

STRUCTURED FINANCE TRANSACTION PERFORMANCE REPORTING

ASSET CLASS

RMBS ∨

TRANSACTION NAME

HT ABANCA RMBS II, FONDO DE TIT... ∨

TRANSACTION PROFILE

Transaction name	HT ABANCA RMBS II, FONDO DE TITULIZACIÓN
Issuer LEI	9598003B8B7BNRUKZG55
Asset class	RMBS
Closing date	20 December 2017
Country of assets	Spain
Pool type	Static

REPORT INFORMATION

Date of publication	21 October 2024
Last date of investor report	25 October 2024

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Notes profile

	Currency ¹	Coupon type ¹	Frequency ¹	Spread/ Coupon ¹	Outstanding balance ¹		Credit enhancement ¹	
					Dec 2017	Oct 2024	Apr 2018	Oct 2024
Class A	EUR	Floating	3M	0.30%	780,000,000	305,750,874	13.64%	27.99%

	Rating	Validity date
Class A	AAA (SF)	18 Jan 2023

Counterparties

Entity role	Entity name	Rating	Validity date
Account bank	Banco Santander S.A.	**	
Arranger	Haya Titulizacion SGFT S.A.		
Originator	Abanca Corporacion Bancaria S.A.		
Paying agent	Banco Santander S.A.	**	
Servicer	Abanca Corporacion Bancaria S.A.		

¹ Source: Transaction report

² Source: EDW

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Portfolio profile

	Dec 2017	Apr 2018	Oct 2024
Outstanding portfolio balance ¹	900,000,001 EUR	879,804,586 EUR	428,794,805 EUR
Weighted average asset yield ¹		0.68%	4.69%

Concentration

	Apr 2018		Oct 2024	
	Share	Geo/Business	Share	Geo/Business
Top 1 region (borrower) ¹	25.60%	A Coruña	24.50%	A Coruña

	Apr 2018	Oct 2024
	Share	Share
Top 1 obligor ¹	0.11%	0.18%
Top 10 obligor ¹	0.64%	0.96%

