

# RURAL HIPOTECARIO XVI Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Distribución por Intervalos de Fecha de Vencimiento Final / Distribution by Final Maturity Date Intervals

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

Fecha / Date: 31/12/2019

Divisa / Currency: EUR

| Intervalos anuales<br>Annual Intervals | Saldo Vivo de Principal<br>Outstanding Principal Balance |      |                  |      | Principal Vencido Impagado<br>Overdue Principal |       |                  |       | Principal Pendiente Vencimiento<br>Outstanding Principal |      |                  |      | Tipo Interés<br>Interest Rate | Vida residual<br>Residual Life   |
|--|--|------|------------------|------|---|-------|------------------|-------|--|------|------------------|------|-------------------------------|----------------------------------|
|  | Num.   | %    | Importe / Amount | %    | Num.  | %     | Importe / Amount | %     | Num.   | %    | Importe / Amount | %    | Media Pond.<br>W. Average     | M. Pond. Meses<br>W. Avg. Months |
| 2020                                   | 4  | 0,42 | 8.656,47         | 0,01 | 0   | 0,00  | 0,00             | 0,00  | 4  | 0,42 | 8.656,47         | 0,01 | 0,687%                        | 3,021                            |
| 2021                                   | 14   | 1,48 | 165.331,52       | 0,21 | 0   | 0,00  | 0,00             | 0,00  | 14   | 1,48 | 165.331,52       | 0,21 | 0,738%                        | 18,261                           |
| 2022                                   | 12   | 1,27 | 217.928,75       | 0,28 | 0   | 0,00  | 0,00             | 0,00  | 12   | 1,27 | 217.928,75       | 0,28 | 0,609%                        | 30,674                           |
| 2023                                   | 15   | 1,58 | 361.653,42       | 0,47 | 0   | 0,00  | 0,00             | 0,00  | 15   | 1,58 | 361.653,42       | 0,47 | 0,696%                        | 43,961                           |
| 2024                                   | 11   | 1,16 | 394.655,53       | 0,51 | 0   | 0,00  | 0,00             | 0,00  | 11   | 1,16 | 394.655,53       | 0,51 | 1,192%                        | 56,050                           |
| 2025                                   | 22   | 2,32 | 776.716,54       | 1,00 | 1   | 3,85  | 405,24           | 1,64  | 22   | 2,32 | 776.311,30       | 1,00 | 1,181%                        | 66,252                           |
| 2026                                   | 21   | 2,22 | 1.083.993,11     | 1,40 | 0   | 0,00  | 0,00             | 0,00  | 21   | 2,22 | 1.083.993,11     | 1,40 | 0,656%                        | 79,775                           |
| 2027                                   | 14   | 1,48 | 696.840,90       | 0,90 | 0   | 0,00  | 0,00             | 0,00  | 14   | 1,48 | 696.840,90       | 0,90 | 0,709%                        | 88,871                           |
| 2028                                   | 26   | 2,75 | 1.279.430,36     | 1,65 | 0   | 0,00  | 0,00             | 0,00  | 26   | 2,75 | 1.279.430,36     | 1,65 | 0,613%                        | 102,984                          |
| 2029                                   | 34   | 3,59 | 1.909.774,82     | 2,46 | 0   | 0,00  | 0,00             | 0,00  | 34   | 3,59 | 1.909.774,82     | 2,46 | 0,581%                        | 114,309                          |
| 2030                                   | 63   | 6,65 | 4.024.080,55     | 5,19 | 2   | 7,69  | 874,37           | 3,53  | 63   | 6,65 | 4.023.206,18     | 5,19 | 0,937%                        | 126,673                          |
| 2031                                   | 36   | 3,80 | 2.303.545,03     | 2,97 | 1   | 3,85  | 376,88           | 1,52  | 36   | 3,80 | 2.303.168,15     | 2,97 | 0,654%                        | 138,358                          |
| 2032                                   | 33   | 3,48 | 2.339.001,64     | 3,01 | 0   | 0,00  | 0,00             | 0,00  | 33   | 3,48 | 2.339.001,64     | 3,01 | 0,477%                        | 151,201                          |
| 2033                                   | 31   | 3,27 | 2.057.860,92     | 2,65 | 0   | 0,00  | 0,00             | 0,00  | 31   | 3,27 | 2.057.860,92     | 2,65 | 0,594%                        | 162,056                          |
| 2034                                   | 57   | 6,02 | 4.742.129,19     | 6,11 | 1   | 3,85  | 1,71             | 0,01  | 57   | 6,02 | 4.742.127,48     | 6,11 | 0,758%                        | 174,420                          |
| 2035                                   | 65   | 6,86 | 5.035.133,38     | 6,49 | 4   | 15,38 | 8.884,88         | 35,86 | 65   | 6,86 | 5.026.248,50     | 6,48 | 0,740%                        | 186,880                          |
| 2036                                   | 55   | 5,81 | 4.969.781,27     | 6,40 | 1   | 3,85  | 332,76           | 1,34  | 55   | 5,81 | 4.969.448,51     | 6,41 | 0,695%                        | 198,477                          |
| 2037                                   | 48   | 5,07 | 4.420.138,10     | 5,70 | 0   | 0,00  | 0,00             | 0,00  | 48   | 5,07 | 4.420.138,10     | 5,70 | 0,545%                        | 210,612                          |
| 2038                                   | 60   | 6,34 | 5.620.178,01     | 7,24 | 2   | 7,69  | 3.157,58         | 12,74 | 60   | 6,34 | 5.617.020,43     | 7,24 | 0,521%                        | 221,593                          |
| 2039                                   | 52   | 5,49 | 4.736.253,10     | 6,10 | 2   | 7,69  | 1.012,12         | 4,08  | 52   | 5,49 | 4.735.240,98     | 6,10 | 0,807%                        | 235,659                          |
| 2040                                   | 72   | 7,60 | 7.117.881,84     | 9,17 | 3   | 11,54 | 4.195,65         | 16,93 | 72   | 7,60 | 7.113.686,19     | 9,17 | 0,764%                        | 245,916                          |
| 2041                                   | 44   | 4,65 | 4.507.179,66     | 5,81 | 0   | 0,00  | 0,00             | 0,00  | 44   | 4,65 | 4.507.179,66     | 5,81 | 1,208%                        | 258,864                          |
| 2042                                   | 33   | 3,48 | 3.545.495,40     | 4,57 | 0   | 0,00  | 0,00             | 0,00  | 33   | 3,48 | 3.545.495,40     | 4,57 | 0,640%                        | 268,895                          |
| 2043                                   | 24   | 2,53 | 2.958.796,52     | 3,81 | 1   | 3,85  | 2.074,03         | 8,37  | 24   | 2,53 | 2.956.722,49     | 3,81 | 0,718%                        | 281,616                          |
| 2044                                   | 30   | 3,17 | 3.350.748,67     | 4,32 | 0   | 0,00  | 0,00             | 0,00  | 30   | 3,17 | 3.350.748,67     | 4,32 | 0,716%                        | 294,558                          |
| 2045                                   | 41   | 4,33 | 5.290.908,15     | 6,82 | 5   | 19,23 | 2.778,93         | 11,21 | 41   | 4,33 | 5.288.129,22     | 6,82 | 0,632%                        | 305,945                          |
| 2046                                   | 14   | 1,48 | 1.624.646,89     | 2,09 | 0   | 0,00  | 0,00             | 0,00  | 14   | 1,48 | 1.624.646,89     | 2,09 | 0,849%                        | 318,844                          |
| 2047                                   | 6  | 0,63 | 868.683,04       | 1,12 | 0   | 0,00  | 0,00             | 0,00  | 6  | 0,63 | 868.683,04       | 1,12 | 0,650%                        | 330,825                          |
| 2048                                   | 4  | 0,42 | 464.952,17       | 0,60 | 0   | 0,00  | 0,00             | 0,00  | 4  | 0,42 | 464.952,17       | 0,60 | 0,791%                        | 342,195                          |
| 2050                                   | 5  | 0,53 | 656.568,78       | 0,85 | 2   | 7,69  | 524,81           | 2,12  | 5  | 0,53 | 656.043,97       | 0,85 | 1,150%                        | 365,929                          |

