

## 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: 31/12/2021

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  | 29                                                       | 3,36   | 254.815,99       | 0,41   | 0                                               | 0,00   | 0,00             | 0,00   | 29                                                       | 3,36   | 254.815,99       | 0,41   | 3,929                                            | 3,929    |
| 5,01                                   | 10,00 | 25                                                       | 2,89   | 424.003,50       | 0,68   | 0                                               | 0,00   | 0,00             | 0,00   | 25                                                       | 2,89   | 424.003,50       | 0,68   | 8,099                                            | 8,099    |
| 10,01                                  | 15,00 | 37                                                       | 4,28   | 1.220.150,22     | 1,97   | 0                                               | 0,00   | 0,00             | 0,00   | 37                                                       | 4,28   | 1.220.150,22     | 1,97   | 12,701                                           | 12,701   |
| 15,01                                  | 20,00 | 70                                                       | 8,10   | 2.735.675,66     | 4,41   | 0                                               | 0,00   | 0,00             | 0,00   | 70                                                       | 8,10   | 2.735.675,66     | 4,42   | 17,520                                           | 17,520   |
| 20,01                                  | 25,00 | 53                                                       | 6,13   | 2.659.383,45     | 4,29   | 1                                               | 6,25   | 317,34           | 0,73   | 53                                                       | 6,13   | 2.659.066,11     | 4,29   | 22,953                                           | 22,950   |
| 25,01                                  | 30,00 | 75                                                       | 8,68   | 4.737.910,14     | 7,64   | 0                                               | 0,00   | 0,00             | 0,00   | 75                                                       | 8,68   | 4.737.910,14     | 7,65   | 27,428                                           | 27,428   |
| 30,01                                  | 35,00 | 69                                                       | 7,99   | 4.735.783,52     | 7,64   | 0                                               | 0,00   | 0,00             | 0,00   | 69                                                       | 7,99   | 4.735.783,52     | 7,65   | 32,772                                           | 32,772   |
| 35,01                                  | 40,00 | 94                                                       | 10,88  | 6.876.849,84     | 11,10  | 1                                               | 6,25   | 1.038,74         | 2,39   | 94                                                       | 10,88  | 6.875.811,10     | 11,10  | 37,333                                           | 37,327   |
| 40,01                                  | 45,00 | 99                                                       | 11,46  | 7.993.928,03     | 12,90  | 6                                               | 37,50  | 21.109,51        | 48,56  | 99                                                       | 11,46  | 7.972.818,52     | 12,87  | 42,446                                           | 42,314   |
| 45,01                                  | 50,00 | 124                                                      | 14,35  | 10.388.682,42    | 16,76  | 3                                               | 18,75  | 19.220,41        | 44,22  | 124                                                      | 14,35  | 10.369.462,01    | 16,74  | 47,652                                           | 47,554   |
| 50,01                                  | 55,00 | 100                                                      | 11,57  | 10.029.408,05    | 16,18  | 3                                               | 18,75  | 1.078,45         | 2,48   | 100                                                      | 11,57  | 10.028.329,60    | 16,19  | 52,291                                           | 52,285   |
| 55,01                                  | 60,00 | 61                                                       | 7,06   | 6.867.414,23     | 11,08  | 0                                               | 0,00   | 0,00             | 0,00   | 61                                                       | 7,06   | 6.867.414,23     | 11,09  | 57,207                                           | 57,207   |
| 60,01                                  | 65,00 | 25                                                       | 2,89   | 2.757.477,78     | 4,45   | 1                                               | 6,25   | 430,93           | 0,99   | 25                                                       | 2,89   | 2.757.046,85     | 4,45   | 61,607                                           | 61,596   |
| 65,01                                  | 70,00 | 1                                                        | 0,12   | 122.025,63       | 0,20   | 0                                               | 0,00   | 0,00             | 0,00   | 1                                                        | 0,12   | 122.025,63       | 0,20   | 66,498                                           | 66,498   |
| 70,01                                  | 75,00 | 2                                                        | 0,23   | 172.752,66       | 0,28   | 1                                               | 6,25   | 271,87           | 0,63   | 2                                                        | 0,23   | 172.480,79       | 0,28   | 71,629                                           | 71,520   |
| Total :                                |       | 864                                                      | 100,00 | 61.976.261,12    | 100,00 | 16                                              | 100,00 | 43.467,25        | 100,00 | 864                                                      | 100,00 | 61.932.793,87    | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |       |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 42,158                                           | 42,120   |
| Media Simple / Average :               |       |                                                          |        | 71.731,78        |        |                                                 |        | 2.716,70         |        |                                                          |        | 71.681,47        |        | 36,559                                           | 36,528   |
| Mínimo / Minimum :                     |       |                                                          |        | 299,40           |        |                                                 |        | 20,90            |        |                                                          |        | 299,40           |        | 0,204                                            | 0,204    |
| Máximo / Maximum :                     |       |                                                          |        | 237.766,19       |        |                                                 |        | 13.995,58        |        |                                                          |        | 237.766,19       |        | 72,663                                           | 72,663   |