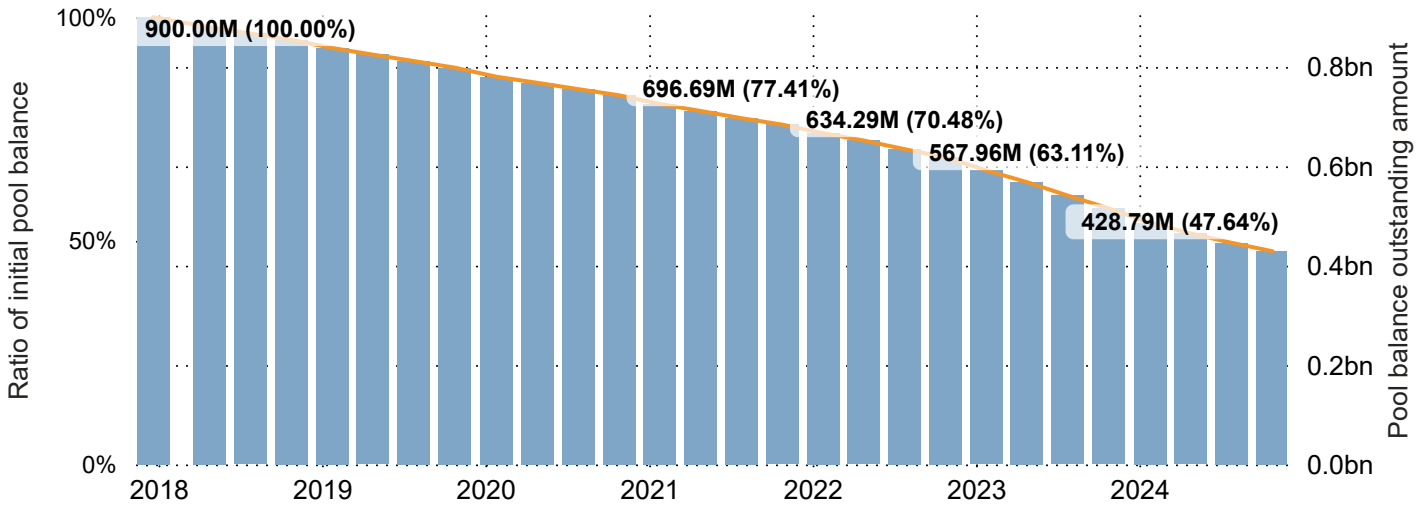
¹ Source: Transaction report

² Source: EDW

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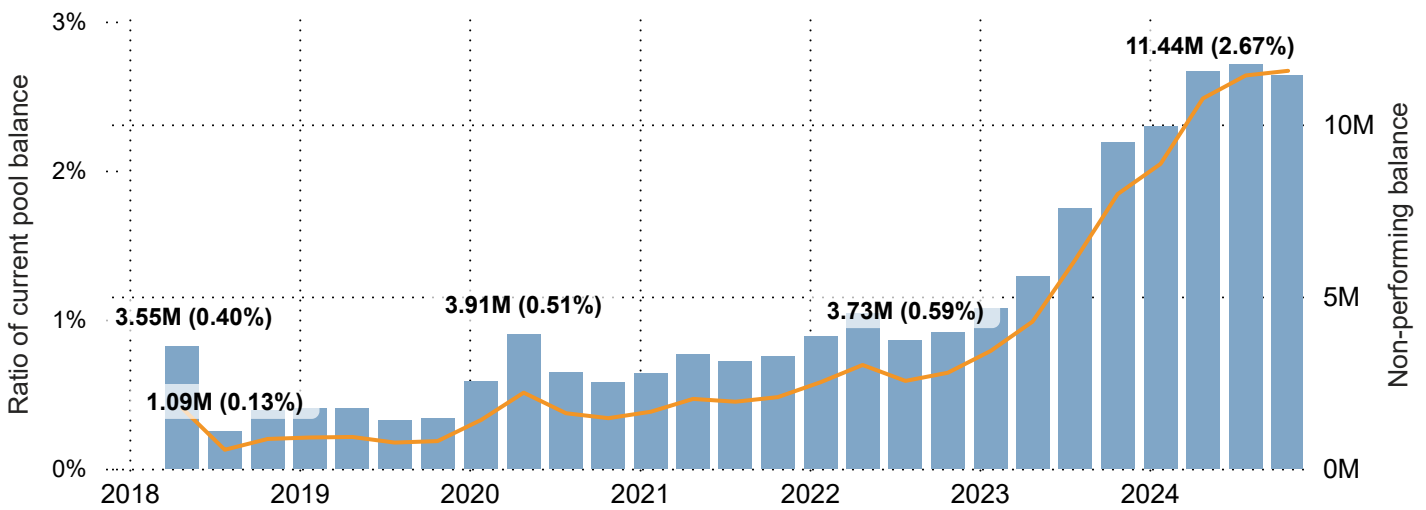
