

RURAL HIPOTECARIO VIII Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de morosidad: Tasa de entrada acumulada en mora +3 meses (trimestres naturales desde constitución Fondo) - Detalle por años originación activos

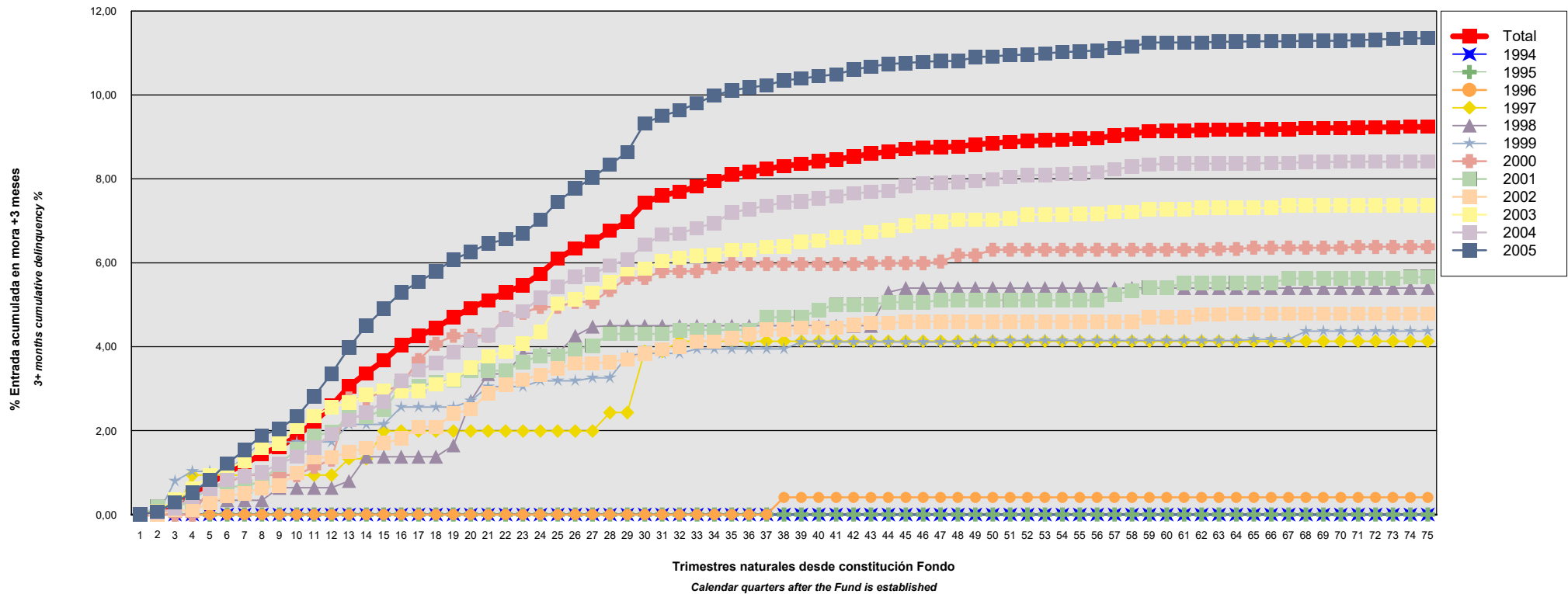
Delinquency analysis: 3+ months cumulative delinquency rate (calendar quarters after the Fund is established) - Detailed by asset origination years

