

## HIPOTECARIO 8

31st March 2021

|                 | ARREARS FROM CURRENT MONTH |               |               |                |                 |               |
|-----------------|----------------------------|---------------|---------------|----------------|-----------------|---------------|
|                 | Up to 30 days              | 30 to 60 days | 60 to 90 days | 90 to 180 days | 180 to 365 days | More 365 days |
| Principal       | 18.868,04                  | 5.271,79      | 2.049,57      | 5.826,44       | 45.752,46       | 163.188,86    |
| Interest        | 1.185,39                   | 671,47        | 80,77         | 539,77         | 8.431,00        | 139.582,15    |
| Credit Rights   | 6.152.080,68               | 734.443,28    | 115.329,84    | 440.678,21     | 854.314,48      | 960.496,11    |
| number of C.R.  | 56                         | 8             | 2             | 4              | 8               | 9             |
| % Credit Rights | 1,69%                      | 0,20%         | 0,03%         | 0,12%          | 0,23%           | 0,26%         |

| DATE         | NUM. CR'S | BALANCE CR'S   | UNPAID DC'S | PRINCIPAL UNPAID | INTEREST UNPAID | TOTAL UNPAID | BALANCE CR'S UNPAID | % UNPAID |
|--------------|-----------|----------------|-------------|------------------|-----------------|--------------|---------------------|----------|
|              |           |                |             |                  |                 |              |                     |          |
| June-20      | 3.428     | 388.449.274,09 | 105         | 169.300,49       | 194.194,09      | 363.494,58   | 12.679.668,57       | 3,26%    |
| September-20 | 3.403     | 380.762.507,12 | 108         | 310.366,94       | 231.804,99      | 542.171,93   | 12.824.844,86       | 3,37%    |
| December-20  | 3.376     | 371.966.316,28 | 104         | 154.756,64       | 223.679,09      | 378.435,73   | 11.692.526,40       | 3,14%    |
| March-21     | 3.345     | 364.545.058,96 | 87          | 240.957,16       | 172.740,21      | 413.697,37   | 9.257.342,60        | 2,54%    |

|                 | ARREARS AND LTV FROM CURRENT MONTH |               |               |                |                 |               |
|-----------------|------------------------------------|---------------|---------------|----------------|-----------------|---------------|
|                 | Up to 30 days                      | 30 to 60 days | 60 to 90 days | 90 to 180 days | 180 to 365 days | More 365 days |
| Principal       | 18.868,04                          | 5.271,79      | 2.049,57      | 5.826,44       | 45.752,46       | 163.188,86    |
| Interest        | 1.185,39                           | 671,47        | 80,77         | 539,77         | 8.431,00        | 139.582,15    |
| Credit Rights   | 6.152.080,68                       | 734.443,28    | 115.329,84    | 440.678,21     | 854.314,48      | 960.496,11    |
| number of C.R.  | 56                                 | 8             | 2             | 4              | 8               | 9             |
| % Credit Rights | 1,69%                              | 0,20%         | 0,03%         | 0,12%          | 0,23%           | 0,26%         |
| % LTV           | 98,00%                             | 97,00%        | 50,00%        | 94,00%         | 111,00%         | 117,00%       |

## HIPOTECARIO 8

31st March 2021

| Legal                  |              |
|------------------------|--------------|
| Previous Date          | 5.000,00 €   |
| Legal loans in quarter | 114.365,78 € |
| Current Date           | 119.365,78 € |

