

# RURAL HIPOTECARIO IV Fondo de Titulización Hipotecaria

## Cartera de Activos Titulizados / Portfolio of Securitised Assets

### Distribución por Intervalos de Fecha de Vencimiento Final / Distribution by Final Maturity Date Intervals

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

Fecha / Date: 31/12/2012

Divisa / Currency: EUR

| Intervalos anuales<br>Annual Intervals | Saldo Vivo de Principal<br>Outstanding Principal Balance |        |                  |        | Principal Vencido Impagado<br>Overdue Principal |        |                  |        | Principal Pendiente Vencimiento<br>Outstanding Principal |        |                  |        | Tipo Interés<br>Interest Rate | Vida residual<br>Residual Life   |
|----------------------------------------|----------------------------------------------------------|--------|------------------|--------|-------------------------------------------------|--------|------------------|--------|----------------------------------------------------------|--------|------------------|--------|-------------------------------|----------------------------------|
|                                        | Num.                                                     | %      | Importe / Amount | %      | Num.                                            | %      | Importe / Amount | %      | Num.                                                     | %      | Importe / Amount | %      | Media Pond.<br>W. Average     | M. Pond. Meses<br>W. Avg. Months |
| 2011                                   | 1                                                        | 0,03   | 449,69           | 0,00   | 1                                               | 0,32   | 449,69           | 0,09   | 0                                                        | 0,00   | 0,00             | 0,00   | 0,000%                        | 0,000                            |
| 2012                                   | 1                                                        | 0,03   | 767,75           | 0,00   | 1                                               | 0,32   | 767,75           | 0,16   | 0                                                        | 0,00   | 0,00             | 0,00   | 0,000%                        | 0,000                            |
| 2013                                   | 163                                                      | 5,02   | 458.221,43       | 0,45   | 7                                               | 2,25   | 12.791,15        | 2,65   | 163                                                      | 5,03   | 445.430,28       | 0,44   | 2,648%                        | 8,478                            |
| 2014                                   | 153                                                      | 4,71   | 1.004.998,49     | 0,99   | 6                                               | 1,93   | 2.914,60         | 0,60   | 153                                                      | 4,72   | 1.002.083,89     | 0,99   | 2,730%                        | 18,345                           |
| 2015                                   | 167                                                      | 5,15   | 1.864.013,16     | 1,84   | 20                                              | 6,43   | 20.572,29        | 4,27   | 167                                                      | 5,15   | 1.843.440,87     | 1,82   | 2,840%                        | 31,229                           |
| 2016                                   | 370                                                      | 11,40  | 5.705.520,18     | 5,62   | 36                                              | 11,58  | 188.306,71       | 39,05  | 370                                                      | 11,41  | 5.517.213,47     | 5,46   | 3,132%                        | 43,408                           |
| 2017                                   | 283                                                      | 8,72   | 5.290.834,76     | 5,21   | 20                                              | 6,43   | 91.078,35        | 18,89  | 283                                                      | 8,73   | 5.199.756,41     | 5,15   | 2,875%                        | 51,883                           |
| 2018                                   | 107                                                      | 3,30   | 2.365.532,16     | 2,33   | 2                                               | 0,64   | 759,68           | 0,16   | 107                                                      | 3,30   | 2.364.772,48     | 2,34   | 2,566%                        | 66,652                           |
| 2019                                   | 113                                                      | 3,48   | 2.961.178,31     | 2,92   | 8                                               | 2,57   | 2.392,73         | 0,50   | 113                                                      | 3,48   | 2.958.785,58     | 2,93   | 2,929%                        | 78,296                           |
| 2020                                   | 135                                                      | 4,16   | 4.165.033,05     | 4,10   | 15                                              | 4,82   | 6.815,92         | 1,41   | 135                                                      | 4,16   | 4.158.217,13     | 4,11   | 2,755%                        | 90,945                           |
| 2021                                   | 386                                                      | 11,90  | 12.235.335,05    | 12,05  | 45                                              | 14,47  | 44.404,97        | 9,21   | 386                                                      | 11,90  | 12.190.930,08    | 12,06  | 3,171%                        | 103,610                          |
| 2022                                   | 290                                                      | 8,94   | 10.134.092,91    | 9,98   | 33                                              | 10,61  | 38.455,85        | 7,98   | 290                                                      | 8,94   | 10.095.637,06    | 9,99   | 2,875%                        | 111,511                          |
