

RURAL HIPOTECARIO XII Fondo de Titulización de Activos

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 (CTHs) / Residential mortgage loans

Fecha / Date: 31/12/2015

Divisa / Currency: EUR

| Intervalos anuales Annual Intervals | Saldo Vivo de Principal Outstanding Principal Balance | | | | Principal Vencido Impagado Overdue Principal | | | | Principal Pendiente Vencimiento Outstanding Principal | | | | Tipo Interés Interest Rate | Vida residual Residual Life |
|--|--|------|------------------|-------|---|-------|------------------|-------|--|------|------------------|-------|-------------------------------|----------------------------------|
| | Num. | % | Importe / Amount | % | Num. | % | Importe / Amount | % | Num. | % | Importe / Amount | % | Media Pond. W. Average | M. Pond. Meses W. Avg. Months |
| 2014 | 1 | 0,01 | 10,89 | 0,00 | 1 | 0,11 | 10,89 | 0,00 | 0 | 0,00 | 0,00 | 0,00 | 0,000% | 0,000 |
| 2016 | 41 | 0,60 | 156.748,30 | 0,03 | 3 | 0,32 | 3.176,73 | 0,13 | 41 | 0,61 | 153.571,57 | 0,03 | 1,757% | 7,995 |
| 2017 | 64 | 0,94 | 658.159,70 | 0,12 | 5 | 0,53 | 2.752,94 | 0,11 | 64 | 0,95 | 655.406,76 | 0,12 | 1,742% | 19,503 |
| 2018 | 75 | 1,11 | 1.119.566,16 | 0,20 | 6 | 0,63 | 21.313,61 | 0,85 | 74 | 1,09 | 1.098.252,55 | 0,20 | 1,714% | 31,319 |
| 2019 | 92 | 1,36 | 2.001.029,11 | 0,36 | 14 | 1,48 | 12.552,38 | 0,50 | 92 | 1,36 | 1.988.476,73 | 0,36 | 1,972% | 41,798 |
| 2020 | 141 | 2,08 | 3.455.395,17 | 0,62 | 18 | 1,90 | 7.073,48 | 0,28 | 141 | 2,08 | 3.448.321,69 | 0,63 | 1,772% | 54,786 |
| 2021 | 152 | 2,24 | 4.590.081,24 | 0,83 | 29 | 3,06 | 16.765,40 | 0,67 | 152 | 2,25 | 4.573.315,84 | 0,83 | 1,455% | 66,185 |
| 2022 | 171 | 2,52 | 6.022.964,35 | 1,09 | 27 | 2,85 | 46.318,80 | 1,84 | 170 | 2,51 | 5.976.645,55 | 1,08 | 1,488% | 78,425 |
| 2023 | 228 | 3,36 | 9.122.358,36 | 1,65 | 19 | 2,00 | 23.722,04 | 0,94 | 228 | 3,37 | 9.098.636,32 | 1,65 | 1,913% | 91,169 |
| 2024 | 216 | 3,18 | 8.908.602,10 | 1,61 | 30 | 3,16 | 24.774,88 | 0,98 | 216 | 3,19 | 8.883.827,22 | 1,61 | 1,756% | 100,854 |
| 2025 | 216 | 3,18 | 9.783.346,17 | 1,77 | 41 | 4,32 | 16.641,29 | 0,66 | 216 | 3,19 | 9.766.704,88 | 1,77 | 1,607% | 114,939 |
| 2026 | 268 | 3,95 | 13.525.047,33 | 2,44 | 59 | 6,22 | 56.187,96 | 2,23 | 267 | 3,95 | 13.468.859,37 | 2,44 | 1,622% | 126,667 |
| 2027 | 266 | 3,92 | 14.310.756,83 | 2,59 | 48 | 5,06 | 23.080,22 | 0,92 | 266 | 3,93 | 14.287.676,61 | 2,59 | 1,385% | 138,096 |
| 2028 | 361 | 5,32 | 21.702.631,22 | 3,92 | 54 | 5,69 | 132.596,03 | 5,27 | 360 | 5,32 | 21.570.035,19 | 3,91 | 1,754% | 150,809 |
| 2029 | 289 | 4,26 | 18.751.710,47 | 3,39 | 34 | 3,58 | 17.687,04 | 0,70 | 289 | 4,27 | 18.734.023,43 | 3,40 | 1,960% | 161,341 |
| 2030 | 250 | 3,69 | 18.037.764,31 | 3,26 | 30 | 3,16 | 13.273,22 | 0,53 | 250 | 3,70 | 18.024.491,09 | 3,27 | 1,749% | 174,738 |
| 2031 | 278 | 4,10 | 20.780.200,51 | 3,75 | 39 | 4,11 | 480.151,75 | 19,07 | 275 | 4,07 | 20.300.048,76 | 3,68 | 1,592% | 186,748 |
| 2032 | 237 | 3,49 | 19.557.107,98 | 3,53 | 29 | 3,06 | 17.454,56 | 0,69 | 237 | 3,50 | 19.539.653,42 | 3,55 | 1,558% | 198,283 |
| 2033 | 366 | 5,40 | 30.645.907,23 | 5,54 | 35 | 3,69 | 345.459,45 | 13,72 | 364 | 5,38 | 30.300.447,78 | 5,50 | 1,780% | 210,899 |
| 2034 | 207 | 3,05 | 18.787.984,36 | 3,39 | 23 | 2,42 | 17.019,54 | 0,68 | 207 | 3,06 | 18.770.964,82 | 3,41 | 1,913% | 221,532 |
| 2035 | 370 | 5,45 | 39.119.208,24 | 7,07 | 47 | 4,95 | 34.924,90 | 1,39 | 370 | 5,47 | 39.084.283,34 | 7,09 | 1,120% | 235,281 |
| 2036 | 603 | 8,89 | 65.981.444,23 | 11,92 | 95 | 10,01 | 437.386,02 | 17,37 | 600 | 8,87 | 65.544.058,21 | 11,90 | 1,157% | 246,657 |
| 2037 | 462 | 6,81 | 51.324.364,53 | 9,27 | 74 | 7,80 | 220.872,10 | 8,77 | 461 | 6,82 | 51.103.492,43 | 9,27 | 1,303% | 257,394 |
| 2038 | 546 | 8,05 | 59.381.467,16 | 10,73 | 73 | 7,69 | 348.106,78 | 13,83 | 543 | 8,03 | 59.033.360,38 | 10,71 | 1,815% | 271,146 |
| 2039 | 197 | 2,90 | 20.576.004,79 | 3,72 | 13 | 1,37 | 149.693,30 | 5,95 | 196 | 2,90 | 20.426.311,49 | 3,71 | 1,969% | 278,368 |
| 2040 | 39 | 0,57 | 4.359.240,55 | 0,79 | 7 | 0,74 | 2.844,89 | 0,11 | 39 | 0,58 | 4.356.395,66 | 0,79 | 1,627% | 295,191 |
| 2041 | 72 | 1,06 | 9.433.613,55 | 1,70 | 12 | 1,26 | 4.912,81 | 0,20 | 70 | 1,03 | 9.428.700,74 | 1,71 | 1,653% | 306,880 |
| 2042 | 88 | 1,30 | 12.397.671,53 | 2,24 | 15 | 1,58 | 7.000,08 | 0,28 | 88 | 1,30 | 12.390.671,45 | 2,25 | 1,523% | 318,227 |
| 2043 | 156 | 2,30 | 20.512.440,81 | 3,71 | 16 | 1,69 | 6.967,60 | 0,28 | 156 | 2,31 | 20.505.473,21 | 3,72 | 1,790% | 330,383 |
| 2044 | 55 | 0,81 | 6.881.423,76 | 1,24 | 10 | 1,05 | 5.484,90 | 0,22 | 55 | 0,81 | 6.875.938,86 | 1,25 | 1,767% | 338,994 |

