

## 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: 31/12/2012

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  | 23                                                       | 0,30   | 186.085,91       | 0,03   | 1                                               | 0,07   | 117,64           | 0,01   | 23                                                       | 0,30   | 185.968,27       | 0,03   | 3,479                                            | 3,477    |
| 5,01                                   | 10,00 | 75                                                       | 0,98   | 1.717.589,62     | 0,23   | 9                                               | 0,60   | 3.027,02         | 0,26   | 75                                                       | 0,98   | 1.714.562,60     | 0,23   | 8,275                                            | 8,258    |
| 10,01                                  | 15,00 | 184                                                      | 2,39   | 5.824.284,96     | 0,79   | 20                                              | 1,34   | 11.058,73        | 0,94   | 184                                                      | 2,39   | 5.813.226,23     | 0,79   | 12,844                                           | 12,816   |
| 15,01                                  | 20,00 | 289                                                      | 3,76   | 11.372.079,42    | 1,54   | 31                                              | 2,08   | 11.105,43        | 0,94   | 289                                                      | 3,76   | 11.360.973,99    | 1,54   | 17,698                                           | 17,680   |
| 20,01                                  | 25,00 | 338                                                      | 4,40   | 17.389.174,20    | 2,35   | 53                                              | 3,55   | 30.211,31        | 2,57   | 338                                                      | 4,40   | 17.358.962,89    | 2,35   | 22,689                                           | 22,649   |
| 25,01                                  | 30,00 | 440                                                      | 5,73   | 25.947.110,28    | 3,51   | 76                                              | 5,09   | 28.548,62        | 2,42   | 440                                                      | 5,73   | 25.918.561,66    | 3,51   | 27,705                                           | 27,675   |
| 30,01                                  | 35,00 | 469                                                      | 6,10   | 31.125.050,64    | 4,21   | 54                                              | 3,62   | 31.938,47        | 2,71   | 469                                                      | 6,10   | 31.093.112,17    | 4,21   | 32,826                                           | 32,792   |
| 35,01                                  | 40,00 | 525                                                      | 6,83   | 41.050.891,56    | 5,55   | 91                                              | 6,10   | 74.750,64        | 6,35   | 525                                                      | 6,83   | 40.976.140,92    | 5,55   | 37,700                                           | 37,628   |
| 40,01                                  | 45,00 | 576                                                      | 7,50   | 48.186.885,38    | 6,51   | 105                                             | 7,03   | 52.412,47        | 4,45   | 576                                                      | 7,50   | 48.134.472,91    | 6,52   | 42,750                                           | 42,704   |
| 45,01                                  | 50,00 | 645                                                      | 8,39   | 59.559.818,18    | 8,05   | 121                                             | 8,10   | 79.433,38        | 6,74   | 645                                                      | 8,39   | 59.480.384,80    | 8,05   | 47,582                                           | 47,518   |
| 50,01                                  | 55,00 | 689                                                      | 8,97   | 71.202.336,23    | 9,62   | 155                                             | 10,38  | 145.458,18       | 12,35  | 689                                                      | 8,97   | 71.056.878,05    | 9,62   | 52,596                                           | 52,487   |
| 55,01                                  | 60,00 | 758                                                      | 9,86   | 83.255.130,58    | 11,25  | 173                                             | 11,59  | 136.014,51       | 11,55  | 758                                                      | 9,86   | 83.119.116,07    | 11,25  | 57,698                                           | 57,602   |
| 60,01                                  | 65,00 | 757                                                      | 9,85   | 85.762.458,74    | 11,59  | 164                                             | 10,98  | 161.320,08       | 13,70  | 757                                                      | 9,85   | 85.601.138,66    | 11,59  | 62,598                                           | 62,477   |
| 65,01                                  | 70,00 | 943                                                      | 12,27  | 119.640.576,33   | 16,17  | 248                                             | 16,61  | 222.528,85       | 18,89  | 943                                                      | 12,27  | 119.418.047,48   | 16,17  | 67,739                                           | 67,612   |
| 70,01                                  | 75,00 | 668                                                      | 8,69   | 89.434.003,41    | 12,09  | 146                                             | 9,78   | 157.180,02       | 13,35  | 668                                                      | 8,69   | 89.276.823,39    | 12,09  | 72,180                                           | 72,051   |
| 75,01                                  | 80,00 | 137                                                      | 1,78   | 20.985.586,73    | 2,84   | 21                                              | 1,41   | 7.521,78         | 0,64   | 137                                                      | 1,78   | 20.978.064,95    | 2,84   | 77,030                                           | 77,003   |
| 80,01                                  | 85,00 | 80                                                       | 1,04   | 11.848.115,27    | 1,60   | 11                                              | 0,74   | 14.408,12        | 1,22   | 80                                                       | 1,04   | 11.833.707,15    | 1,60   | 82,799                                           | 82,697   |
| 85,01                                  | 90,00 | 47                                                       | 0,61   | 7.327.090,27     | 0,99   | 8                                               | 0,54   | 4.436,87         | 0,38   | 47                                                       | 0,61   | 7.322.653,40     | 0,99   | 87,243                                           | 87,190   |
| 90,01                                  | 95,00 | 42                                                       | 0,55   | 7.960.226,72     | 1,08   | 6                                               | 0,40   | 6.318,09         | 0,54   | 42                                                       | 0,55   | 7.953.908,63     | 1,08   | 92,386                                           | 92,314   |
| Total :                                |       | 7.685                                                    | 100,00 | 739.774.494,43   | 100,00 | 1.493                                           | 100,00 | 1.177.790,21     | 100,00 | 7.685                                                    | 100,00 | 738.596.704,22   | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |       |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 55,850                                           | 55,758   |
| Media Simple / Average :               |       |                                                          |        | 96.262,13        |        |                                                 |        | 788,87           |        |                                                          |        | 96.108,87        |        | 49,812                                           | 49,728   |
| Mínimo / Minimum :                     |       |                                                          |        | 483,68           |        |                                                 |        | 2,44             |        |                                                          |        | 483,68           |        | 0,380                                            | 0,380    |
| Máximo / Maximum :                     |       |                                                          |        | 462.429,29       |        |                                                 |        | 17.308,14        |        |                                                          |        | 459.381,51       |        | 94,781                                           | 94,781   |