Asset pool balance (currency : EUR)

Source: Transaction report



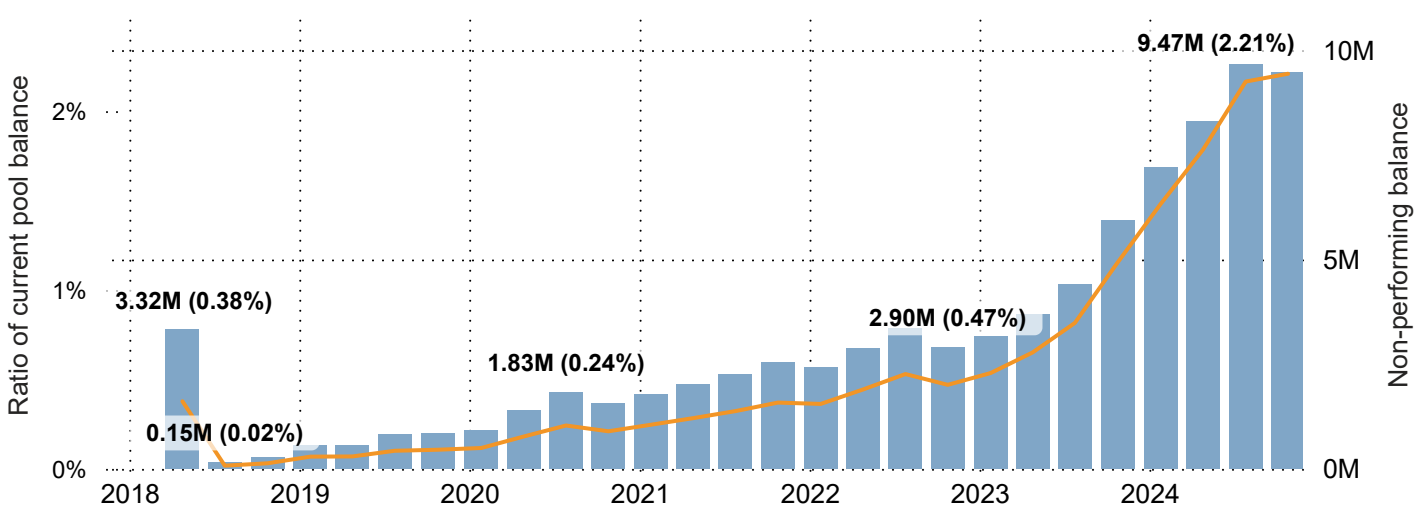
Non-performing balance due for more than 30 days in arrears (currency : EUR)

