

Ángel L. Dávila Bermejo
Company Secretary



RELEVANT FACT

Notice is hereby given that today, 19th November 2012 the rating agency Fitch Ratings assigned a rating of BB+ to the Eur 1bn senior debt issued by MAPFRE, S.A., and which was the subject of a Relevant Fact on 5th November 2012 (n.º 176,277), and affirmed MAPFRE, S.A.'s issuer rating at BBB- with negative outlook and its subordinated debt due in 2037 at BB-.

Fitch Ratings assigns such ratings to MAPFRE S.A. on an unsolicited basis, and using exclusively public information. Therefore its conclusions have been reached without access to the information and data which is normally supplied to those rating agencies, within the process of initial rating and annual review, which rate MAPFRE S.A. on an interactive basis.

Madrid, 19th November 2012