

## RURAL HIPOTECARIO XVI Fondo de Titulización de Activos

### Cartera de Activos Titulizados / Portfolio of Securitised Assets

#### Distribución por Intervalos de Relación Principal actual / Valor de Tasación (%CLTV) / Distribution by current Loan-to-Value Ratio (% CLTV) Intervals

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

Fecha / Date: 31/10/2019

Divisa / Currency: EUR

| Intervalos de %CLTV<br>%CLTV Intervals |       | Saldo Vivo de Principal<br>Outstanding Principal Balance |        |                  |        | Principal Vencido Impagado<br>Overdue Principal |        |                  |        | Principal Pendiente Vencimiento<br>Outstanding Principal |        |                  |        | %CLTV Media Ponderada<br>Weighted Average % CLTV |          |
|----------------------------------------|-------|----------------------------------------------------------|--------|------------------|--------|-------------------------------------------------|--------|------------------|--------|----------------------------------------------------------|--------|------------------|--------|--------------------------------------------------|----------|
|                                        |       | Num.                                                     | %      | Importe / Amount | %      | Num.                                            | %      | Importe / Amount | %      | Num.                                                     | %      | Importe / Amount | %      | SVP / OPB                                        | PPV / OP |
| 0,01                                   | 5,00  | 13                                                       | 1,37   | 82.797,20        | 0,10   | 0                                               | 0,00   | 0,00             | 0,00   | 13                                                       | 1,37   | 82.797,20        | 0,10   | 3,616                                            | 3,616    |
| 5,01                                   | 10,00 | 21                                                       | 2,21   | 434.259,50       | 0,55   | 1                                               | 2,94   | 363,84           | 1,40   | 21                                                       | 2,21   | 433.895,66       | 0,55   | 7,743                                            | 7,733    |
| 10,01                                  | 15,00 | 24                                                       | 2,52   | 816.596,10       | 1,03   | 0                                               | 0,00   | 0,00             | 0,00   | 24                                                       | 2,52   | 816.596,10       | 1,03   | 12,793                                           | 12,793   |
| 15,01                                  | 20,00 | 47                                                       | 4,94   | 2.011.388,53     | 2,54   | 0                                               | 0,00   | 0,00             | 0,00   | 47                                                       | 4,94   | 2.011.388,53     | 2,54   | 17,777                                           | 17,777   |
| 20,01                                  | 25,00 | 59                                                       | 6,20   | 2.879.168,98     | 3,64   | 1                                               | 2,94   | 575,97           | 2,21   | 59                                                       | 6,20   | 2.878.593,01     | 3,64   | 22,528                                           | 22,523   |
| 25,01                                  | 30,00 | 58                                                       | 6,10   | 3.853.874,56     | 4,87   | 3                                               | 8,82   | 1.221,30         | 4,70   | 58                                                       | 6,10   | 3.852.653,26     | 4,87   | 27,763                                           | 27,754   |
| 30,01                                  | 35,00 | 85                                                       | 8,94   | 5.982.738,50     | 7,56   | 1                                               | 2,94   | 880,69           | 3,39   | 85                                                       | 8,94   | 5.981.857,81     | 7,56   | 32,580                                           | 32,575   |
| 35,01                                  | 40,00 | 83                                                       | 8,73   | 6.767.383,28     | 8,55   | 3                                               | 8,82   | 1.212,42         | 4,66   | 83                                                       | 8,73   | 6.766.170,86     | 8,55   | 37,805                                           | 37,799   |
| 40,01                                  | 45,00 | 91                                                       | 9,57   | 7.846.645,57     | 9,91   | 1                                               | 2,94   | 215,93           | 0,83   | 91                                                       | 9,57   | 7.846.429,64     | 9,91   | 42,562                                           | 42,561   |
| 45,01                                  | 50,00 | 96                                                       | 10,09  | 8.380.817,39     | 10,59  | 5                                               | 14,71  | 11.094,52        | 42,65  | 96                                                       | 10,09  | 8.369.722,87     | 10,57  | 47,493                                           | 47,426   |
| 50,01                                  | 55,00 | 141                                                      | 14,83  | 13.308.959,90    | 16,81  | 6                                               | 17,65  | 5.763,64         | 22,16  | 141                                                      | 14,83  | 13.303.196,26    | 16,81  | 52,574                                           | 52,552   |
| 55,01                                  | 60,00 | 117                                                      | 12,30  | 12.952.341,46    | 16,36  | 6                                               | 17,65  | 2.454,49         | 9,44   | 117                                                      | 12,30  | 12.949.886,97    | 16,36  | 57,389                                           | 57,378   |
| 60,01                                  | 65,00 | 84                                                       | 8,83   | 9.895.360,69     | 12,50  | 6                                               | 17,65  | 2.068,94         | 7,95   | 84                                                       | 8,83   | 9.893.291,75     | 12,50  | 62,074                                           | 62,061   |
| 65,01                                  | 70,00 | 25                                                       | 2,63   | 3.264.178,07     | 4,12   | 1                                               | 2,94   | 160,47           | 0,62   | 25                                                       | 2,63   | 3.264.017,60     | 4,12   | 66,722                                           | 66,719   |
| 70,01                                  | 75,00 | 5                                                        | 0,53   | 510.612,94       | 0,64   | 0                                               | 0,00   | 0,00             | 0,00   | 5                                                        | 0,53   | 510.612,94       | 0,65   | 71,062                                           | 71,062   |
| 75,01                                  | 80,00 | 2                                                        | 0,21   | 187.368,99       | 0,24   | 0                                               | 0,00   | 0,00             | 0,00   | 2                                                        | 0,21   | 187.368,99       | 0,24   | 77,701                                           | 77,701   |
| Total :                                |       | 951                                                      | 100,00 | 79.174.491,66    | 100,00 | 34                                              | 100,00 | 26.012,21        | 100,00 | 951                                                      | 100,00 | 79.148.479,45    | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |       |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 47,116                                           | 47,100   |
| Media Simple / Average :               |       |                                                          |        | 83.253,93        |        |                                                 |        | 765,07           |        |                                                          |        | 83.226,58        |        | 42,197                                           | 42,180   |
| Mínimo / Minimum :                     |       |                                                          |        | 412,55           |        |                                                 |        | 7,37             |        |                                                          |        | 412,55           |        | 0,207                                            | 0,207    |
| Máximo / Maximum :                     |       |                                                          |        | 391.049,26       |        |                                                 |        | 4.673,25         |        |                                                          |        | 391.049,26       |        | 79,126                                           | 79,126   |