Source: Transaction report



Non-performing balance due for more than 90 days in arrears (currency : EUR)

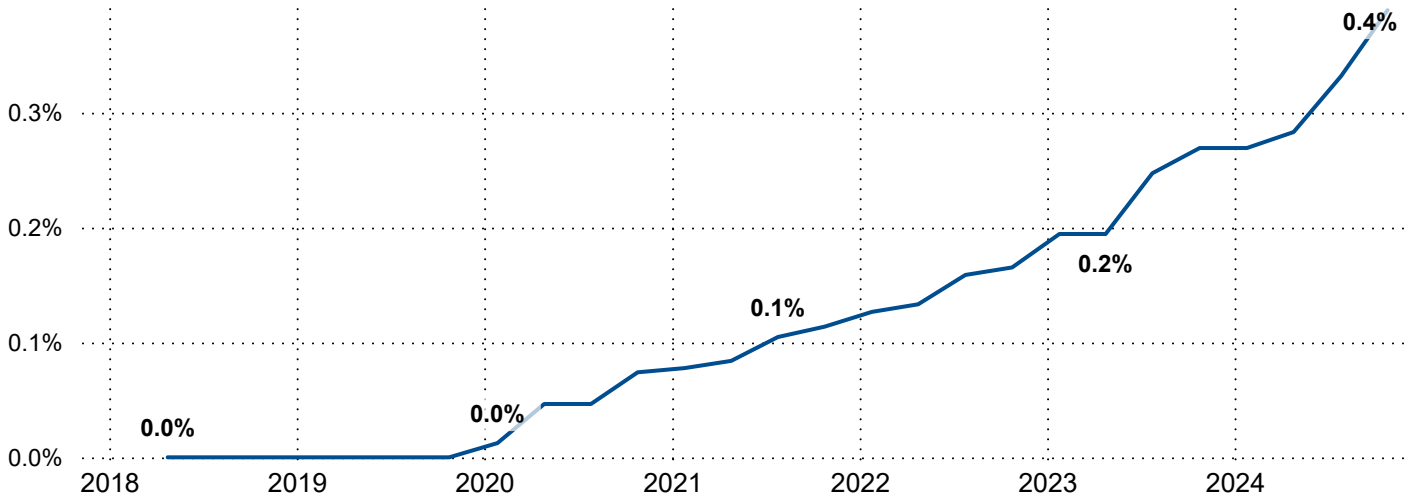
Source: Transaction report



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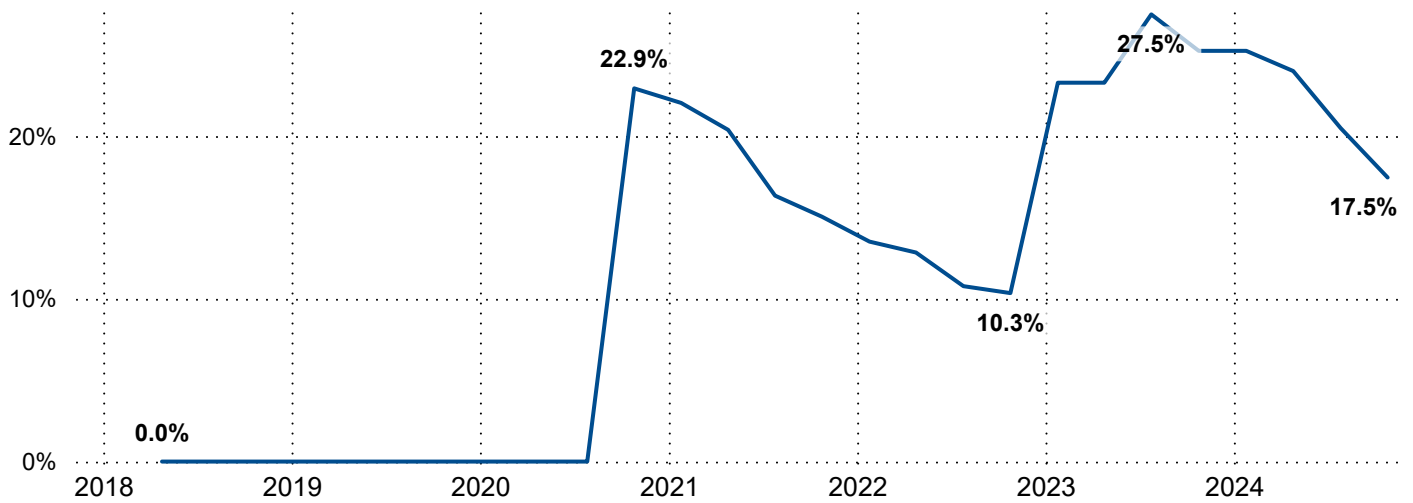
Cumulative default ratio (default : 18M)

Source: Transaction report



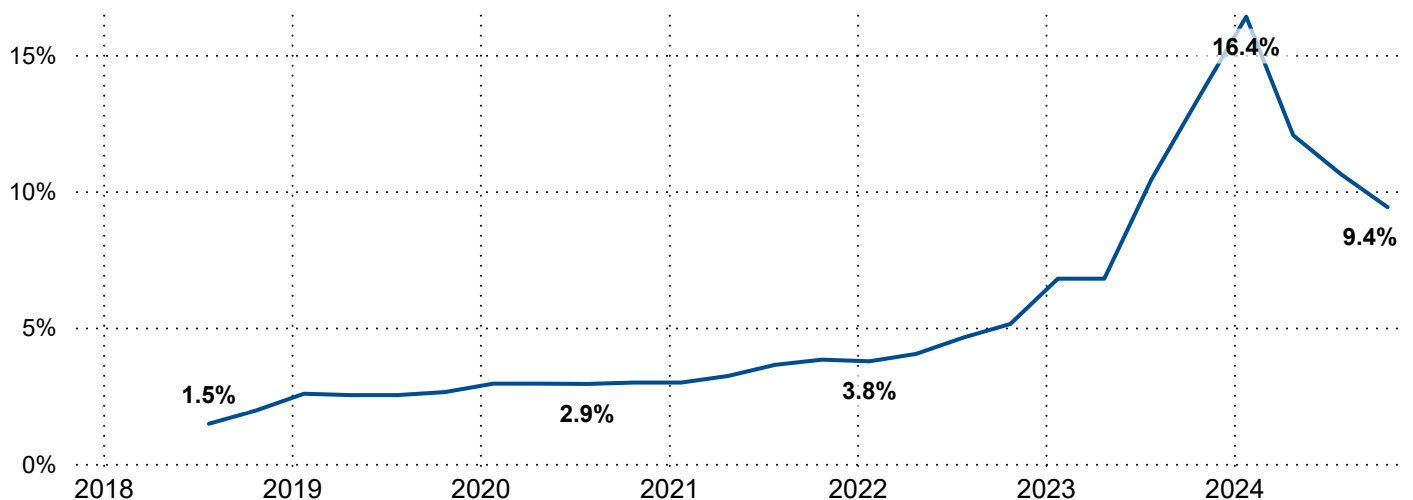
Cumulative recovery ratio (default : 18M)

