RURAL HIPOTECARIO X 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 (CTHs)** ***/ Residential mortgage loans (PTCs)***

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

Divisa ***/ Currency:*** **EUR**

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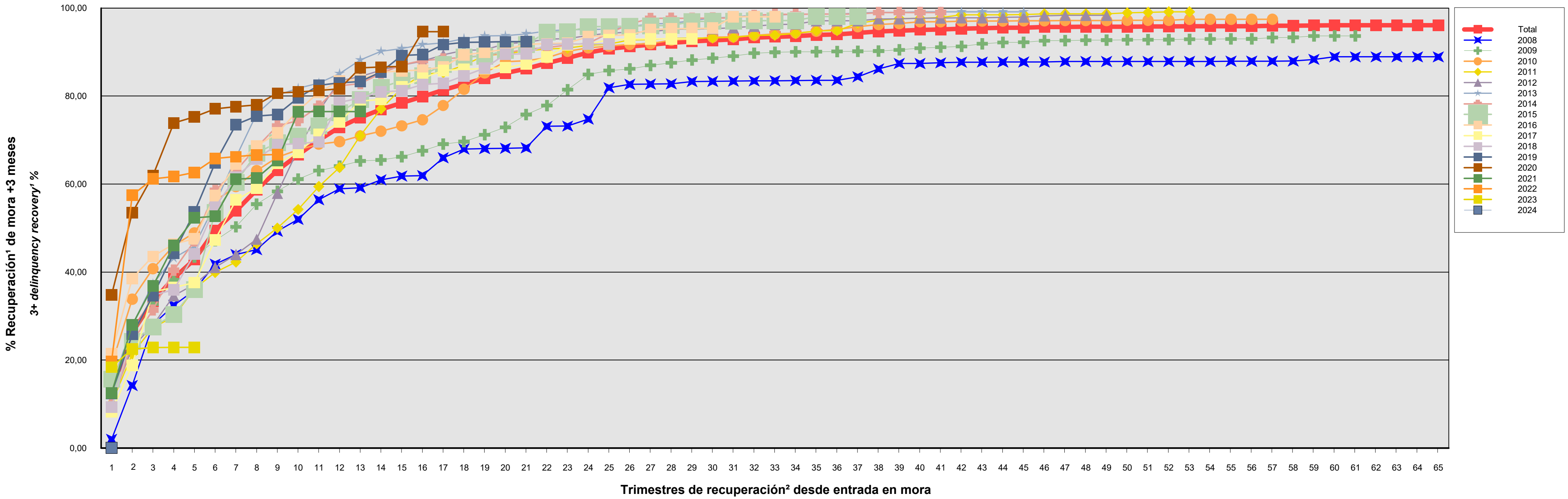

¹ Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados 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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Post-delinquency recovery quarters²

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%		

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.

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2024
0,07%

RURAL HIPOTECARIO X Fondo de Titulización de Activos

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Análisis de morosidad: **Tasa de recuperación[1] de mora +3 meses (años desde entrada en mora) - Detalle por trimestres de entrada en mora[2]**

Delinquency analysis: ***3+ months delinquency recovery[1] rate (years after delinquency occurs) - Detailed by quarters of occurrence[2]***

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

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

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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 securitised assets communicated or modified by the relevant Servicer after their effective dates*

	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%							

[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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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%												

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.
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	Total	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
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%															

[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.

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2024