

## Ruralpyme 1 FTPYME Fondo de Titulización de Activos

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

### Distribución por Índices de Referencia / Distribution by Reference Indexes

Activos / Assets: Préstamos a PYMES / SME Loans

Fecha / Date: 31/12/2004

Divisa / Currency: EUR

|                                                                                          | Saldo Vivo de Principal<br>Outstanding Principal Balance |        |                  |        | Principal Vencido Impagado<br>Overdue Principal |        |                  |        | Principal Pendiente Vencimiento<br>Outstanding Principal |        |                  |        | Tipo Int.<br>Int. Rate | Margen s/Índice<br>Margin o/Index |        |       |
|------------------------------------------------------------------------------------------|----------------------------------------------------------|--------|------------------|--------|-------------------------------------------------|--------|------------------|--------|----------------------------------------------------------|--------|------------------|--------|------------------------|-----------------------------------|--------|-------|
| Indíces de Referencia<br>Reference Indexes                                               | Num.                                                     | %      | Importe / Amount | %      | Num.                                            | %      | Importe / Amount | %      | Num.                                                     | %      | Importe / Amount | %      | Med.Pond.<br>W. Avg.   | M.Pond.<br>W. Avg.                | Min.   | Max.  |
| Interés Variable<br>Floating Interest                                                    | 1.030                                                    | 100,00 | 207.615.175,27   | 100,00 | 50                                              | 100,00 | 88.073,13        | 100,00 | 1.030                                                    | 100,00 | 207.527.102,14   | 100,00 |                        |                                   |        |       |
| EURIBOR/MIBOR a 3 meses<br>3-month EURIBOR/MIBOR                                         | 6                                                        | 0,58   | 701.420,70       | 0,34   | 1                                               | 2,00   | 1.448,38         | 1,64   | 6                                                        | 0,58   | 699.972,32       | 0,34   | 3,419%                 | 0,843                             | 0,200  | 1,000 |
| EURIBOR/MIBOR a 6 meses<br>6-month EURIBOR/MIBOR                                         | 153                                                      | 14,85  | 33.162.810,02    | 15,97  | 1                                               | 2,00   | 4,40             | 0,00   | 153                                                      | 14,85  | 33.162.805,62    | 15,98  | 2,822%                 | 0,602                             | 0,250  | 2,500 |
| EURIBOR/MIBOR a 1 año<br>1-year EURIBOR/MIBOR                                            | 47                                                       | 4,56   | 10.518.574,22    | 5,07   | 2                                               | 4,00   | 5.741,79         | 6,52   | 47                                                       | 4,56   | 10.512.832,43    | 5,07   | 3,328%                 | 1,029                             | 0,000  | 1,500 |
| EURIBOR/MIBOR a 1 año (M. Hipotecario)<br>1-year EURIBOR/MIBOR (Mortgage Market)         | 622                                                      | 60,39  | 130.447.331,53   | 62,83  | 34                                              | 68,00  | 71.886,11        | 81,62  | 622                                                      | 60,39  | 130.375.445,42   | 62,82  | 3,659%                 | 1,178                             | 0,200  | 3,500 |
| M. Hipotecario Cajas<br>Mortgage Market: Savings Banks                                   | 63                                                       | 6,12   | 12.460.880,45    | 6,00   | 8                                               | 16,00  | 5.166,03         | 5,87   | 63                                                       | 6,12   | 12.455.714,42    | 6,00   | 4,114%                 | 0,356                             | -0,250 | 1,500 |
| M. Hipotecario Conjunto de Entidades<br>Mortgage Market: All Institutions                | 129                                                      | 12,52  | 19.576.301,03    | 9,43   | 1                                               | 2,00   | 90,26            | 0,10   | 129                                                      | 12,52  | 19.576.210,77    | 9,43   | 3,832%                 | 0,437                             | -0,250 | 1,750 |
| M. Hipotecario Tipo Activo C.E.C.A<br>Mortgage Market: Savings Banks (CECA) Lending Rate | 10                                                       | 0,97   | 747.857,32       | 0,36   | 3                                               | 6,00   | 3.736,16         | 4,24   | 10                                                       | 0,97   | 744.121,16       | 0,36   | 5,461%                 | 0,705                             | 0,000  | 1,500 |
| Total :                                                                                  | 1.030                                                    | 100,00 | 207.615.175,27   | 100,00 | 50                                              | 100,00 | 88.073,13        | 100,00 | 1.030                                                    | 100,00 | 207.527.102,14   | 100,00 |                        |                                   |        |       |
| Media Ponderada / Weighted Average :                                                     |                                                          |        |                  |        |                                                 |        |                  |        |                                                          |        |                  |        | 3,558%                 |                                   |        |       |
| Media Simple / Average :                                                                 |                                                          |        | 201.568,13       |        |                                                 |        | 1.761,46         |        |                                                          |        | 201.482,62       |        | 3,606%                 |                                   |        |       |
| Mínimo / Minimum :                                                                       |                                                          |        | 62,50            |        |                                                 |        | 4,40             |        |                                                          |        | 62,50            |        | 2,250%                 |                                   |        |       |
| Máximo / Maximum :                                                                       |                                                          |        | 1.959.528,24     |        |                                                 |        | 20.635,39        |        |                                                          |        | 1.959.528,24     |        | 8,000%                 |                                   |        |       |