Source: Transaction report



Annualised constant prepayment rate (CPR)

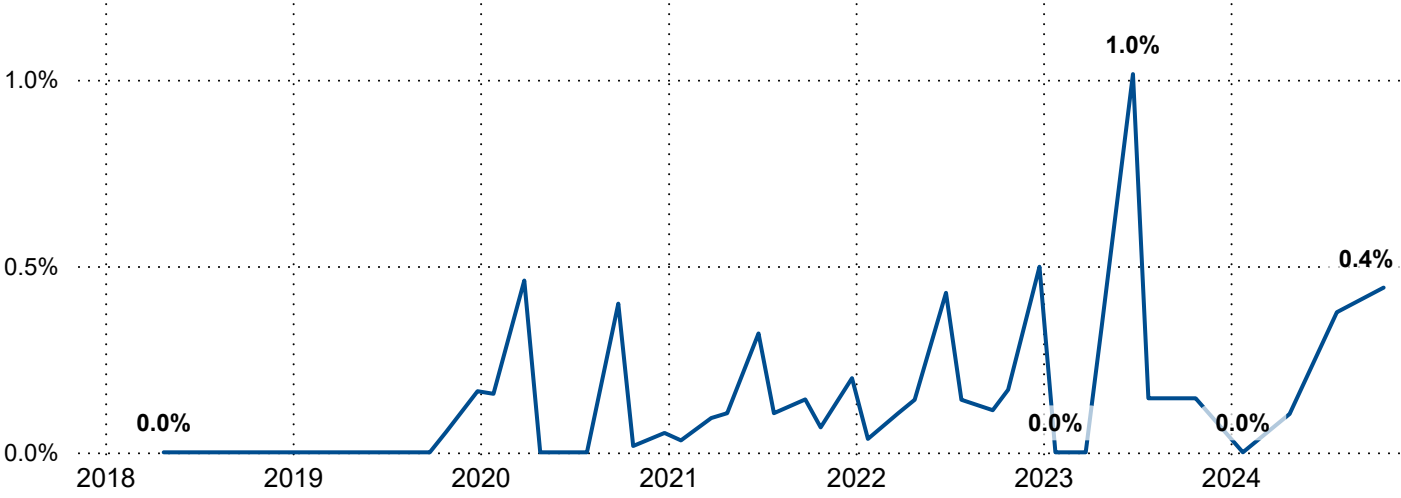
Source: Transaction report



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Annualised constant default ratio (CDR)

