

## RURAL HIPOTECARIO XII Fondo de Titulización de Activos

### Cartera de Activos Titulizados / Portfolio of Securitised Assets

### Distribución Geográfica por Comunidades / Geographical Distribution by Regions

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

Fecha / Date: 31/10/2014

Divisa / Currency: EUR

| Comunidades<br>Regions                  | 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 |
| Andalucía / Andalucía                   | 844                                                      | 11,89  | 84.655.098,47    | 13,70  | 92                                              | 7,84   | 68.600,10        | 8,42   | 843                                                      | 11,88  | 84.586.498,37    | 13,70  | 57,899                                           | 57,854   |
| Aragón / Aragon                         | 516                                                      | 7,27   | 48.265.190,69    | 7,81   | 69                                              | 5,88   | 62.059,18        | 7,62   | 516                                                      | 7,27   | 48.203.131,51    | 7,81   | 57,097                                           | 57,065   |
| Asturias / Asturias                     | 28                                                       | 0,39   | 4.893.476,22     | 0,79   | 8                                               | 0,68   | 4.943,40         | 0,61   | 28                                                       | 0,39   | 4.888.532,82     | 0,79   | 63,585                                           | 63,520   |
| Canarias / Canary Islands               | 85                                                       | 1,20   | 10.693.864,40    | 1,73   | 7                                               | 0,60   | 2.880,70         | 0,35   | 85                                                       | 1,20   | 10.690.983,70    | 1,73   | 57,785                                           | 57,766   |
| Castilla y León / Castilla-Leon         | 61                                                       | 0,86   | 5.519.383,12     | 0,89   | 16                                              | 1,36   | 6.170,02         | 0,76   | 61                                                       | 0,86   | 5.513.213,10     | 0,89   | 51,975                                           | 51,928   |
| Castilla-La Mancha / Castilla-La Mancha | 2.783                                                    | 39,21  | 218.061.570,03   | 35,28  | 560                                             | 47,74  | 273.050,00       | 33,53  | 2.783                                                    | 39,23  | 217.788.520,03   | 35,29  | 47,998                                           | 47,936   |
| Cataluña / Catalonia                    | 71                                                       | 1,00   | 7.731.977,43     | 1,25   | 18                                              | 1,53   | 17.110,45        | 2,10   | 71                                                       | 1,00   | 7.714.866,98     | 1,25   | 54,564                                           | 54,426   |
| Comunidad Valenciana / Valencia         | 1.995                                                    | 28,11  | 156.400.577,99   | 25,31  | 295                                             | 25,15  | 315.579,29       | 38,75  | 1.994                                                    | 28,11  | 156.084.998,70   | 25,29  | 49,603                                           | 49,532   |
| Extremadura / Extremadura               | 91                                                       | 1,28   | 9.721.885,59     | 1,57   | 7                                               | 0,60   | 2.588,21         | 0,32   | 90                                                       | 1,27   | 9.719.297,38     | 1,57   | 59,601                                           | 59,583   |
| Galicia / Galicia                       | 4                                                        | 0,06   | 478.595,44       | 0,08   | 1                                               | 0,09   | 209,69           | 0,03   | 4                                                        | 0,06   | 478.385,75       | 0,08   | 64,016                                           | 63,984   |
| Islas Baleares / Balearic Islands       | 3                                                        | 0,04   | 357.578,65       | 0,06   | 1                                               | 0,09   | 728,91           | 0,09   | 3                                                        | 0,04   | 356.849,74       | 0,06   | 66,726                                           | 66,836   |
| La Rioja / La Rioja                     | 76                                                       | 1,07   | 7.823.253,45     | 1,27   | 1                                               | 0,09   | 354,10           | 0,04   | 76                                                       | 1,07   | 7.822.899,35     | 1,27   | 52,599                                           | 52,596   |
| Madrid / Madrid                         | 386                                                      | 5,44   | 36.320.141,07    | 5,88   | 84                                              | 7,16   | 46.381,20        | 5,69   | 386                                                      | 5,44   | 36.273.759,87    | 5,88   | 44,296                                           | 44,239   |
| Murcia / Murcia                         | 31                                                       | 0,44   | 3.535.954,85     | 0,57   | 4                                               | 0,34   | 5.077,13         | 0,62   | 31                                                       | 0,44   | 3.530.877,72     | 0,57   | 57,629                                           | 57,527   |
| Navarra / Navarra                       | 61                                                       | 0,86   | 10.734.804,37    | 1,74   | 6                                               | 0,51   | 6.879,61         | 0,84   | 61                                                       | 0,86   | 10.727.924,76    | 1,74   | 67,135                                           | 67,100   |
| País Vasco / Basque Country             | 62                                                       | 0,87   | 12.823.526,00    | 2,07   | 4                                               | 0,34   | 1.808,77         | 0,22   | 62                                                       | 0,87   | 12.821.717,23    | 2,08   | 71,985                                           | 71,971   |
| Total :                                 | 7.097                                                    | 100,00 | 618.016.877,77   | 100,00 | 1.173                                           | 100,00 | 814.420,76       | 100,00 | 7.094                                                    | 100,00 | 617.202.457,01   | 100,00 |                                                  |          |
| Media Ponderada / Weighted Average :    |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        |                                                  |          |
| Media Simple / Average :                |                                                          |        | 87.081,43        |        | 694,31                                          |        |                  |        | 87.003,45                                                |        |                  |        | 51,813                                           | 51,758   |
| Mínimo / Minimum :                      |                                                          |        | 44,63            |        | 0,15                                            |        |                  |        | 44,63                                                    |        |                  |        | 0,027                                            | 0,000    |
| Máximo / Maximum :                      |                                                          |        | 435.304,96       |        | 76.790,71                                       |        |                  |        | 432.796,98                                               |        |                  |        | 91,683                                           | 91,683   |