

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 (PTCs)*

Fecha / *Date*: 31/12/2018

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> |
| 2014 | 1 | 0,02 | 10,89 | 0,00 | 1 | 0,14 | 10,89 | 0,00 | 0 | 0,00 | 0,00 | 0,00 | 0,000% | 0,000 |
| 2018 | 4 | 0,07 | 722,67 | 0,00 | 4 | 0,56 | 722,67 | 0,13 | 0 | 0,00 | 0,00 | 0,00 | 0,000% | 0,000 |
| 2019 | 83 | 1,39 | 277.333,43 | 0,07 | 10 | 1,40 | 12.679,41 | 2,29 | 83 | 1,40 | 264.654,02 | 0,07 | 1,177% | 7,778 |
| 2020 | 120 | 2,02 | 1.024.378,75 | 0,25 | 15 | 2,09 | 7.299,20 | 1,32 | 120 | 2,02 | 1.017.079,55 | 0,25 | 1,092% | 19,368 |
| 2021 | 140 | 2,35 | 1.899.180,07 | 0,47 | 22 | 3,07 | 10.666,10 | 1,93 | 140 | 2,36 | 1.888.513,97 | 0,47 | 0,968% | 30,329 |
| 2022 | 153 | 2,57 | 3.008.866,76 | 0,74 | 19 | 2,65 | 18.806,40 | 3,40 | 153 | 2,57 | 2.990.060,36 | 0,74 | 0,860% | 42,754 |
| 2023 | 205 | 3,44 | 4.807.173,29 | 1,18 | 19 | 2,65 | 11.211,65 | 2,03 | 205 | 3,45 | 4.795.961,64 | 1,18 | 1,046% | 55,275 |
| 2024 | 190 | 3,19 | 4.941.632,52 | 1,22 | 17 | 2,37 | 15.061,78 | 2,72 | 190 | 3,20 | 4.926.570,74 | 1,22 | 1,047% | 65,176 |
| 2025 | 196 | 3,29 | 5.895.451,82 | 1,45 | 31 | 4,33 | 17.338,64 | 3,14 | 196 | 3,30 | 5.878.113,18 | 1,45 | 1,083% | 78,995 |
| 2026 | 253 | 4,25 | 9.005.937,14 | 2,22 | 52 | 7,26 | 17.125,46 | 3,10 | 253 | 4,26 | 8.988.811,68 | 2,22 | 0,903% | 90,864 |
| 2027 | 239 | 4,02 | 9.504.734,18 | 2,34 | 40 | 5,59 | 31.247,24 | 5,65 | 239 | 4,02 | 9.473.486,94 | 2,34 | 0,842% | 102,144 |
| 2028 | 330 | 5,54 | 15.302.782,67 | 3,77 | 35 | 4,89 | 16.898,42 | 3,06 | 330 | 5,55 | 15.285.884,25 | 3,77 | 0,962% | 114,824 |
| 2029 | 256 | 4,30 | 12.761.330,66 | 3,14 | 29 | 4,05 | 18.488,44 | 3,34 | 256 | 4,31 | 12.742.842,22 | 3,14 | 0,970% | 125,458 |
| 2030 | 228 | 3,83 | 12.929.178,38 | 3,18 | 27 | 3,77 | 9.182,72 | 1,66 | 228 | 3,84 | 12.919.995,66 | 3,19 | 0,909% | 138,544 |
| 2031 | 254 | 4,27 | 14.708.582,41 | 3,62 | 28 | 3,91 | 18.595,47 | 3,36 | 254 | 4,27 | 14.689.986,94 | 3,62 | 0,913% | 150,599 |
| 2032 | 214 | 3,60 | 14.601.673,53 | 3,60 | 24 | 3,35 | 14.122,27 | 2,55 | 214 | 3,60 | 14.587.551,26 | 3,60 | 0,822% | 162,255 |
| 2033 | 321 | 5,39 | 22.268.354,27 | 5,49 | 25 | 3,49 | 14.490,16 | 2,62 | 321 | 5,40 | 22.253.864,11 | 5,49 | 0,838% | 174,977 |
| 2034 | 183 | 3,07 | 13.769.698,89 | 3,39 | 12 | 1,68 | 10.933,96 | 1,98 | 183 | 3,08 | 13.758.764,93 | 3,39 | 1,037% | 185,421 |
| 2035 | 351 | 5,90 | 31.443.008,44 | 7,75 | 40 | 5,59 | 33.997,80 | 6,15 | 351 | 5,91 | 31.409.010,64 | 7,75 | 0,638% | 199,277 |
| 2036 | 542 | 9,11 | 50.339.968,56 | 12,40 | 61 | 8,52 | 35.257,38 | 6,38 | 542 | 9,12 | 50.304.711,18 | 12,41 | 0,615% | 210,674 |
| 2037 | 418 | 7,02 | 40.366.259,70 | 9,94 | 59 | 8,24 | 40.168,25 | 7,26 | 418 | 7,03 | 40.326.091,45 | 9,95 | 0,714% | 221,379 |
| 2038 | 473 | 7,95 | 44.815.498,44 | 11,04 | 47 | 6,56 | 30.839,01 | 5,58 | 473 | 7,96 | 44.784.659,43 | 11,05 | 0,942% | 235,144 |
| 2039 | 174 | 2,92 | 15.281.412,28 | 3,76 | 20 | 2,79 | 12.444,06 | 2,25 | 174 | 2,93 | 15.268.968,22 | 3,77 | 1,015% | 242,111 |
| 2040 | 35 | 0,59 | 3.062.904,91 | 0,75 | 7 | 0,98 | 2.019,63 | 0,37 | 35 | 0,59 | 3.060.885,28 | 0,76 | 0,850% | 259,956 |
| 2041 | 64 | 1,08 | 7.561.550,76 | 1,86 | 5 | 0,70 | 1.307,66 | 0,24 | 62 | 1,04 | 7.560.243,10 | 1,86 | 0,864% | 270,925 |
| 2042 | 82 | 1,38 | 10.273.297,78 | 2,53 | 14 | 1,96 | 8.632,87 | 1,56 | 82 | 1,38 | 10.264.664,91 | 2,53 | 0,850% | 282,420 |
| 2043 | 137 | 2,30 | 16.259.295,75 | 4,01 | 21 | 2,93 | 11.951,13 | 2,16 | 137 | 2,30 | 16.247.344,62 | 4,01 | 0,812% | 294,443 |
| 2044 | 51 | 0,86 | 5.298.543,73 | 1,31 | 4 | 0,56 | 3.329,11 | 0,60 | 51 | 0,86 | 5.295.214,62 | 1,31 | 0,855% | 303,092 |
| 2045 | 21 | 0,35 | 2.591.918,78 | 0,64 | 5 | 0,70 | 2.234,54 | 0,40 | 21 | 0,35 | 2.589.684,24 | 0,64 | 0,596% | 318,564 |
| 2046 | 27 | 0,45 | 4.157.517,96 | 1,02 | 5 | 0,70 | 2.701,49 | 0,49 | 27 | 0,45 | 4.154.816,47 | 1,02 | 0,747% | 332,175 |