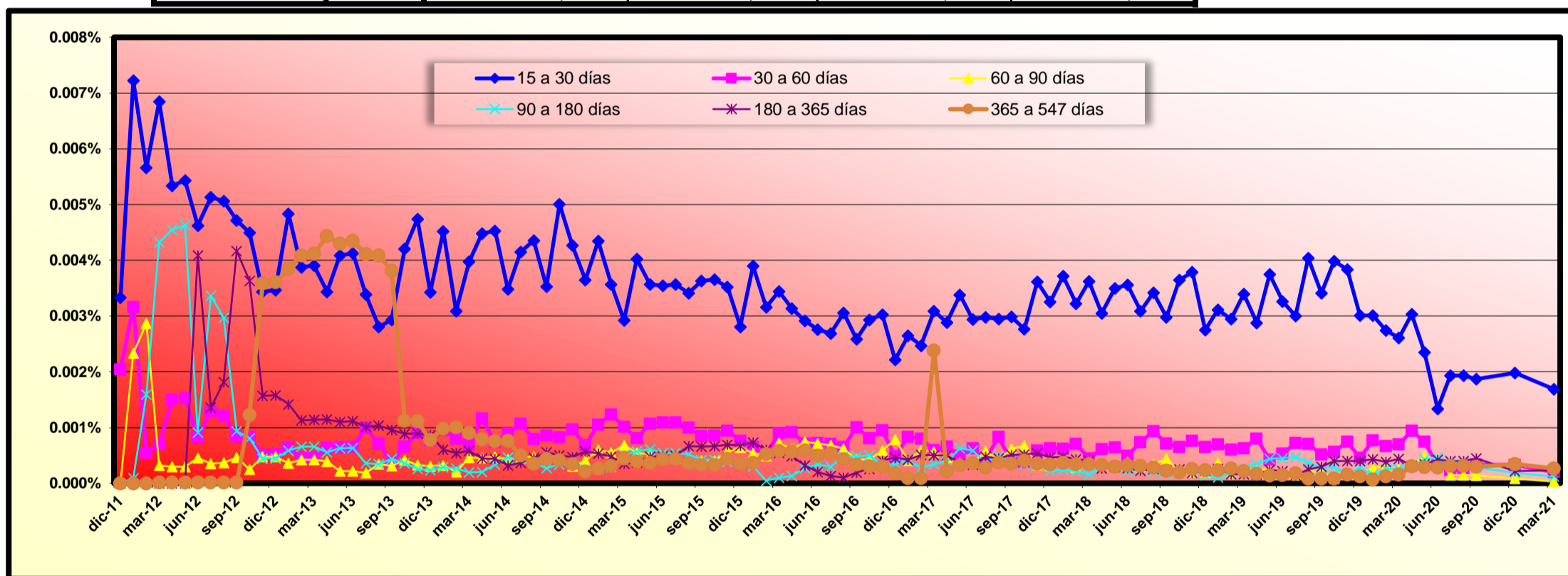
**Legal** : Loans in which the originator will take legal actions. This amount is included in the arrears bucket.

| CUMULATIVE WRITE-OFF LOANS |                 |
|----------------------------|-----------------|
| Previous Date              | 9.821.990,40 €  |
| Write-off loans in quarter | 443.529,21 €    |
| Current Date               | 10.265.519,61 € |

| TRANSITORY PROPERTIES |                |
|-----------------------|----------------|
| Previous Date         | 5.162.960,56 € |
| T.P. in quarter       | (33.893,30) €  |
| Current Date          | 5.129.067,26 € |

| POOL LOSSES       |                 |
|-------------------|-----------------|
| Previous Date     | 18.783.331,69 € |
| Losses in quarter | 38.847,12 €     |
| Current Date      | 18.822.178,81 € |

| HISTORICAL ARREARS     |           |           |           |           |
|------------------------|-----------|-----------|-----------|-----------|
| Intervals              | 30-Jun-20 | 30-Sep-20 | 31-Dec-20 | 31-Mar-21 |
| <b>1 to 30 days</b>    | 1,338%    | 1,867%    | 1,978%    | 1,688%    |
| <b>30 to 60 days</b>   | 0,322%    | 0,333%    | 0,327%    | 0,201%    |
| <b>60 to 90 days</b>   | 0,434%    | 0,141%    | 0,088%    | 0,032%    |
| <b>90 to 180 days</b>  | 0,460%    | 0,285%    | 0,190%    | 0,121%    |
| <b>180 to 365 days</b> | 0,425%    | 0,448%    | 0,215%    | 0,234%    |
| <b>&gt; 365 days</b>   | 0,285%    | 0,295%    | 0,346%    | 0,263%    |



**HIPOTECARIO 8**

31st March 2021

**MONTHLY CUMULATIVE FAILED LOANS AND RECOVERIES**

|              | <b>FAILED LOANS</b> | <b>RECOVERIES</b> | <b>% Recovery</b> | <b>NEW TRANSITORY PROPERTIES</b> |
|--------------|---------------------|-------------------|-------------------|----------------------------------|
| June-20      | 43.070.479,94       | 6.676.524,49      | 15,51%            | 18.219.443,73                    |
| September-20 | 43.396.537,63       | 6.665.710,20      | 15,48%            | 18.463.164,52                    |
| December-20  | 44.037.402,62       | 6.741.542,24      | 15,53%            | 18.747.801,06                    |
| March-21     | 44.421.791,76       | 6.643.555,05      | 15,09%            | 18.747.801,06                    |

% Recovery: total recoveries n / total cumulative failed loans n-1