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

Fecha / Date: 31/12/2024

Divisa / Currency: EUR

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| Origenación activo Asset origination | Total | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 |
|--|-----------|---------|---------|---------|---------|---------|---------|----------|----------|----------|----------|-----------|-----------|
| Principal titulizado (mill. €) Principal securitised (€ million) | 1.300,021 | 0,028 | 0,278 | 1,919 | 6,238 | 11,687 | 19,300 | 26,012 | 43,422 | 75,330 | 115,623 | 387,400 | 612,783 |
| Nº activos / Nº. of assets | 14.296 | 1 | 5 | 40 | 131 | 237 | 353 | 451 | 721 | 1.067 | 1.483 | 3.977 | 5.830 |
| 1 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,00% 0 |
| 2 | 0,07% 11 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,19% 2 | 0,00% 0 | 0,08% 2 | 0,06% 2 | 0,07% 5 |
| 3 | 0,24% 37 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,34% 1 | 0,80% 2 | 0,00% 0 | 0,19% 2 | 0,10% 1 | 0,36% 6 | 0,14% 6 | 0,30% 19 |
| 4 | 0,47% 73 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,94% 1 | 0,34% 1 | 1,03% 3 | 0,00% 0 | 0,31% 3 | 0,10% 1 | 0,63% 10 | 0,43% 19 | 0,52% 35 |
| 5 | 0,73% 106 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,94% 1 | 0,34% 1 | 1,03% 3 | 0,62% 2 | 0,67% 5 | 0,28% 3 | 0,93% 13 | 0,61% 28 | 0,83% 50 |
| 6 | 1,00% 145 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,94% 1 | 0,34% 1 | 1,03% 3 | 0,75% 3 | 0,67% 5 | 0,44% 5 | 1,09% 16 | 0,83% 39 | 1,22% 72 |
| 7 | 1,21% 166 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,94% 1 | 0,34% 1 | 1,39% 4 | 0,94% 4 | 0,67% 5 | 0,51% 6 | 1,28% 19 | 0,91% 41 | 1,54% 85 |
| 8 | 1,45% 194 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,94% 1 | 0,34% 1 | 1,73% 5 | 0,94% 4 | 0,80% 6 | 0,64% 8 | 1,60% 24 | 1,01% 46 | 1,89% 99 |
| 9 | 1,61% 217 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,94% 1 | 0,64% 2 | 1,73% 5 | 0,94% 4 | 1,19% 9 | 0,69% 9 | 1,68% 25 | 1,21% 54 | 2,04% 108 |
| 10 | 1,87% 252 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,94% 1 | 0,64% 2 | 1,73% 5 | 0,94% 4 | 1,56% 12 | 1,00% 12 | 2,10% 28 | 1,39% 63 | 2,34% 125 |
| 11 | 2,21% 292 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,94% 1 | 0,64% 2 | 1,73% 5 | 1,14% 5 | 1,88% 13 | 1,36% 16 | 2,35% 32 | 1,60% 70 | 2,82% 148 |
| 12 | 2,59% 335 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 0,94% 1 | 0,64% 2 | 1,73% 5 | 1,31% 6 | 1,96% 14 | 1,36% 16 | 2,56% 36 | 1,92% 81 | 3,36% 174 |
| 13 | 3,05% 391 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 1,33% 2 | 0,80% 3 | 2,15% 6 | 2,77% 9 | 2,33% 16 | 1,49% 18 | 2,66% 39 | 2,25% 93 | 3,98% 205 |
| 14 | 3,37% 429 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 1,33% 2 | 1,38% 4 | 2,15% 6 | 2,77% 9 | 2,33% 16 | 1,59% 19 | 2,85% 42 | 2,43% 98 | 4,50% 233 |
| 15 | 3,67% 468 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 1,99% 3 | 1,38% 4 | 2,15% 6 | 2,94% 10 | 2,50% 17 | 1,70% 21 | 2,95% 44 | 2,69% 108 | 4,90% 255 |
| 16 | 4,04% 516 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 1,99% 3 | 1,38% 4 | 2,56% 8 | 3,08% 11 | 3,06% 21 | 1,81% 22 | 2,95% 44 | 3,19% 127 | 5,30% 276 |
| 17 | 4,25% 552 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 1,99% 3 | 1,38% 4 | 2,56% 8 | 3,68% 15 | 3,06% 21 | 2,09% 26 | 2,95% 44 | 3,44% 138 | 5,54% 293 |
| 18 | 4,45% 576 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 1,99% 3 | 1,38% 4 | 2,56% 8 | 4,07% 16 | 3,15% 22 | 2,09% 26 | 3,10% 46 | 3,61% 144 | 5,79% 307 |