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.*

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 (PTCs)*

Fecha / *Date*: 31/12/2018

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> |
| 2047 | 61 | 1,02 | 7.902.944,64 | 1,95 | 6 | 0,84 | 2.993,51 | 0,54 | 61 | 1,03 | 7.899.951,13 | 1,95 | 0,645% | 342,548 |
| 2048 | 125 | 2,10 | 17.057.969,62 | 4,20 | 9 | 1,26 | 118.233,23 | 21,38 | 124 | 2,09 | 16.939.736,39 | 4,18 | 0,708% | 353,455 |
| 2049 | 21 | 0,35 | 2.845.191,98 | 0,70 | 3 | 0,42 | 1.947,83 | 0,35 | 21 | 0,35 | 2.843.244,15 | 0,70 | 1,267% | 362,493 |
| Total : | 5.952 | 100,00 | 405.964.305,66 | 100,00 | 716 | 100,00 | 552.938,38 | 100,00 | 5.944 | 100,00 | 405.411.367,28 | 100,00 | | |
| Media Ponderada / <i>Weighted Average</i> : | | | | | | | | | | | | | 0,824% | 205,428 |
| Media Simple / <i>Average</i> : | | | 68.206,37 | | | | 772,26 | | | | 68.205,14 | | 0,888% | 166,247 |
| Mínimo / <i>Minimum</i> : | | | 10,89 | | | | 0,70 | | | | 242,79 | | 0,000% | 27/01/2019 |
| Máximo / <i>Maximum</i> : | | | 375.878,41 | | | | 113.624,37 | | | | 375.878,41 | | 5,500% | 10/11/2049 |