Source: Transaction report

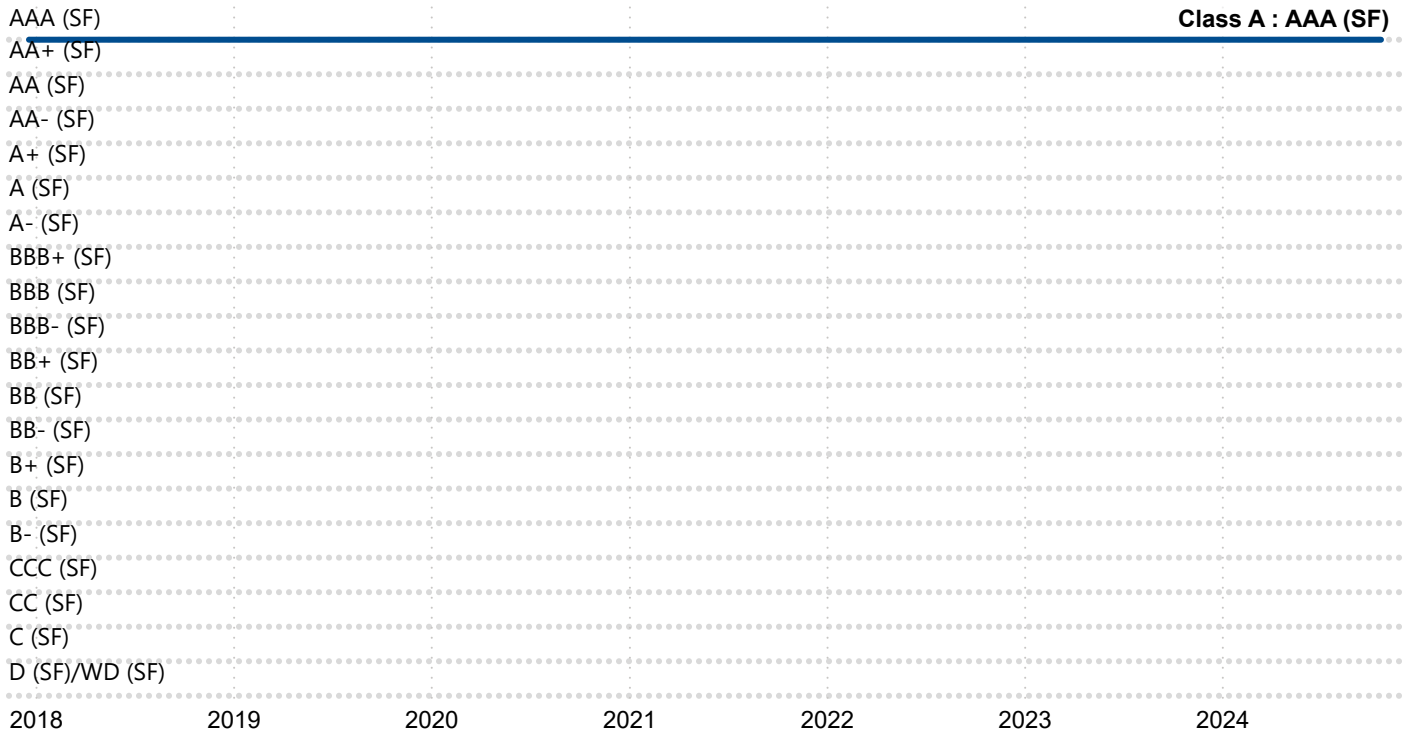


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Rating history

Source: Scope

● Class A

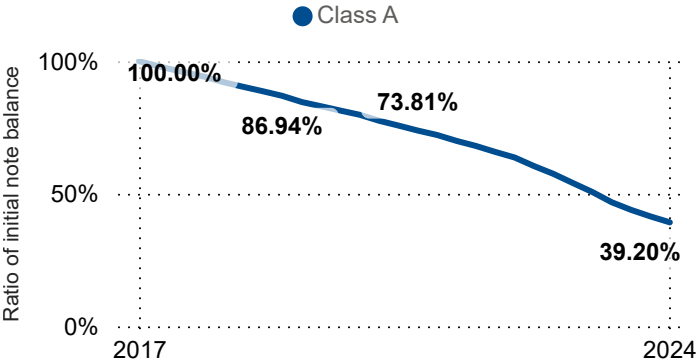


	20 Dec 2017	22 Dec 2017	18 Jan 2023
Class A	AAA (SF)	AAA (SF)	AAA (SF)

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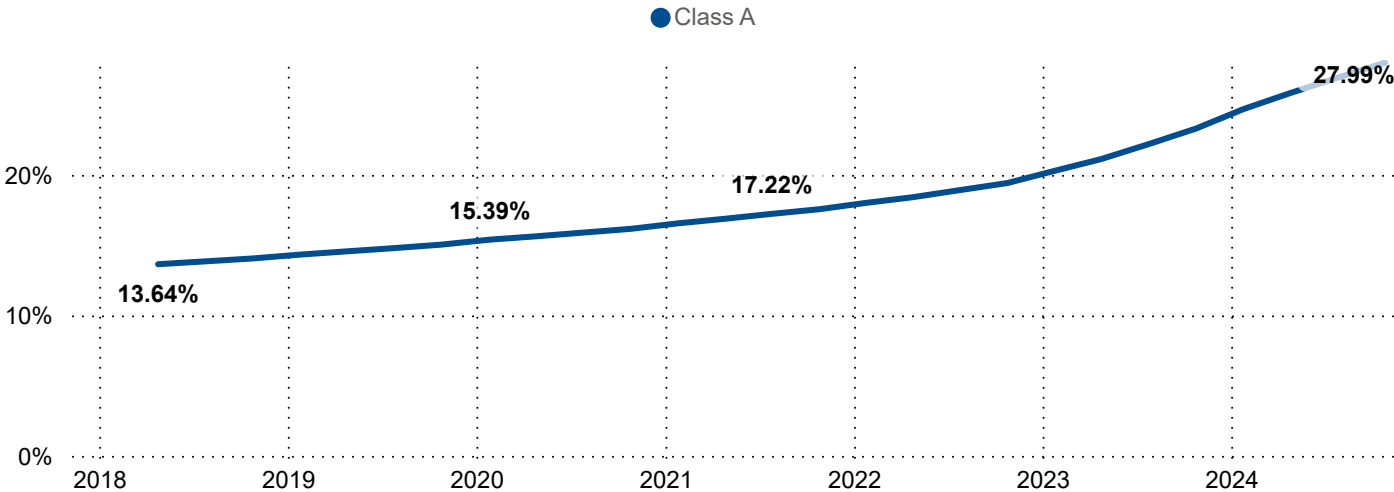
Outstanding notes balance

