

# Rural Hipotecario IV Fondo de Titulización Hipotecaria

Cartera de Activos Titulizados / *Portfolio of Securitised Assets*

Distribución por Intervalos de Fecha de Vencimiento Final / *Distribution by Final Maturity Date Intervals*

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

Fecha / *Date*: 31/12/2004

Divisa / *Currency*: EUR

| Intervalos anuales<br><i>Annual Intervals</i> | Saldo Vivo de Principal<br><i>Outstanding Principal Balance</i> |               |                         |               | Principal Vencido Impagado<br><i>Overdue Principal</i> |               |                         |               | Principal Pendiente Vencimiento<br><i>Outstanding Principal</i> |               |                         |               | Tipo Interés<br><i>Interest Rate</i> | Vida residual<br><i>Residual Life</i>   |
|---|---|---------------|-------------------------|---------------|--|---------------|-------------------------|---------------|---|---------------|-------------------------|---------------|--------------------------------------|---|
|   | Num.  | %             | Importe / <i>Amount</i> | %             | Num.   | %             | Importe / <i>Amount</i> | %             | Num.  | %             | Importe / <i>Amount</i> | %             | Media Pond.<br><i>W. Average</i>     | M. Pond. Meses<br><i>W. Avg. Months</i> |
| 2005  | 14  | 0,20          | 43.988,24               | 0,01          | 1  | 0,17          | 2.098,75                | 0,56          | 14  | 0,20          | 41.889,49               | 0,01          | 3,337%                               | 7,159                                   |
| 2006  | 15  | 0,21          | 119.715,28              | 0,03          | 3  | 0,51          | 10.102,60               | 2,72          | 15  | 0,21          | 109.612,68              | 0,03          | 3,559%                               | 19,554                                  |
| 2007  | 39  | 0,55          | 526.149,90              | 0,14          | 2  | 0,34          | 310,60                  | 0,08          | 39  | 0,55          | 525.839,30              | 0,14          | 3,644%                               | 30,427                                  |
| 2008  | 69  | 0,97          | 1.310.132,23            | 0,35          | 5  | 0,85          | 2.344,39                | 0,63          | 69  | 0,97          | 1.307.787,84            | 0,35          | 3,523%                               | 43,330                                  |
| 2009  | 130   | 1,82          | 3.103.834,22            | 0,84          | 6  | 1,02          | 1.929,98                | 0,52          | 130   | 1,82          | 3.101.904,24            | 0,84          | 3,504%                               | 54,160                                  |
| 2010  | 139   | 1,95          | 3.882.362,01            | 1,05          | 9  | 1,53          | 3.140,03                | 0,85          | 139   | 1,95          | 3.879.221,98            | 1,05          | 3,485%                               | 66,585                                  |
| 2011  | 273   | 3,83          | 7.566.254,32            | 2,04          | 21   | 3,56          | 8.391,65                | 2,26          | 273   | 3,83          | 7.557.862,67            | 2,04          | 3,680%                               | 78,980                                  |
| 2012  | 326   | 4,57          | 9.946.272,62            | 2,69          | 19   | 3,22          | 11.088,85               | 2,98          | 326   | 4,57          | 9.935.183,77            | 2,69          | 3,489%                               | 89,332                                  |
| 2013  | 248   | 3,48          | 7.623.023,94            | 2,06          | 8  | 1,36          | 8.817,16                | 2,37          | 248   | 3,48          | 7.614.206,78            | 2,06          | 3,587%                               | 103,069                                 |
| 2014  | 271   | 3,80          | 9.857.521,98            | 2,66          | 24   | 4,07          | 17.293,60               | 4,65          | 271   | 3,80          | 9.840.228,38            | 2,66          | 3,515%                               | 113,744                                 |
| 2015  | 286   | 4,01          | 12.248.617,19           | 3,31          | 32   | 5,42          | 19.728,96               | 5,31          | 286   | 4,01          | 12.228.888,23           | 3,31          | 3,609%                               | 127,017                                 |
| 2016  | 731   | 10,26         | 31.219.857,08           | 8,43          | 79   | 13,39         | 75.202,33               | 20,24         | 731   | 10,26         | 31.144.654,75           | 8,42          | 3,604%                               | 139,390                                 |
| 2017  | 541   | 7,59          | 25.165.988,79           | 6,80          | 40   | 6,78          | 26.827,14               | 7,22          | 541   | 7,59          | 25.139.161,65           | 6,80          | 3,484%                               | 147,551                                 |
| 2018  | 158   | 2,22          | 7.092.814,11            | 1,92          | 8  | 1,36          | 7.618,92                | 2,05          | 158   | 2,22          | 7.085.195,19            | 1,92          | 3,395%                               | 162,186                                 |
| 2019  | 194   | 2,72          | 10.651.961,06           | 2,88          | 12   | 2,03          | 12.272,04               | 3,30          | 194   | 2,72          | 10.639.689,02           | 2,88          | 3,412%                               | 174,761                                 |
| 2020  | 238   | 3,34          | 13.071.458,21           | 3,53          | 20   | 3,39          | 7.687,83                | 2,07          | 238   | 3,34          | 13.063.770,38           | 3,53          | 3,498%                               | 186,573                                 |
| 2021  | 786   | 11,03         | 43.196.621,75           | 11,67         | 73   | 12,37         | 42.777,84               | 11,51         | 786   | 11,03         | 43.153.843,91           | 11,67         | 3,593%                               | 199,466                                 |
| 2022  | 574   | 8,05          | 33.684.937,31           | 9,10          | 54   | 9,15          | 28.049,26               | 7,55          | 574   | 8,05          | 33.656.888,05           | 9,10          | 3,409%                               | 207,231                                 |
| 2023  | 66  | 0,93          | 4.053.241,75            | 1,09          | 6  | 1,02          | 921,53                  | 0,25          | 66  | 0,93          | 4.052.320,22            | 1,10          | 3,411%                               | 222,216                                 |
| 2024  | 67  | 0,94          | 4.590.726,58            | 1,24          | 4  | 0,68          | 2.049,78                | 0,55          | 67  | 0,94          | 4.588.676,80            | 1,24          | 3,213%                               | 233,505                                 |
| 2025  | 121   | 1,70          | 8.248.942,08            | 2,23          | 13   | 2,20          | 6.267,46                | 1,69          | 121   | 1,70          | 8.242.674,62            | 2,23          | 3,405%                               | 246,698                                 |
| 2026  | 750   | 10,52         | 48.317.642,41           | 13,05         | 64   | 10,85         | 24.191,42               | 6,51          | 750   | 10,52         | 48.293.450,99           | 13,06         | 3,531%                               | 259,434                                 |
| 2027  | 532   | 7,46          | 39.004.428,46           | 10,54         | 48   | 8,14          | 34.253,69               | 9,22          | 532   | 7,46          | 38.970.174,77           | 10,54         | 3,346%                               | 266,876                                 |
| 2028  | 21  | 0,29          | 1.421.964,15            | 0,38          | 2  | 0,34          | 2.355,44                | 0,63          | 21  | 0,29          | 1.419.608,71            | 0,38          | 3,566%                               | 282,113                                 |
| 2029  | 29  | 0,41          | 2.254.125,11            | 0,61          | 2  | 0,34          | 221,81                  | 0,06          | 29  | 0,41          | 2.253.903,30            | 0,61          | 3,255%                               | 294,105                                 |
| 2030  | 51  | 0,72          | 4.772.085,10            | 1,29          | 3  | 0,51          | 253,05                  | 0,07          | 51  | 0,72          | 4.771.832,05            | 1,29          | 3,249%                               | 306,720                                 |
| 2031  | 225   | 3,16          | 16.628.288,92           | 4,49          | 18   | 3,05          | 5.682,89                | 1,53          | 225   | 3,16          | 16.622.606,03           | 4,49          | 3,620%                               | 318,909                                 |
| 2032  | 234   | 3,28          | 20.571.679,29           | 5,56          | 14   | 2,37          | 9.707,91                | 2,61          | 234   | 3,28          | 20.561.971,38           | 5,56          | 3,203%                               | 326,866                                 |
| <b>Total :</b>                                | <b>7.128</b>  | <b>100,00</b> | <b>370.174.634,09</b>   | <b>100,00</b> | <b>590</b>   | <b>100,00</b> | <b>371.586,91</b>       | <b>100,00</b> | <b>7.128</b>  | <b>100,00</b> | <b>369.803.047,18</b>   | <b>100,00</b> |                                      |   |