Medias ponderadas por el principal pendiente de vencimiento / Averages weighted by the outstanding principal.

Tipo Interés: Tipo de interés nominal anual / Interest Rate: Annual nominal interest rate.

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

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

Fecha / *Date*: 31/12/2015

Divisa / *Currency*: EUR

| Intervalos anuales <i>Annual Intervals</i> | Saldo Vivo de Principal <i>Outstanding Principal Balance</i> | | | | Principal Vencido Impagado <i>Overdue Principal</i> | | | | Principal Pendiente Vencimiento <i>Outstanding Principal</i> | | | | Tipo Interés <i>Interest Rate</i> | Vida residual <i>Residual Life</i> |
|---|---|---------------|-------------------------|---------------|--|---------------|-------------------------|---------------|---|---------------|-------------------------|---------------|--------------------------------------|---|
| | Num. | % | Importe / <i>Amount</i> | % | Num. | % | Importe / <i>Amount</i> | % | Num. | % | Importe / <i>Amount</i> | % | Media Pond. <i>W. Average</i> | M. Pond. Meses <i>W. Avg. Months</i> |
| 2045 | 20 | 0,29 | 2.648.655,96 | 0,48 | 4 | 0,42 | 2.401,25 | 0,10 | 20 | 0,30 | 2.646.254,71 | 0,48 | 1,154% | 353,868 |
| 2046 | 27 | 0,40 | 5.210.843,05 | 0,94 | 3 | 0,32 | 1.667,78 | 0,07 | 27 | 0,40 | 5.209.175,27 | 0,95 | 1,527% | 368,221 |
| 2047 | 66 | 0,97 | 9.682.583,99 | 1,75 | 13 | 1,37 | 6.136,21 | 0,24 | 66 | 0,98 | 9.676.447,78 | 1,76 | 1,422% | 378,451 |
| 2048 | 140 | 2,06 | 20.527.525,13 | 3,71 | 17 | 1,79 | 7.783,21 | 0,31 | 140 | 2,07 | 20.519.741,92 | 3,72 | 1,504% | 389,406 |
| 2049 | 24 | 0,35 | 3.553.770,82 | 0,64 | 6 | 0,63 | 3.413,82 | 0,14 | 24 | 0,35 | 3.550.357,00 | 0,64 | 1,942% | 399,078 |
| Total : | 6.784 | 100,00 | 553.507.629,89 | 100,00 | 949 | 100,00 | 2.517.607,86 | 100,00 | 6.764 | 100,00 | 550.990.022,03 | 100,00 | | |
| Media Ponderada / <i>Weighted Average</i> : | | | | | | | | | | | | | 1,569% | 233,433 |
| Media Simple / <i>Average</i> : | | | 81.590,16 | | | | 2.652,91 | | | | 81.459,20 | | 1,620% | 197,941 |
| Mínimo / <i>Minimum</i> : | | | 10,89 | | | | 0,02 | | | | 259,91 | | 0,143% | 31/01/2016 |
| Máximo / <i>Maximum</i> : | | | 429.024,81 | | | | 257.284,72 | | | | 418.436,73 | | 5,500% | 14/11/2049 |