83,91%	100,00%						
27	85,11%	91,02%	88,77%	86,62%	76,89%	70,00%	69,61%	95,08%	84,08%	83,97%	100,00%						
28	87,41%	93,88%	95,16%	86,71%	77,34%	72,21%	69,76%	95,10%	92,41%	84,63%							
29	87,83%	93,94%	95,23%	86,84%	79,41%	76,54%	69,94%	95,17%	92,44%	84,70%							
30	88,66%	94,03%	97,18%	86,95%	85,85%	76,68%	70,06%	100,00%	92,47%	84,73%							
31	88,73%	94,10%	97,22%	86,99%	86,20%	76,88%	70,23%	100,00%	92,47%	84,73%							
32	88,79%	94,24%	97,25%	87,05%	86,27%	77,11%	70,36%	100,00%	92,47%								
33	89,18%	94,27%	97,31%	89,72%	86,46%	77,27%	70,47%	100,00%	92,47%								
34	89,23%	94,34%	97,34%	89,78%	86,62%	77,44%	70,69%	100,00%	92,47%								

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	Total	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
35	89,66%	94,71%	97,40%	89,83%	86,80%	77,65%	75,54%	100,00%	92,47%								
36	90,26%	97,46%	97,43%	90,09%	86,99%	77,81%	75,67%	100,00%									
37	90,30%	97,51%	97,49%	90,09%	87,26%	77,88%	75,79%	100,00%									
38	90,51%	97,51%	97,51%	91,50%	87,54%	77,90%	76,00%	100,00%									
39	90,55%	97,57%	97,58%	91,50%	87,75%	77,95%	76,12%	100,00%									
40	90,58%	97,57%	97,63%	91,50%	87,88%	78,00%	76,29%										
41	91,49%	100,00%	97,66%	94,79%	87,88%	78,02%	76,44%										
42	91,97%	100,00%	99,08%	94,79%	87,88%	82,54%	76,51%										
43	91,98%	100,00%	99,14%	94,79%	87,88%	82,57%	76,53%										
44	91,98%	100,00%	99,14%	94,79%	87,88%	82,59%											
45	92,25%	100,00%	99,16%	96,79%	87,88%	82,59%											
46	92,25%	100,00%	99,22%	96,79%	87,88%	82,59%											
47	92,26%	100,00%	99,24%	96,79%	87,88%	82,59%											
48	92,26%	100,00%	99,27%	96,79%	87,88%												
49	92,26%	100,00%	99,30%	96,79%	87,88%												
50	92,27%	100,00%	99,31%	96,79%	87,88%												
51	92,27%	100,00%	99,36%	96,79%	87,88%												
52	92,27%	100,00%	99,38%	96,79%													
53	92,28%	100,00%	99,42%	96,79%													
54	92,28%	100,00%	99,45%	96,79%													

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	Total	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
55	92,29%	100,00%	99,48%	96,79%													
56	92,29%	100,00%	99,51%														
57	92,29%	100,00%	99,51%														
58	92,36%	100,00%	100,00%														
59	92,36%	100,00%	100,00%														
60	92,36%	100,00%															
61	92,36%	100,00%															
62	92,36%	100,00%															
63	92,36%	100,00%															

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