

## RURAL HIPOTECARIO XII 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

Fecha / Date: 31/12/2009

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   | 2                                                        | 0,02   | 987,25           | 0,00   | 1                                               | 0,11   | 405,32           | 0,15   | 1                                                        | 0,01   | 581,93           | 0,00   | 0,530                                            | 0,790    |
| 5,01                                   | 10,00  | 12                                                       | 0,15   | 442.606,73       | 0,05   | 0                                               | 0,00   | 0,00             | 0,00   | 12                                                       | 0,15   | 442.606,73       | 0,05   | 7,954                                            | 7,954    |
| 10,01                                  | 15,00  | 67                                                       | 0,82   | 3.166.678,71     | 0,35   | 2                                               | 0,22   | 226,55           | 0,08   | 67                                                       | 0,82   | 3.166.452,16     | 0,35   | 13,323                                           | 13,322   |
| 15,01                                  | 20,00  | 173                                                      | 2,11   | 8.092.597,70     | 0,90   | 12                                              | 1,31   | 2.872,74         | 1,04   | 173                                                      | 2,11   | 8.089.724,96     | 0,90   | 17,894                                           | 17,887   |
| 20,01                                  | 25,00  | 247                                                      | 3,01   | 13.881.873,36    | 1,54   | 20                                              | 2,19   | 6.333,04         | 2,30   | 247                                                      | 3,01   | 13.875.540,32    | 1,54   | 22,598                                           | 22,587   |
| 25,01                                  | 30,00  | 317                                                      | 3,86   | 19.208.746,87    | 2,13   | 33                                              | 3,61   | 9.542,48         | 3,46   | 317                                                      | 3,86   | 19.199.204,39    | 2,13   | 27,761                                           | 27,746   |
| 30,01                                  | 35,00  | 440                                                      | 5,36   | 31.406.370,52    | 3,49   | 45                                              | 4,92   | 12.414,64        | 4,51   | 440                                                      | 5,36   | 31.393.955,88    | 3,49   | 32,512                                           | 32,499   |
| 35,01                                  | 40,00  | 430                                                      | 5,23   | 34.910.737,88    | 3,88   | 37                                              | 4,05   | 7.598,19         | 2,76   | 430                                                      | 5,23   | 34.903.139,69    | 3,88   | 37,616                                           | 37,608   |
| 40,01                                  | 45,00  | 509                                                      | 6,20   | 45.568.462,29    | 5,06   | 48                                              | 5,25   | 14.274,50        | 5,18   | 509                                                      | 6,20   | 45.554.187,79    | 5,06   | 42,636                                           | 42,622   |
| 45,01                                  | 50,00  | 605                                                      | 7,36   | 57.614.172,59    | 6,40   | 45                                              | 4,92   | 12.319,32        | 4,47   | 605                                                      | 7,37   | 57.601.853,27    | 6,40   | 47,680                                           | 47,670   |
| 50,01                                  | 55,00  | 645                                                      | 7,85   | 67.014.723,77    | 7,44   | 66                                              | 7,22   | 23.502,89        | 8,53   | 645                                                      | 7,85   | 66.991.220,88    | 7,44   | 52,617                                           | 52,598   |
| 55,01                                  | 60,00  | 699                                                      | 8,51   | 79.720.830,49    | 8,85   | 86                                              | 9,41   | 28.521,71        | 10,35  | 699                                                      | 8,51   | 79.692.308,78    | 8,85   | 57,543                                           | 57,522   |
| 60,01                                  | 65,00  | 796                                                      | 9,69   | 92.299.917,11    | 10,25  | 99                                              | 10,83  | 31.703,16        | 11,51  | 796                                                      | 9,69   | 92.268.213,95    | 10,25  | 62,612                                           | 62,590   |
| 65,01                                  | 70,00  | 811                                                      | 9,87   | 98.691.214,35    | 10,96  | 111                                             | 12,14  | 31.698,02        | 11,51  | 811                                                      | 9,87   | 98.659.516,33    | 10,96  | 67,516                                           | 67,494   |
| 70,01                                  | 75,00  | 1.010                                                    | 12,29  | 133.995.267,71   | 14,88  | 134                                             | 14,66  | 42.271,16        | 15,35  | 1.010                                                    | 12,30  | 133.952.996,55   | 14,88  | 72,719                                           | 72,696   |
| 75,01                                  | 80,00  | 1.131                                                    | 13,77  | 160.094.834,51   | 17,78  | 145                                             | 15,86  | 44.026,48        | 15,98  | 1.131                                                    | 13,77  | 160.050.808,03   | 17,78  | 77,149                                           | 77,128   |
| 80,01                                  | 85,00  | 116                                                      | 1,41   | 19.419.649,22    | 2,16   | 12                                              | 1,31   | 3.738,38         | 1,36   | 116                                                      | 1,41   | 19.415.910,84    | 2,16   | 82,442                                           | 82,426   |
| 85,01                                  | 90,00  | 81                                                       | 0,99   | 12.978.779,98    | 1,44   | 5                                               | 0,55   | 1.258,48         | 0,46   | 81                                                       | 0,99   | 12.977.521,50    | 1,44   | 87,632                                           | 87,623   |
| 90,01                                  | 95,00  | 73                                                       | 0,89   | 12.466.940,60    | 1,38   | 10                                              | 1,09   | 2.131,78         | 0,77   | 73                                                       | 0,89   | 12.464.808,82    | 1,38   | 92,246                                           | 92,231   |
| 95,01                                  | 100,00 | 51                                                       | 0,62   | 9.498.697,01     | 1,05   | 3                                               | 0,33   | 609,89           | 0,22   | 51                                                       | 0,62   | 9.498.087,12     | 1,06   | 97,080                                           | 97,074   |
| Total :                                |        | 8.215                                                    | 100,00 | 900.474.088,65   | 100,00 | 914                                             | 100,00 | 275.448,73       | 100,00 | 8.214                                                    | 100,00 | 900.198.639,92   | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |        |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 61,660                                           | 61,642   |
| Media Simple / Average :               |        |                                                          |        | 109.613,40       |        |                                                 |        | 301,37           |        |                                                          |        | 109.593,21       |        | 56,860                                           | 56,842   |
| Mínimo / Minimum :                     |        |                                                          |        | 405,32           |        |                                                 |        | 0,98             |        |                                                          |        | 581,93           |        | 0,157                                            | 0,790    |
| Máximo / Maximum :                     |        |                                                          |        | 495.210,69       |        |                                                 |        | 2.547,06         |        |                                                          |        | 495.210,69       |        | 99,455                                           | 99,455   |