Medias ponderadas por el principal pendiente de vencimiento / *Averages weighted by the outstanding principal.*

Tipo Int.: Tipo de interés nominal anual / *Int. Rate: Annual nominal interest rate.*

## Rural Hipotecario IV Fondo de Titulización Hipotecaria

Cartera de Activos Titulizados / *Portfolio of Securitised Assets*

Distribución por Intervalos de Fecha de Vencimiento Final / *Distribution by Final Maturity Date Intervals*

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

Fecha / *Date*: 31/12/2004

Divisa / *Currency*: EUR

| Intervalos anuales<br><i>Annual Intervals</i> | Saldo Vivo de Principal<br><i>Outstanding Principal Balance</i> |   |                         |   | Principal Vencido Impagado<br><i>Overdue Principal</i> |   |                         |   | Principal Pendiente Vencimiento<br><i>Outstanding Principal</i> |   |                         |   | Tipo Interés<br><i>Interest Rate</i> | Vida residual<br><i>Residual Life</i>   |
|---|---|---|-------------------------|---|--|---|-------------------------|---|---|---|-------------------------|---|--------------------------------------|---|
|   | Num.  | % | Importe / <i>Amount</i> | % | Num.   | % | Importe / <i>Amount</i> | % | Num.  | % | Importe / <i>Amount</i> | % | Media Pond.<br><i>W. Average</i>     | M. Pond. Meses<br><i>W. Avg. Months</i> |
| Media Ponderada / <i>Weighted Average</i> :   |   |   |                         |   |  |   |                         |   |   |   |                         |   | 3,480%                               | 205,530                                 |
| Media Simple / <i>Average</i> :               |   |   | 51.932,47               |   |  |   | 629,81                  |   |   |   | 51.880,34               |   | 3,551%                               | 182,381                                 |
| Mínimo / <i>Minimum</i> :                     |   |   | 61,35                   |   |  |   | 3,47                    |   |   |   | 61,35                   |   | 2,555%                               | 05/01/2005                              |
| Máximo / <i>Maximum</i> :                     |   |   | 283.823,74              |   |  |   | 25.160,93               |   |   |   | 283.823,74              |   | 6,500%                               | 30/05/2032                              |

Medias ponderadas por el principal pendiente de vencimiento / *Averages weighted by the outstanding principal.*

Tipo Int.: Tipo de interés nominal anual / *Int. Rate: Annual nominal interest rate.*