| 2023                                   | 45                                                       | 1,39   | 1.849.841,66     | 1,82   | 8                                               | 2,57   | 4.124,31         | 0,86   | 45                                                       | 1,39   | 1.845.717,35     | 1,83   | 2,485%                        | 126,297                          |
| 2024                                   | 41                                                       | 1,26   | 1.716.849,18     | 1,69   | 2                                               | 0,64   | 273,49           | 0,06   | 41                                                       | 1,26   | 1.716.575,69     | 1,70   | 2,534%                        | 138,737                          |
| 2025                                   | 67                                                       | 2,06   | 3.014.228,28     | 2,97   | 7                                               | 2,25   | 1.558,13         | 0,32   | 67                                                       | 2,07   | 3.012.670,15     | 2,98   | 2,788%                        | 150,188                          |
| 2026                                   | 377                                                      | 11,62  | 17.732.926,75    | 17,46  | 36                                              | 11,58  | 29.985,88        | 6,22   | 377                                                      | 11,63  | 17.702.940,87    | 17,52  | 3,002%                        | 163,500                          |
| 2027                                   | 269                                                      | 8,29   | 14.144.790,58    | 13,93  | 30                                              | 9,65   | 16.617,37        | 3,45   | 269                                                      | 8,29   | 14.128.173,21    | 13,98  | 2,691%                        | 170,968                          |
| 2028                                   | 16                                                       | 0,49   | 781.871,60       | 0,77   | 4                                               | 1,29   | 1.068,39         | 0,22   | 16                                                       | 0,49   | 780.803,21       | 0,77   | 2,703%                        | 186,058                          |
| 2029                                   | 15                                                       | 0,46   | 901.691,23       | 0,89   | 3                                               | 0,96   | 517,76           | 0,11   | 15                                                       | 0,46   | 901.173,47       | 0,89   | 2,575%                        | 197,813                          |
| 2030                                   | 28                                                       | 0,86   | 2.000.082,47     | 1,97   | 1                                               | 0,32   | 299,37           | 0,06   | 28                                                       | 0,86   | 1.999.783,10     | 1,98   | 2,371%                        | 210,195                          |
| 2031                                   | 113                                                      | 3,48   | 6.246.625,28     | 6,15   | 11                                              | 3,54   | 13.173,46        | 2,73   | 113                                                      | 3,48   | 6.233.451,82     | 6,17   | 3,246%                        | 223,318                          |
| 2032                                   | 104                                                      | 3,20   | 6.905.916,51     | 6,80   | 14                                              | 4,50   | 4.760,83         | 0,99   | 104                                                      | 3,21   | 6.901.155,68     | 6,83   | 2,509%                        | 230,872                          |
| 2042                                   | 1                                                        | 0,03   | 56.928,24        | 0,06   | 1                                               | 0,32   | 100,63           | 0,02   | 1                                                        | 0,03   | 56.827,61        | 0,06   | 3,000%                        | 352,000                          |
| Total :                                | 3.245                                                    | 100,00 | 101.537.728,72   | 100,00 | 311                                             | 100,00 | 482.189,31       | 100,00 | 3.243                                                    | 100,00 | 101.055.539,41   | 100,00 |                               |                                  |
| Media Ponderada / Weighted Average :   |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 2,876%                        | 135,848                          |
| Media Simple / Average :               |                                                          |        | 31.290,52        |        |                                                 |        | 1.550,45         |        |                                                          |        | 31.161,13        |        | 2,999%                        | 101,860                          |
| Mínimo / Minimum :                     |                                                          |        | 105,47           |        |                                                 |        | 0,10             |        |                                                          |        | 105,47           |        | 1,088%                        | 04/01/2013                       |
| Máximo / Maximum :                     |                                                          |        | 225.608,40       |        |                                                 |        | 147.833,25       |        |                                                          |        | 225.608,40       |        | 6,500%                        | 30/04/2042                       |