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| | Total | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 |
|----|------------|---------|---------|---------|---------|----------|----------|----------|----------|----------|-----------|-----------|------------|
| 19 | 4,70% 604 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 1,99% 3 | 1,65% 5 | 2,56% 8 | 4,26% 17 | 3,20% 23 | 2,40% 28 | 3,21% 47 | 3,87% 151 | 6,08% 322 |
| 20 | 4,92% 635 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 1,99% 3 | 2,71% 6 | 2,71% 9 | 4,26% 17 | 3,43% 25 | 2,51% 30 | 3,51% 51 | 4,16% 161 | 6,26% 333 |
| 21 | 5,11% 662 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 1,99% 3 | 3,35% 8 | 3,05% 10 | 4,26% 17 | 3,43% 25 | 2,89% 33 | 3,77% 54 | 4,28% 166 | 6,46% 346 |
| 22 | 5,29% 689 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 1,99% 3 | 3,35% 8 | 3,05% 10 | 4,69% 19 | 3,43% 25 | 3,09% 36 | 3,89% 55 | 4,64% 177 | 6,56% 356 |
| 23 | 5,46% 713 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 1,99% 3 | 3,84% 9 | 3,05% 10 | 4,81% 20 | 3,64% 27 | 3,21% 37 | 4,08% 59 | 4,85% 184 | 6,71% 364 |
| 24 | 5,74% 753 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 1,99% 3 | 3,84% 9 | 3,19% 11 | 4,95% 21 | 3,79% 29 | 3,33% 40 | 4,35% 63 | 5,16% 196 | 7,02% 381 |
| 25 | 6,10% 800 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 1,99% 3 | 3,84% 9 | 3,19% 11 | 4,95% 21 | 3,79% 29 | 3,49% 42 | 5,02% 69 | 5,43% 206 | 7,46% 410 |
| 26 | 6,34% 835 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 1,99% 3 | 4,26% 10 | 3,19% 11 | 5,07% 22 | 3,93% 31 | 3,60% 44 | 5,13% 71 | 5,66% 216 | 7,77% 427 |
| 27 | 6,50% 863 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 1,99% 3 | 4,48% 11 | 3,26% 12 | 5,07% 22 | 4,03% 32 | 3,60% 44 | 5,28% 74 | 5,72% 219 | 8,03% 446 |
| 28 | 6,76% 907 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 2,43% 4 | 4,50% 12 | 3,26% 12 | 5,35% 23 | 4,31% 33 | 3,64% 45 | 5,53% 79 | 5,94% 231 | 8,34% 468 |
| 29 | 6,98% 944 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 2,43% 4 | 4,50% 12 | 3,78% 15 | 5,64% 25 | 4,31% 33 | 3,70% 46 | 5,84% 86 | 6,08% 237 | 8,64% 486 |
| 30 | 7,43%1.004 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 3,89% 5 | 4,50% 12 | 3,84% 16 | 5,64% 25 | 4,31% 33 | 3,84% 48 | 5,87% 87 | 6,43% 253 | 9,33% 525 |
| 31 | 7,61%1.033 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 3,89% 5 | 4,50% 12 | 3,84% 16 | 5,80% 26 | 4,31% 33 | 3,93% 50 | 6,04% 90 | 6,67% 263 | 9,50% 538 |
| 32 | 7,69%1.052 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 4,13% 6 | 4,50% 12 | 3,84% 16 | 5,80% 26 | 4,40% 34 | 4,01% 52 | 6,11% 91 | 6,70% 267 | 9,63% 548 |
| 33 | 7,82%1.079 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 4,13% 6 | 4,50% 12 | 3,95% 17 | 5,80% 26 | 4,40% 34 | 4,13% 53 | 6,16% 92 | 6,83% 280 | 9,80% 559 |
| 34 | 7,95%1.098 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 4,13% 6 | 4,50% 12 | 3,95% 17 | 5,90% 27 | 4,40% 34 | 4,13% 53 | 6,20% 93 | 6,95% 285 | 9,99% 571 |
| 35 | 8,10%1.125 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 4,13% 6 | 4,50% 12 | 3,95% 17 | 5,97% 28 | 4,40% 34 | 4,20% 55 | 6,30% 97 | 7,20% 294 | 10,11% 582 |
| 36 | 8,16%1.137 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 4,13% 6 | 4,50% 12 | 3,95% 17 | 5,97% 28 | 4,40% 34 | 4,30% 58 | 6,30% 97 | 7,28% 299 | 10,18% 586 |
| 37 | 8,23%1.153 | 0,00% 0 | 0,00% 0 | 0,00% 0 | 4,13% 6 | 4,50% 12 | 3,95% 17 | 5,97% 28 | 4,70% 36 | 4,41% 60 | 6,37% 99 | 7,36% 305 | 10,23% 590 |
| 38 | 8,31%1.168 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 4,50% 12 | 3,95% 17 | 5,97% 28 | 4,70% 36 | 4,41% 60 | 6,39% 100 | 7,44% 309 | 10,35% 599 |
| 39 | 8,35%1.180 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 4,50% 12 | 4,11% 18 | 5,97% 28 | 4,70% 36 | 4,46% 61 | 6,49% 103 | 7,47% 311 | 10,39% 604 |
| 40 | 8,42%1.195 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 4,50% 12 | 4,11% 18 | 5,97% 28 | 4,88% 38 | 4,46% 61 | 6,53% 104 | 7,54% 316 | 10,45% 611 |
| 41 | 8,46%1.206 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 4,50% 12 | 4,11% 18 | 5,97% 28 | 5,00% 39 | 4,46% 61 | 6,61% 107 | 7,59% 319 | 10,49% 615 |

