

Brief report

Date: 04/30/2017
 Currency: EUR

Date of constitution
 11/18/2005

VAT Reg. no.
 V84511179

Management Company
 Europea de Titulización, S.G.F.T

Originator
 Caixa Rural de Balears
 Caja Campo, Caja Rural
 Caja Rural Central
 Caja Rural de Albacete
 Caja Rural de Aragón
 Caja Rural de Asturias
 Caja Rural de Extremadura
 Caja Rural de Granada
 Caja Rural de Teruel
 Caja Rural de Zamora
 Caja Rural del Mediterráneo, Ruralcaja

Servicer
 Caixa Rural de Balears
 Caja Campo, Caja Rural
 Caja Rural Central
 Caja Rural de Albacete
 Caja Rural de Aragón
 Caja Rural de Asturias
 Caja Rural de Extremadura
 Caja Rural de Granada
 Caja Rural de Teruel
 Caja Rural de Zamora
 Caja Rural del Mediterráneo, Ruralcaja

Lead Managers

Banco Cooperativo
 BBVA
 Calyon
 DZ Bank

Bond Underwriters and Placement Agents

Banco Cooperativo
 BBVA
 Calyon
 DZ Bank
 ABN AMRO
 Banco Pastor
 Dexia Bank
 EBN Banco
 HSBC
 Rabobank International

Servicer Credit Support Provider

Banco Cooperativo Español

Bond Paying Agent

Citibank

Market

AIAF Mercado de Renta Fija

Register of Book Securities

Iberclear

Treasury Account

Citibank

Swap

Banco Cooperativo

Start-up Loan

Caixa Rural de Balears
 Caja Campo, Caja Rural
 Caja Rural Central
 Caja Rural de Albacete
 Caja Rural de Aragón
 Caja Rural de Asturias
 Caja Rural de Extremadura
 Caja Rural de Granada
 Caja Rural de Teruel
 Caja Rural de Zamora
 Caja Rural del Mediterráneo, Ruralcaja

Assets Custodian

Banco Cooperativo Español

Fund Auditors

Deloitte (ejercicios 2009 a actual)
 Ernst & Young (hasta ejercicio 2008)

Collateral: Residential mortgage loans

General		
	Current	At constitution date
Count	5,720	12,986
Principal		
Principal outstanding	236,774,706.27	1,065,201,761.38
Average loan	41,394.18	82,026.93
Minimum	8.34	141.61
Maximum	330,806.29	901,500.00
Interest rate		
Weighted average (wac)	1.25%	3.31%
Minimum	0.00%	2.20%
Maximum	6.00%	8.50%
Final maturity		
Weighted average (WARM) (months)	146	246
Minimum	05/01/2017	02/06/2007
Maximum	10/25/2038	11/01/2035
Index (principal outstanding distribution)		
3-month EURIBOR/MIBOR	0.48%	0.28%
6-month EURIBOR/MIBOR	0.00%	0.02%
1-year EURIBOR/MIBOR	4.27%	8.15%
1-year EURIBOR/MIBOR (Mortgage Market)	77.23%	69.64%
Mortgage Market: Savings Banks	0.00%	16.37%
Mortgage Market: All Institutions	9.02%	5.53%
Secondary Market Public Debt 2-6 years	9.01%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	2.65	6.65	0.12	7.29
10.01 - 20%	9.05	15.37	0.91	16.47
20.01 - 30%	16.12	25.61	2.56	25.46
30.01 - 40%	22.35	35.11	5.14	35.40
40.01 - 50%	24.82	45.09	9.56	45.81
50.01 - 60%	20.19	54.13	15.78	55.26
60.01 - 70%	4.47	64.66	20.00	65.31
70.01 - 80%	0.35	70.54	35.50	75.52
80.01 - 90%			6.90	84.50
90.01 - 100%			3.52	94.46
Weighted average (WALTV)	38.80		64.78	
Minimum	0.01		0.12	
Maximum	72.00		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.30%	0.27%	0.34%	0.32%	0.51%
Annual Percentage Rate (CPR)	3.58%	3.14%	3.99%	3.81%	5.94%

Geographic distribution		
	Current	At constitution date
Andalucía	20.18%	18.20%
Aragón	5.96%	7.71%
Asturias	7.45%	6.28%
Balearic Islands	1.71%	2.22%
Basque Country	0.16%	0.09%
Cantabria	0.05%	0.07%
Castilla-La Mancha	2.03%	2.42%
Castilla-León	3.85%	3.09%
Catalonia	4.00%	4.15%
Extremadura	2.39%	2.64%
Galicia	0.13%	0.09%
La Rioja	1.73%	1.30%
Madrid	0.69%	0.52%
Murcia	1.73%	1.38%
Navarra	0.01%	0.02%
Valencia	47.92%	49.82%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
Delinquencies										
Up to 1 month	249	83,658.07	8,287.81	0.00	91,945.88	1.12	10,641,758.01	10,733,703.89	38.06	29.83
from > 1 to ≤ 2 months	70	45,328.75	5,180.29	0.00	50,509.04	0.61	2,812,969.79	2,863,478.83	10.15	30.69
from > 2 to ≤ 3 months	43	52,743.46	6,000.42	0.00	58,743.88	0.71	1,820,373.36	1,879,117.24	6.66	28.09
from > 3 to ≤ 6 months	32	44,027.06	5,382.38	0.00	49,409.44	0.60	1,140,624.41	1,190,033.85	4.22	32.07
from > 6 to < 12 months	19	174,847.50	7,341.21	0.00	182,188.71	2.22	444,791.09	626,979.80	2.22	27.99
from ≥ 12 to < 18 months	12	224,226.52	5,455.52	0.00	229,682.04	2.79	278,330.83	508,012.87	1.80	31.79
from ≥ 18 to < 24 months	20	532,138.39	27,950.83	0.00	560,089.22	6.81	487,147.44	1,047,236.66	3.71	37.79
from ≥ 2 years	148	6,326,655.42	673,864.84	0.00	7,000,520.26	85.13	2,352,586.33	9,353,106.59	33.17	47.31
Subtotal	593	7,483,625.17	739,463.30	0.00	8,223,088.47	100.00	19,978,581.26	28,201,669.73	100.00	33.19
Doubt debts (subjectives)										
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	593	7,483,625.17	739,463.30	0.00	8,223,088.47		19,978,581.26	28,201,669.73		33.19

Additional information