HIPOCAT 8 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**

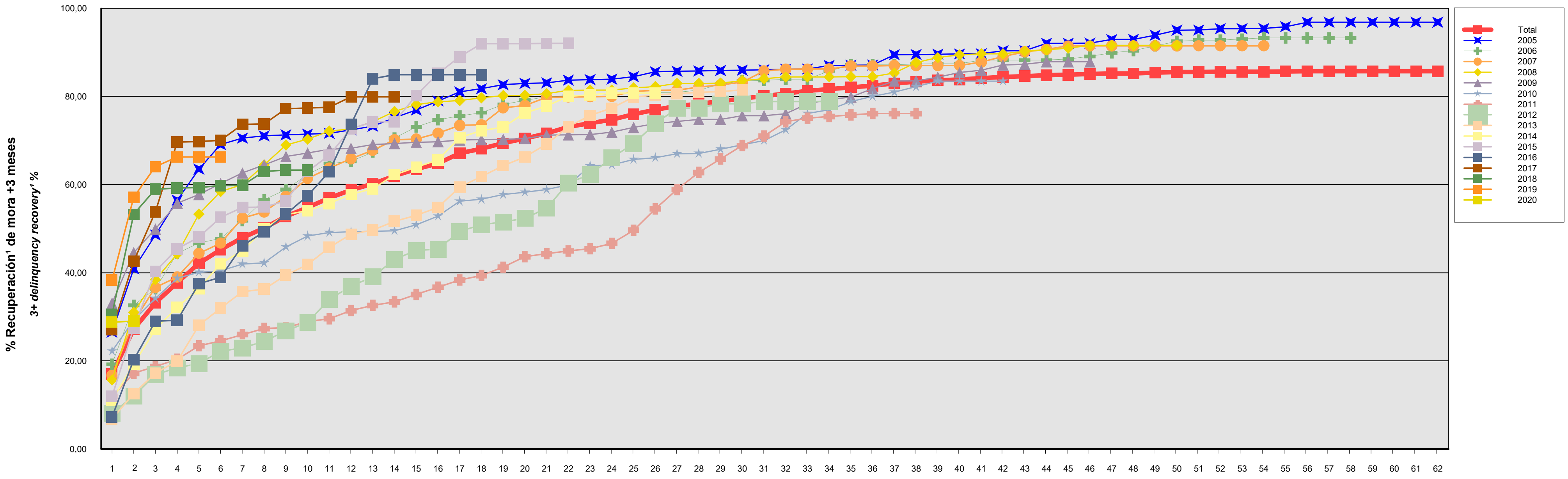
Delinquency analysis: ***3+ months delinquency recovery¹ rate (years after delinquency occurs) - Detailed by quarters of occurrence²***

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

Fecha */ Date:* **31/05/2020**

Divisa */ Currency:* **EUR**

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*



Trimestres de recuperación² desde entrada en mora

Post-delinquency recovery quarters²

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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Entrada en mora *Delinquency*	Total	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
∑ Saldo Vivo Activos entrada mora (Ppal.Miles €) *Outstanding Balance of Assets upon delinquency (€ thou. Principal) ∑*	199.955,462	9.534,825	18.679,129	15.293,348	22.366,279	28.094,153	12.290,122	15.167,201	14.704,880	27.522,003	20.333,468	7.590,395	3.289,954	2.272,583	1.582,949	910,021	324,150
Nº Activos */ Nº. of Assets*	1.976	108	191	157	199	242	116	146	135	264	199	94	40	36	27	16	6
1	17,02%	26,51%	19,22%	16,71%	15,70%	33,09%	22,20%	11,89%	8,10%	6,82%	11,10%	11,98%	7,30%	27,15%	30,56%	38,29%	28,79%
2	27,20%	40,87%	32,60%	28,93%	31,01%	44,58%	29,21%	17,19%	12,02%	12,57%	19,26%	27,46%	20,23%	42,60%	53,27%	57,13%	29,05%
3	33,14%	48,58%	36,36%	36,65%	38,43%	49,91%	34,19%	18,73%	16,85%	17,20%	27,19%	40,29%	28,99%	53,80%	58,94%	64,04%	
4	37,72%	56,44%	44,41%	39,02%	44,26%	55,78%	38,73%	20,35%	18,42%	19,96%	32,17%	45,44%	29,21%	69,65%	59,21%	66,29%	
5	42,15%	63,51%	46,73%	44,41%	53,31%	57,77%	40,11%	23,43%	19,39%	28,03%	36,37%	48,06%	37,50%	69,78%	59,34%	66,29%	
6	45,24%	69,06%	47,76%	46,72%	58,44%	60,26%	40,45%	24,53%	22,19%	31,97%	42,09%	52,56%	38,99%	70,03%	59,77%	66,29%	
7	47,95%	70,55%	51,83%	52,38%	60,02%	62,63%	41,96%	25,96%	22,94%	35,73%	44,99%	54,80%	46,13%	73,65%	59,84%		
8	50,16%	71,04%	56,54%	53,79%	64,48%	64,44%	42,22%	27,34%	24,45%	36,26%	49,89%	54,90%	49,27%	73,75%	63,02%		
9	52,79%	71,27%	58,87%	57,29%	68,99%	66,39%	45,86%	27,53%	26,80%	39,49%	53,19%	56,34%	53,29%	77,23%	63,26%		
10	54,83%	71,44%	62,30%	61,40%	70,30%	67,15%	48,32%	28,93%	28,77%	41,86%	54,08%	62,97%	57,46%	77,39%	63,26%		
11	56,99%	71,64%	64,77%	63,74%	72,13%	68,04%	49,14%	29,57%	33,96%	45,72%	55,73%	66,65%	62,93%	77,56%			
12	58,75%	72,43%	65,30%	65,87%	72,66%	68,24%	49,28%	31,40%	36,96%	48,72%	57,78%	72,71%	73,65%	79,89%			
13	60,17%	73,25%	67,36%	67,80%	74,27%	69,08%	49,39%	32,58%	39,10%	49,67%	59,05%	74,21%	84,02%	79,89%			
14	62,00%	75,19%	70,54%	70,18%	76,57%	69,32%	49,53%	33,37%	43,04%	51,68%	62,23%	74,26%	84,94%	79,89%			

