# RURAL HIPOTECARIO XII 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:*** **29/02/2024**

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

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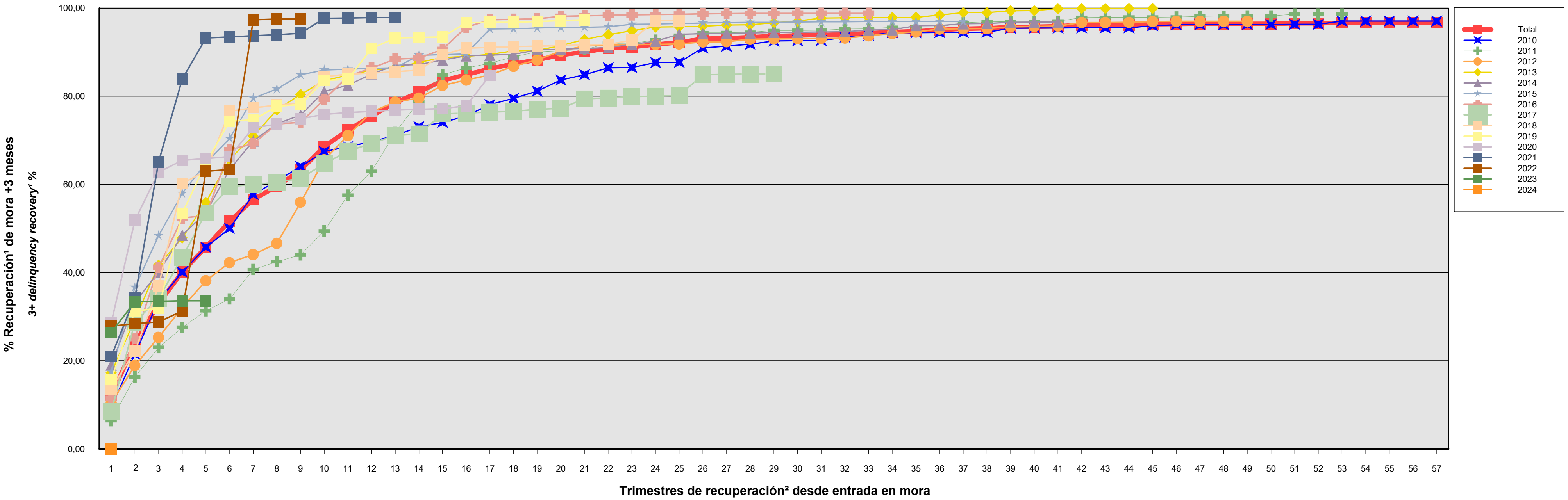


¹ Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados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

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***Post-delinquency recovery quarters²***