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| | Total | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 |
|----|------------|---------|---------|---------|---------|----------|----------|----------|----------|----------|-----------|-----------|------------|
| 42 | 8,53%1.217 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 4,50% 12 | 4,11% 18 | 5,97% 28 | 5,00% 39 | 4,53% 62 | 6,61% 107 | 7,65% 323 | 10,60% 621 |
| 43 | 8,60%1.232 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 4,50% 12 | 4,11% 18 | 5,99% 29 | 5,00% 39 | 4,56% 63 | 6,73% 110 | 7,69% 326 | 10,68% 628 |
| 44 | 8,65%1.242 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,30% 13 | 4,11% 18 | 5,99% 29 | 5,06% 40 | 4,56% 63 | 6,78% 111 | 7,72% 328 | 10,74% 633 |
| 45 | 8,71%1.254 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,11% 18 | 5,99% 29 | 5,06% 40 | 4,60% 64 | 6,88% 113 | 7,84% 333 | 10,76% 636 |
| 46 | 8,74%1.259 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,11% 18 | 5,99% 29 | 5,06% 40 | 4,60% 64 | 6,98% 114 | 7,89% 335 | 10,79% 638 |
| 47 | 8,76%1.266 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,11% 18 | 6,03% 30 | 5,11% 41 | 4,60% 65 | 6,98% 114 | 7,91% 337 | 10,81% 640 |
| 48 | 8,77%1.274 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,11% 18 | 6,18% 32 | 5,11% 41 | 4,60% 65 | 7,02% 116 | 7,93% 340 | 10,81% 641 |
| 49 | 8,82%1.282 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,15% 19 | 6,18% 32 | 5,11% 41 | 4,60% 65 | 7,02% 116 | 7,95% 342 | 10,90% 646 |
| 50 | 8,85%1.288 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,15% 19 | 6,31% 33 | 5,11% 41 | 4,60% 65 | 7,02% 116 | 7,99% 346 | 10,92% 647 |
| 51 | 8,88%1.294 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,15% 19 | 6,31% 33 | 5,11% 41 | 4,60% 65 | 7,05% 117 | 8,05% 349 | 10,95% 649 |
| 52 | 8,90%1.299 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,15% 19 | 6,31% 33 | 5,11% 41 | 4,60% 65 | 7,15% 118 | 8,09% 352 | 10,96% 650 |
| 53 | 8,92%1.302 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,15% 19 | 6,31% 33 | 5,11% 41 | 4,60% 65 | 7,15% 118 | 8,09% 352 | 10,99% 653 |
| 54 | 8,94%1.307 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,15% 19 | 6,31% 33 | 5,11% 41 | 4,60% 65 | 7,15% 118 | 8,12% 354 | 11,02% 656 |
| 55 | 8,96%1.311 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,15% 19 | 6,31% 33 | 5,11% 41 | 4,60% 65 | 7,17% 119 | 8,13% 355 | 11,04% 658 |
| 56 | 8,97%1.314 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,15% 19 | 6,31% 33 | 5,11% 41 | 4,60% 65 | 7,17% 119 | 8,15% 356 | 11,06% 660 |
| 57 | 9,03%1.329 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,15% 20 | 6,31% 33 | 5,24% 42 | 4,60% 65 | 7,22% 121 | 8,22% 361 | 11,12% 666 |
| 58 | 9,07%1.338 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,15% 20 | 6,31% 33 | 5,34% 44 | 4,60% 65 | 7,22% 121 | 8,30% 366 | 11,15% 668 |
| 59 | 9,14%1.357 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,15% 20 | 6,31% 33 | 5,41% 45 | 4,71% 68 | 7,27% 123 | 8,34% 370 | 11,25% 677 |
| 60 | 9,15%1.358 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,15% 20 | 6,31% 33 | 5,41% 45 | 4,71% 68 | 7,27% 123 | 8,36% 371 | 11,25% 677 |
| 61 | 9,15%1.359 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,15% 20 | 6,31% 33 | 5,52% 46 | 4,71% 68 | 7,27% 123 | 8,36% 371 | 11,25% 677 |
| 62 | 9,16%1.363 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,15% 20 | 6,31% 33 | 5,52% 46 | 4,76% 70 | 7,31% 124 | 8,36% 371 | 11,25% 678 |
| 63 | 9,17%1.367 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,15% 20 | 6,33% 34 | 5,52% 46 | 4,76% 70 | 7,31% 125 | 8,36% 371 | 11,27% 680 |
| 64 | 9,17%1.369 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,15% 20 | 6,33% 34 | 5,52% 46 | 4,78% 71 | 7,31% 125 | 8,37% 372 | 11,27% 680 |

