

## RURAL HIPOTECARIO XI 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 (CTHs) / Residential mortgage loans (PTCs)

Fecha / Date: 31/12/2018

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  | 377                                                      | 3,36   | 2.512.472,79     | 0,33   | 13                                              | 1,56   | 93.804,48        | 14,12  | 372                                                      | 3,32   | 2.418.668,31     | 0,31   | 5,501                                            | 3,490    |
| 5,01                                   | 10,00 | 494                                                      | 4,40   | 8.564.069,12     | 1,11   | 15                                              | 1,80   | 6.839,23         | 1,03   | 494                                                      | 4,41   | 8.557.229,89     | 1,11   | 7,920                                            | 7,914    |
| 10,01                                  | 15,00 | 697                                                      | 6,21   | 18.125.534,93    | 2,36   | 40                                              | 4,79   | 27.315,93        | 4,11   | 697                                                      | 6,22   | 18.098.219,00    | 2,36   | 12,738                                           | 12,717   |
| 15,01                                  | 20,00 | 725                                                      | 6,46   | 27.302.175,15    | 3,55   | 47                                              | 5,63   | 27.933,47        | 4,21   | 725                                                      | 6,47   | 27.274.241,68    | 3,55   | 17,787                                           | 17,767   |
| 20,01                                  | 25,00 | 919                                                      | 8,19   | 41.615.691,78    | 5,41   | 60                                              | 7,19   | 53.771,92        | 8,10   | 919                                                      | 8,20   | 41.561.919,86    | 5,41   | 22,754                                           | 22,718   |
| 25,01                                  | 30,00 | 915                                                      | 8,16   | 50.750.942,52    | 6,60   | 69                                              | 8,26   | 31.974,17        | 4,81   | 915                                                      | 8,16   | 50.718.968,35    | 6,60   | 27,668                                           | 27,651   |
| 30,01                                  | 35,00 | 1.026                                                    | 9,15   | 64.822.254,02    | 8,43   | 91                                              | 10,90  | 69.658,42        | 10,49  | 1.026                                                    | 9,15   | 64.752.595,60    | 8,43   | 32,657                                           | 32,620   |
| 35,01                                  | 40,00 | 1.135                                                    | 10,12  | 81.126.216,17    | 10,55  | 88                                              | 10,54  | 67.173,75        | 10,11  | 1.135                                                    | 10,12  | 81.059.042,42    | 10,55  | 37,563                                           | 37,531   |
| 40,01                                  | 45,00 | 1.102                                                    | 9,83   | 88.357.844,05    | 11,49  | 67                                              | 8,02   | 41.450,92        | 6,24   | 1.102                                                    | 9,83   | 88.316.393,13    | 11,50  | 42,554                                           | 42,533   |
| 45,01                                  | 50,00 | 1.006                                                    | 8,97   | 88.328.449,40    | 11,49  | 84                                              | 10,06  | 47.961,82        | 7,22   | 1.006                                                    | 8,97   | 88.280.487,58    | 11,49  | 47,570                                           | 47,544   |
| 50,01                                  | 55,00 | 1.055                                                    | 9,41   | 102.232.641,46   | 13,30  | 73                                              | 8,74   | 50.839,95        | 7,65   | 1.055                                                    | 9,41   | 102.181.801,51   | 13,30  | 52,589                                           | 52,562   |
| 55,01                                  | 60,00 | 912                                                      | 8,13   | 98.147.056,19    | 12,77  | 97                                              | 11,62  | 79.934,86        | 12,03  | 912                                                      | 8,13   | 98.067.121,33    | 12,77  | 57,343                                           | 57,294   |
| 60,01                                  | 65,00 | 457                                                      | 4,07   | 51.508.913,66    | 6,70   | 49                                              | 5,87   | 40.976,86        | 6,17   | 457                                                      | 4,08   | 51.467.936,80    | 6,70   | 62,052                                           | 62,002   |
| 65,01                                  | 70,00 | 238                                                      | 2,12   | 25.794.430,85    | 3,35   | 20                                              | 2,40   | 9.068,94         | 1,37   | 238                                                      | 2,12   | 25.785.361,91    | 3,36   | 67,294                                           | 67,271   |
| 70,01                                  | 75,00 | 108                                                      | 0,96   | 12.592.512,79    | 1,64   | 18                                              | 2,16   | 14.005,10        | 2,11   | 108                                                      | 0,96   | 12.578.507,69    | 1,64   | 72,565                                           | 72,483   |
| 75,01                                  | 80,00 | 42                                                       | 0,37   | 5.864.075,05     | 0,76   | 4                                               | 0,48   | 1.540,94         | 0,23   | 42                                                       | 0,37   | 5.862.534,11     | 0,76   | 76,889                                           | 76,868   |
| 80,01                                  | 85,00 | 8                                                        | 0,07   | 1.205.424,11     | 0,16   | 0                                               | 0,00   | 0,00             | 0,00   | 8                                                        | 0,07   | 1.205.424,11     | 0,16   | 81,852                                           | 81,852   |
| Total :                                |       | 11.216                                                   | 100,00 | 768.850.704,04   | 100,00 | 835                                             | 100,00 | 664.250,76       | 100,00 | 11.211                                                   | 100,00 | 768.186.453,28   | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |       |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 43,799                                           | 43,768   |
| Media Simple / Average :               |       |                                                          |        | 68.549,46        |        |                                                 |        | 795,51           |        |                                                          |        | 68.520,78        |        | 36,286                                           | 36,250   |
| Mínimo / Minimum :                     |       |                                                          |        | 2,36             |        |                                                 |        | 0,06             |        |                                                          |        | 2,36             |        | 0,001                                            | 0,001    |
| Máximo / Maximum :                     |       |                                                          |        | 384.868,95       |        |                                                 |        | 90.918,64        |        |                                                          |        | 384.868,95       |        | 84,453                                           | 84,453   |