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HIPOCAT 8 Fondo de Titulización de Activos

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

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:*** **31/05/2020**

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

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	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
15	63,50%	76,92%	73,09%	70,33%	78,17%	69,62%	50,87%	35,06%	45,04%	53,02%	63,96%	80,21%	84,94%				
16	64,81%	78,98%	74,71%	71,65%	78,80%	69,73%	52,84%	36,72%	45,36%	54,82%	65,57%	85,21%	84,94%				
17	67,13%	81,03%	75,56%	73,41%	79,08%	70,11%	56,21%	38,33%	49,40%	59,44%	70,68%	89,00%	84,94%				
18	68,15%	81,75%	76,32%	73,57%	79,70%	70,21%	56,65%	39,36%	50,85%	61,84%	72,24%	91,98%	84,94%				
19	69,40%	82,65%	78,17%	77,42%	80,18%	70,29%	57,73%	41,26%	51,52%	64,32%	73,01%	91,99%					
20	70,44%	82,96%	79,12%	77,95%	80,23%	70,46%	58,27%	43,64%	52,36%	66,24%	76,23%	92,00%					
21	71,64%	83,08%	79,89%	79,81%	80,65%	71,21%	58,85%	44,32%	54,65%	69,18%	77,83%	92,01%					
22	73,09%	83,69%	80,18%	79,88%	81,37%	71,27%	59,94%	44,95%	60,40%	73,14%	80,03%	92,02%					
23	73,95%	83,81%	80,28%	79,94%	81,42%	71,32%	64,25%	45,45%	62,29%	75,66%	80,36%						
24	74,71%	83,93%	80,35%	80,02%	81,45%	71,91%	64,49%	46,66%	66,07%	77,35%	80,75%						
25	75,96%	84,50%	80,82%	81,17%	81,95%	72,97%	65,72%	49,65%	69,30%	79,85%	80,75%						
26	76,97%	85,60%	80,86%	81,40%	82,23%	73,82%	66,10%	54,50%	73,82%	80,30%	80,76%						
27	77,82%	85,70%	80,92%	81,45%	82,94%	74,30%	67,01%	58,88%	77,34%	80,62%							
28	78,33%	85,79%	81,42%	82,11%	82,98%	74,76%	67,08%	62,75%	77,37%	80,93%							
29	78,90%	85,88%	82,76%	82,61%	83,02%	74,78%	68,04%	65,80%	78,31%	81,12%							
30	79,54%	85,96%	83,52%	83,26%	83,56%	75,61%	69,01%	68,85%	78,35%	81,50%							
31	80,06%	86,04%	83,61%	85,76%	84,01%	75,63%	70,01%	71,00%	78,85%								
32	80,63%	86,15%	83,90%	86,18%	84,40%	76,06%	72,44%	74,27%	78,87%								
33	81,25%	86,23%	83,92%	86,20%	84,43%	78,33%	76,12%	75,07%	78,87%								
34	81,68%	87,03%	85,79%	86,24%	84,45%	79,31%	76,97%	75,45%	78,87%								

[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	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
35	82,08%	87,08%	87,15%	86,89%	84,47%	79,85%	78,84%	75,78%									
36	82,45%	87,12%	87,17%	86,91%	84,47%	81,77%	80,01%	76,12%									
37	82,97%	89,47%	87,19%	87,00%	85,30%	83,51%	80,97%	76,12%									
38	83,33%	89,52%	87,38%	87,01%	87,68%	83,52%	82,20%	76,13%									
39	83,66%	89,58%	87,39%	87,03%	88,80%	84,39%	83,44%										
40	83,88%	89,64%	87,41%	87,04%	89,43%	85,41%	83,45%										
41	84,12%	89,70%	88,23%	87,81%	89,68%	85,92%	83,46%										
42	84,42%	90,36%	88,23%	89,07%	89,68%	87,14%	83,47%										
43	84,59%	90,40%	88,23%	90,13%	90,23%	87,29%											
44	84,83%	92,05%	88,23%	90,70%	90,59%	87,86%											
45	84,95%	92,06%	88,48%	91,45%	90,96%	87,86%											
46	85,08%	92,09%	89,08%	91,45%	91,56%	87,86%											
47	85,20%	92,91%	89,90%	91,46%	91,58%												
48	85,24%	92,94%	90,38%	91,46%	91,59%												
49	85,39%	93,89%	91,46%	91,47%	91,59%												
50	85,54%	95,04%	92,48%	91,49%	91,59%												
51	85,57%	95,06%	92,78%	91,50%													
52	85,59%	95,37%	92,78%	91,50%													
53	85,61%	95,38%	93,03%	91,50%													
54	85,63%	95,40%	93,27%	91,50%													

[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	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
55	85,65%	95,84%	93,27%														
56	85,70%	96,84%	93,27%														
57	85,70%	96,85%	93,27%														
58	85,70%	96,85%	93,27%														
59	85,70%	96,85%															
60	85,70%	96,85%															
61	85,70%	96,85%															
62	85,70%	96,85%															

[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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