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|----|------------|---------|---------|---------|---------|----------|----------|----------|----------|----------|-----------|-----------|------------|
| 65 | 9,18%1.372 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,18% 21 | 6,36% 35 | 5,52% 46 | 4,78% 71 | 7,31% 125 | 8,37% 372 | 11,28% 681 |
| 66 | 9,18%1.374 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,18% 21 | 6,36% 35 | 5,52% 46 | 4,78% 71 | 7,31% 126 | 8,38% 373 | 11,28% 681 |
| 67 | 9,19%1.376 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,18% 21 | 6,36% 35 | 5,63% 47 | 4,78% 71 | 7,37% 127 | 8,38% 373 | 11,28% 681 |
| 68 | 9,21%1.380 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,37% 22 | 6,36% 35 | 5,63% 47 | 4,78% 71 | 7,37% 127 | 8,40% 375 | 11,29% 682 |
| 69 | 9,21%1.380 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,37% 22 | 6,36% 35 | 5,63% 47 | 4,78% 71 | 7,37% 127 | 8,40% 375 | 11,29% 682 |
| 70 | 9,21%1.382 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,37% 22 | 6,36% 35 | 5,63% 47 | 4,78% 71 | 7,37% 128 | 8,41% 376 | 11,29% 682 |
| 71 | 9,22%1.385 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,37% 22 | 6,38% 36 | 5,63% 47 | 4,78% 71 | 7,37% 128 | 8,41% 376 | 11,31% 684 |
| 72 | 9,23%1.387 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,37% 22 | 6,38% 36 | 5,63% 47 | 4,78% 71 | 7,37% 128 | 8,41% 376 | 11,32% 686 |
| 73 | 9,23%1.388 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,37% 22 | 6,38% 36 | 5,63% 47 | 4,78% 71 | 7,37% 128 | 8,41% 376 | 11,34% 688 |
| 74 | 9,24%1.393 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,37% 22 | 6,38% 36 | 5,66% 48 | 4,78% 71 | 7,37% 128 | 8,41% 376 | 11,35% 691 |
| 75 | 9,24%1.393 | 0,00% 0 | 0,00% 0 | 0,41% 1 | 4,13% 6 | 5,40% 14 | 4,37% 22 | 6,38% 36 | 5,66% 48 | 4,78% 71 | 7,37% 128 | 8,41% 376 | 11,35% 691 |