Medias ponderadas por el principal pendiente de vencimiento / Averages weighted by the outstanding principal.

Tipo Interés: Tipo de interés nominal anual / Interest Rate: Annual nominal interest rate.

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| Intervalos anuales<br><i>Annual Intervals</i>      | Saldo Vivo de Principal<br><i>Outstanding Principal Balance</i> |               |                         |               | Principal Vencido Impagado<br><i>Overdue Principal</i> |               |                         |               | Principal Pendiente Vencimiento<br><i>Outstanding Principal</i> |               |                         |               | Tipo Interés<br><i>Interest Rate</i> | Vida residual<br><i>Residual Life</i>   |
|--|---|---------------|-------------------------|---------------|--|---------------|-------------------------|---------------|---|---------------|-------------------------|---------------|--------------------------------------|---|
|  | Num.  | %             | Importe / <i>Amount</i> | %             | Num.   | %             | Importe / <i>Amount</i> | %             | Num.  | %             | Importe / <i>Amount</i> | %             | Media Pond.<br><i>W. Average</i>     | M. Pond. Meses<br><i>W. Avg. Months</i> |
| 2051   | 1   | 0,11          | 79.679,85               | 0,10          | 1  | 3,85          | 160,90                  | 0,65          | 1   | 0,11          | 79.518,95               | 0,10          | 1,610%                               | 379,000                                 |
| <b>Total :</b>                                     | <b>947</b>  | <b>100,00</b> | <b>77.608.623,58</b>    | <b>100,00</b> | <b>26</b>  | <b>100,00</b> | <b>24.779,86</b>        | <b>100,00</b> | <b>947</b>  | <b>100,00</b> | <b>77.583.843,72</b>    | <b>100,00</b> |                                      |   |
| <b>Media Ponderada / <i>Weighted Average</i> :</b> |   |               |                         |               |  |               |                         |               |   |               |                         |               | <b>0,731%</b>                        | <b>215,239</b>                          |
| <b>Media Simple / <i>Average</i> :</b>             |   |               | <b>81.952,08</b>        |               |  |               | <b>953,07</b>           |               |   |               | <b>81.925,92</b>        |               | <b>0,750%</b>                        | <b>190,695</b>                          |
| <b>Mínimo / <i>Minimum</i> :</b>                   |   |               | <b>1.257,39</b>         |               |  |               | <b>1,71</b>             |               |   |               | <b>1.257,39</b>         |               | <b>0,000%</b>                        | <b>18/02/2020</b>                       |
| <b>Máximo / <i>Maximum</i> :</b>                   |   |               | <b>388.585,37</b>       |               |  |               | <b>5.393,14</b>         |               |   |               | <b>388.585,37</b>       |               | <b>4,250%</b>                        | <b>31/07/2051</b>                       |