Source: Transaction report



Credit enhancement

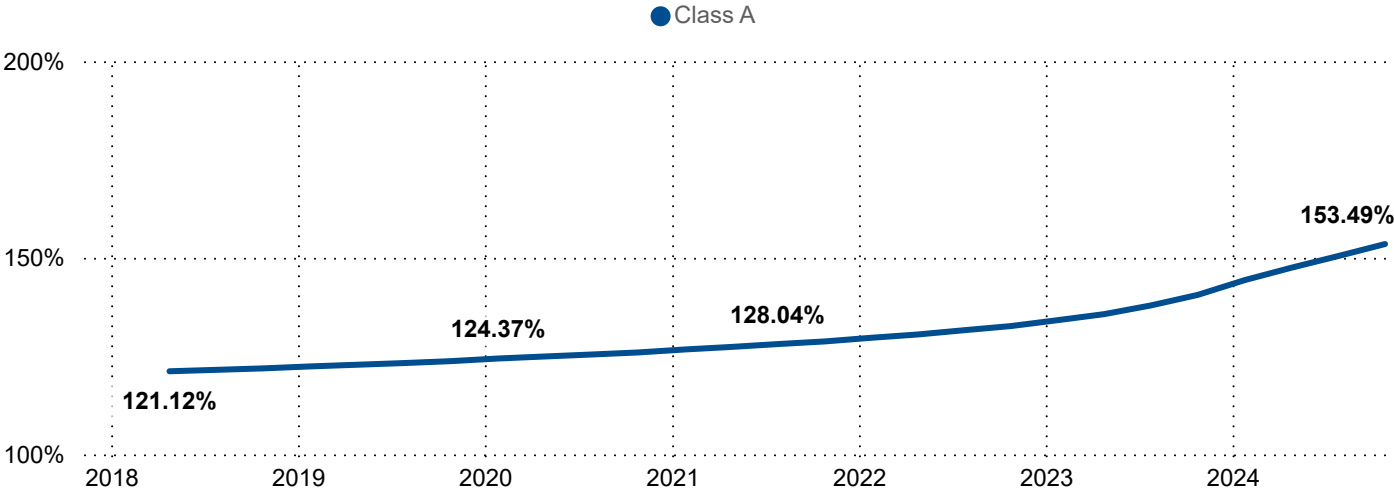
Source: Transaction report



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Notes overcollateralisation

Source: Transaction report



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Remarks on the transaction

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Field name	Description
Credit enhancement	Either as per the investor report or computed as the ratio of (i) the sum of those liabilities' nominal value which rank junior to the notes under consideration, and (ii) the sum of all liabilities' nominal value.
Cumulative default ratio	Ratio of (i) the sum of defaulted amounts since closing and (ii) the initial portfolio balance.
Cumulative recovery ratio	Ratio of (i) the sum of recovered amounts (as per the investor report definition) and (ii) the sum of defaulted amounts since closing.
Notes overcollateralisation	Ratio of (i) the sum of the aggregate loan balance and the reserve account's balance and (ii) the sum of the relevant notes' and all those notes' nominal value which rank pari-passu or senior to the relevant note.
Outstanding notes balance	The relevant note's nominal value at the relevant date.
Outstanding portfolio balance	Aggregate loan balance at the relevant date.

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