| Entrada en mora *Delinquency* | Total | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ∑ Saldo Vivo Activos entrada mora (Ppal.Miles €) *Outstanding Balance of Assets upon delinquency (€ thou. Principal) ∑* | 121.225,836 | 16.898,602 | 26.744,389 | 26.169,781 | 17.780,880 | 9.671,337 | 5.607,580 | 5.335,441 | 3.783,757 | 2.762,782 | 2.017,560 | 2.281,030 | 668,929 | 422,343 | 921,360 | 160,065 |
| Nº Activos */ Nº. of Assets* | 1.104 | 136 | 208 | 217 | 176 | 99 | 59 | 53 | 40 | 29 | 26 | 24 | 11 | 12 | 12 | 2 |
| 1 | 12,15% | 9,43% | 6,45% | 10,41% | 17,32% | 19,05% | 17,53% | 11,49% | 8,51% | 13,70% | 15,77% | 28,64% | 20,97% | 27,87% | 26,46% | 0,00% |
| 2 | 23,92% | 21,53% | 16,36% | 18,96% | 29,41% | 33,24% | 36,68% | 25,09% | 28,83% | 22,17% | 31,28% | 51,90% | 34,37% | 28,42% | 33,38% | |
| 3 | 32,93% | 33,60% | 23,02% | 25,31% | 41,71% | 40,13% | 48,40% | 41,21% | 34,17% | 36,93% | 31,90% | 62,79% | 65,15% | 28,80% | 33,53% | |
| 4 | 40,17% | 40,15% | 27,61% | 32,11% | 47,87% | 48,51% | 57,96% | 52,40% | 43,46% | 60,21% | 53,44% | 65,46% | 83,90% | 31,28% | 33,60% | |
| 5 | 45,77% | 45,76% | 31,37% | 38,19% | 55,92% | 53,65% | 64,86% | 52,96% | 53,55% | 63,06% | 64,84% | 65,89% | 93,21% | 63,01% | 33,60% | |
| 6 | 51,64% | 50,05% | 34,03% | 42,27% | 65,78% | 63,39% | 70,45% | 67,87% | 59,51% | 76,57% | 74,35% | 66,32% | 93,46% | 63,41% | | |
| 7 | 56,62% | 57,77% | 40,70% | 44,08% | 70,95% | 69,89% | 79,56% | 69,26% | 59,99% | 77,40% | 74,69% | 72,89% | 93,72% | 97,34% | | |
| 8 | 59,56% | 60,78% | 42,49% | 46,63% | 76,90% | 73,77% | 81,65% | 73,73% | 60,45% | 78,01% | 77,71% | 73,66% | 93,97% | 97,50% | | |
| 9 | 63,28% | 64,07% | 44,03% | 55,97% | 80,42% | 75,75% | 84,85% | 74,09% | 61,39% | 78,42% | 78,18% | 74,91% | 94,30% | 97,50% | | |
| 10 | 68,56% | 67,47% | 49,45% | 65,58% | 83,53% | 81,08% | 85,97% | 79,30% | 64,69% | 84,48% | 83,57% | 75,92% | 97,66% | | | |
| 11 | 72,35% | 68,59% | 57,57% | 71,11% | 84,83% | 82,48% | 86,14% | 84,52% | 67,56% | 84,99% | 83,84% | 76,30% | 97,74% | | | |
| 12 | 75,50% | 69,73% | 62,98% | 76,45% | 85,89% | 85,07% | 86,33% | 86,42% | 69,33% | 85,26% | 90,84% | 76,61% | 97,87% | | | |
| 13 | 78,54% | 71,11% | 71,77% | 78,70% | 86,38% | 87,03% | 86,47% | 88,45% | 71,13% | 85,56% | 93,23% | 76,86% | 97,87% | | | |

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

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| | Total | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 14 | 80,94% | 73,11% | 78,82% | 79,59% | 87,71% | 87,21% | 89,30% | 88,63% | 71,48% | 85,93% | 93,34% | 77,04% | | | | |
| 15 | 83,59% | 74,07% | 84,89% | 82,44% | 88,78% | 88,21% | 89,47% | 90,60% | 76,00% | 89,47% | 93,43% | 77,21% | | | | |
| 16 | 84,85% | 75,53% | 86,40% | 83,70% | 89,07% | 89,16% | 89,62% | 95,64% | 76,18% | 90,93% | 96,67% | 77,80% | | | | |
| 17 | 86,24% | 78,09% | 87,46% | 84,84% | 89,49% | 89,32% | 95,24% | 97,34% | 76,43% | 91,08% | 96,76% | 84,68% | | | | |
| 18 | 87,33% | 79,49% | 88,93% | 86,80% | 90,29% | 89,50% | 95,30% | 97,44% | 76,60% | 91,25% | 96,79% | | | | | |
| 19 | 88,26% | 81,16% | 90,09% | 88,26% | 90,40% | 90,54% | 95,46% | 97,56% | 77,01% | 91,37% | 96,95% | | | | | |
| 20 | 89,31% | 83,69% | 90,36% | 90,25% | 91,46% | 90,68% | 95,56% | 98,12% | 77,24% | 91,49% | 97,15% | | | | | |
| 21 | 90,09% | 84,90% | 90,58% | 91,43% | 92,86% | 90,86% | 95,66% | 98,24% | 79,41% | 91,62% | 97,31% | | | | | |
| 22 | 90,85% | 86,44% | 91,99% | 91,61% | 93,95% | 91,03% | 95,77% | 98,36% | 79,64% | 91,76% | | | | | | |
| 23 | 91,14% | 86,51% | 92,05% | 91,68% | 94,88% | 91,74% | 96,30% | 98,44% | 79,89% | 92,73% | | | | | | |
| 24 | 91,75% | 87,65% | 92,71% | 91,77% | 95,69% | 92,50% | 96,39% | 98,52% | 80,05% | 97,19% | | | | | | |
| 25 | 92,18% | 87,71% | 93,83% | 91,85% | 95,77% | 94,09% | 96,49% | 98,60% | 80,20% | 97,19% | | | | | | |
| 26 | 93,03% | 90,98% | 94,38% | 92,32% | 95,85% | 94,19% | 96,59% | 98,67% | 84,90% | | | | | | | |
| 27 | 93,17% | 91,34% | 94,43% | 92,39% | 96,14% | 94,26% | 96,70% | 98,77% | 84,97% | | | | | | | |
| 28 | 93,38% | 91,79% | 94,49% | 92,95% | 96,20% | 94,33% | 96,75% | 98,78% | 85,02% | | | | | | | |
| 29 | 93,67% | 92,54% | 94,89% | 93,00% | 96,66% | 94,45% | 96,77% | 98,80% | 85,05% | | | | | | | |
| 30 | 93,76% | 92,58% | 94,93% | 93,07% | 97,03% | 94,52% | 96,83% | 98,81% | | | | | | | | |
| 31 | 93,90% | 92,64% | 94,98% | 93,13% | 97,74% | 94,58% | 96,88% | 98,81% | | | | | | | | |
| 32 | 94,09% | 93,36% | 95,25% | 93,19% | 97,78% | 94,65% | 96,91% | 98,81% | | | | | | | | |
| 33 | 94,32% | 93,82% | 95,30% | 93,74% | 97,83% | 95,02% | 96,92% | 98,81% | | | | | | | | |

