

## 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 (PTCs)

Fecha / Date: 31/10/2018

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  | 210                                                      | 3,50   | 1.422.444,41     | 0,34   | 29                                              | 3,98   | 130.704,29       | 23,64  | 202                                                      | 3,38   | 1.291.740,12     | 0,31   | 8,771                                            | 3,595    |
| 5,01                                   | 10,00 | 313                                                      | 5,22   | 5.159.334,59     | 1,25   | 25                                              | 3,43   | 11.638,99        | 2,10   | 313                                                      | 5,23   | 5.147.695,60     | 1,25   | 8,013                                            | 7,996    |
| 10,01                                  | 15,00 | 389                                                      | 6,49   | 10.425.885,54    | 2,52   | 29                                              | 3,98   | 26.089,61        | 4,72   | 389                                                      | 6,50   | 10.399.795,93    | 2,52   | 12,835                                           | 12,802   |
| 15,01                                  | 20,00 | 393                                                      | 6,56   | 14.055.116,66    | 3,39   | 36                                              | 4,95   | 14.597,20        | 2,64   | 393                                                      | 6,57   | 14.040.519,46    | 3,40   | 17,624                                           | 17,606   |
| 20,01                                  | 25,00 | 526                                                      | 8,78   | 23.739.761,97    | 5,73   | 64                                              | 8,79   | 29.953,18        | 5,42   | 526                                                      | 8,79   | 23.709.808,79    | 5,73   | 22,509                                           | 22,480   |
| 25,01                                  | 30,00 | 527                                                      | 8,79   | 27.581.103,83    | 6,66   | 66                                              | 9,07   | 26.370,15        | 4,77   | 527                                                      | 8,81   | 27.554.733,68    | 6,66   | 27,600                                           | 27,572   |
| 30,01                                  | 35,00 | 572                                                      | 9,54   | 35.895.429,07    | 8,67   | 82                                              | 11,26  | 41.250,88        | 7,46   | 572                                                      | 9,56   | 35.854.178,19    | 8,67   | 32,707                                           | 32,669   |
| 35,01                                  | 40,00 | 547                                                      | 9,13   | 42.805.911,14    | 10,34  | 65                                              | 8,93   | 48.309,34        | 8,74   | 547                                                      | 9,14   | 42.757.601,80    | 10,34  | 37,633                                           | 37,590   |
| 40,01                                  | 45,00 | 541                                                      | 9,03   | 45.478.205,63    | 10,98  | 71                                              | 9,75   | 35.049,14        | 6,34   | 541                                                      | 9,04   | 45.443.156,49    | 10,99  | 42,551                                           | 42,518   |
| 45,01                                  | 50,00 | 602                                                      | 10,05  | 55.842.928,80    | 13,49  | 85                                              | 11,68  | 53.502,79        | 9,68   | 602                                                      | 10,06  | 55.789.426,01    | 13,49  | 47,549                                           | 47,501   |
| 50,01                                  | 55,00 | 646                                                      | 10,78  | 65.022.294,53    | 15,71  | 99                                              | 13,60  | 68.067,10        | 12,31  | 646                                                      | 10,79  | 64.954.227,43    | 15,71  | 52,612                                           | 52,556   |
| 55,01                                  | 60,00 | 372                                                      | 6,21   | 40.515.972,90    | 9,79   | 44                                              | 6,04   | 48.769,18        | 8,82   | 372                                                      | 6,22   | 40.467.203,72    | 9,79   | 57,187                                           | 57,117   |
| 60,01                                  | 65,00 | 193                                                      | 3,22   | 23.560.104,46    | 5,69   | 17                                              | 2,34   | 9.843,93         | 1,78   | 193                                                      | 3,22   | 23.550.260,53    | 5,70   | 62,211                                           | 62,185   |
| 65,01                                  | 70,00 | 84                                                       | 1,40   | 10.924.972,93    | 2,64   | 7                                               | 0,96   | 5.626,30         | 1,02   | 84                                                       | 1,40   | 10.919.346,63    | 2,64   | 67,151                                           | 67,116   |
| 70,01                                  | 75,00 | 42                                                       | 0,70   | 5.741.262,03     | 1,39   | 5                                               | 0,69   | 2.103,31         | 0,38   | 42                                                       | 0,70   | 5.739.158,72     | 1,39   | 72,334                                           | 72,308   |
| 75,01                                  | 80,00 | 27                                                       | 0,45   | 4.629.681,22     | 1,12   | 3                                               | 0,41   | 835,59           | 0,15   | 27                                                       | 0,45   | 4.628.845,63     | 1,12   | 77,673                                           | 77,659   |
| 80,01                                  | 85,00 | 9                                                        | 0,15   | 1.214.106,01     | 0,29   | 1                                               | 0,14   | 273,20           | 0,05   | 9                                                        | 0,15   | 1.213.832,81     | 0,29   | 81,750                                           | 81,733   |
| Total :                                |       | 5.993                                                    | 100,00 | 414.014.515,72   | 100,00 | 728                                             | 100,00 | 552.984,18       | 100,00 | 5.985                                                    | 100,00 | 413.461.531,54   | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :   |       |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 43,278                                           | 43,234   |
| Media Simple / Average :               |       |                                                          |        | 69.083,02        |        |                                                 |        | 759,59           |        |                                                          |        | 69.082,96        |        | 35,169                                           | 35,119   |
| Mínimo / Minimum :                     |       |                                                          |        | 10,89            |        |                                                 |        | 0,98             |        |                                                          |        | 177,35           |        | 0,008                                            | 0,085    |
| Máximo / Maximum :                     |       |                                                          |        | 378.318,63       |        |                                                 |        | 114.538,37       |        |                                                          |        | 378.318,63       |        | 83,453                                           | 83,453   |