[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 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 34 | 94,59% | 94,39% | 95,63% | 94,25% | 97,87% | 95,08% | 96,92% | | | | | | | | | |
| 35 | 94,76% | 94,42% | 95,68% | 94,57% | 97,91% | 96,01% | 96,92% | | | | | | | | | |
| 36 | 95,00% | 94,45% | 95,73% | 95,27% | 98,43% | 96,05% | 96,92% | | | | | | | | | |
| 37 | 95,33% | 94,48% | 96,66% | 95,31% | 98,96% | 96,44% | 96,92% | | | | | | | | | |
| 38 | 95,41% | 94,51% | 96,91% | 95,36% | 98,99% | 96,49% | | | | | | | | | | |
| 39 | 95,71% | 95,44% | 96,95% | 95,75% | 99,39% | 96,79% | | | | | | | | | | |
| 40 | 95,74% | 95,46% | 96,98% | 95,81% | 99,40% | 96,81% | | | | | | | | | | |
| 41 | 95,85% | 95,48% | 97,02% | 95,94% | 99,89% | 96,83% | | | | | | | | | | |
| 42 | 96,20% | 95,51% | 97,86% | 96,70% | 99,90% | | | | | | | | | | | |
| 43 | 96,22% | 95,53% | 97,88% | 96,72% | 99,91% | | | | | | | | | | | |
| 44 | 96,23% | 95,55% | 97,90% | 96,75% | 99,92% | | | | | | | | | | | |
| 45 | 96,35% | 95,99% | 97,92% | 96,96% | 99,92% | | | | | | | | | | | |
| 46 | 96,39% | 96,22% | 97,94% | 96,98% | | | | | | | | | | | | |
| 47 | 96,44% | 96,24% | 98,14% | 96,99% | | | | | | | | | | | | |
| 48 | 96,44% | 96,26% | 98,16% | 96,99% | | | | | | | | | | | | |
| 49 | 96,45% | 96,27% | 98,17% | 96,99% | | | | | | | | | | | | |
| 50 | 96,45% | 96,29% | 98,18% | | | | | | | | | | | | | |
| 51 | 96,55% | 96,30% | 98,64% | | | | | | | | | | | | | |
| 52 | 96,56% | 96,32% | 98,64% | | | | | | | | | | | | | |
| 53 | 96,66% | 97,04% | 98,64% | | | | | | | | | | | | | |

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| | Total | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 54 | 96,66% | 97,04% | | | | | | | | | | | | | | |
| 55 | 96,66% | 97,04% | | | | | | | | | | | | | | |
| 56 | 96,66% | 97,04% | | | | | | | | | | | | | | |
| 57 | 96,66% | 97,04% | | | | | | | | | | | | | | |

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