

# RURAL HIPOTECARIO XV Fondo de Titulización de Activos

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 (CTHs) / Residential mortgage loans

Fecha / Date: 31/12/2014

Divisa / Currency: EUR

| Intervalos anuales<br>Annual Intervals | Saldo Vivo de Principal<br>Outstanding Principal Balance |      |                  |      | Principal Vencido Impagado<br>Overdue Principal |      |                  |       | Principal Pendiente Vencimiento<br>Outstanding Principal |      |                  |      | Tipo Interés<br>Interest Rate | Vida residual<br>Residual Life   |
|--|--|------|------------------|------|---|------|------------------|-------|--|------|------------------|------|-------------------------------|----------------------------------|
|  | Num.   | %    | Importe / Amount | %    | Num.  | %    | Importe / Amount | %     | Num.   | %    | Importe / Amount | %    | Media Pond.<br>W. Average     | M. Pond. Meses<br>W. Avg. Months |
| 2015                                   | 2  | 0,04 | 16.020,13        | 0,00 | 0   | 0,00 | 0,00             | 0,00  | 2  | 0,04 | 16.020,13        | 0,00 | 2,115%                        | 4,137                            |
| 2016                                   | 3  | 0,06 | 48.267,49        | 0,01 | 0   | 0,00 | 0,00             | 0,00  | 3  | 0,06 | 48.267,49        | 0,01 | 2,265%                        | 18,473                           |
| 2017                                   | 10   | 0,18 | 253.852,82       | 0,05 | 0   | 0,00 | 0,00             | 0,00  | 10   | 0,18 | 253.852,82       | 0,05 | 2,543%                        | 30,152                           |
| 2018                                   | 16   | 0,30 | 471.573,99       | 0,10 | 0   | 0,00 | 0,00             | 0,00  | 16   | 0,30 | 471.573,99       | 0,10 | 2,800%                        | 42,162                           |
| 2019                                   | 25   | 0,46 | 978.292,92       | 0,20 | 1   | 0,55 | 1.046,14         | 1,19  | 25   | 0,46 | 977.246,78       | 0,20 | 2,767%                        | 53,151                           |
| 2020                                   | 41   | 0,76 | 1.915.901,28     | 0,40 | 0   | 0,00 | 0,00             | 0,00  | 41   | 0,76 | 1.915.901,28     | 0,40 | 2,443%                        | 67,174                           |
| 2021                                   | 60   | 1,11 | 2.679.090,97     | 0,56 | 1   | 0,55 | 108,74           | 0,12  | 60   | 1,11 | 2.678.982,23     | 0,56 | 2,744%                        | 78,467                           |
| 2022                                   | 75   | 1,39 | 3.422.505,05     | 0,72 | 0   | 0,00 | 0,00             | 0,00  | 75   | 1,39 | 3.422.505,05     | 0,72 | 2,882%                        | 90,648                           |
| 2023                                   | 111  | 2,05 | 5.836.484,85     | 1,22 | 5   | 2,75 | 1.410,82         | 1,60  | 111  | 2,05 | 5.835.074,03     | 1,22 | 2,801%                        | 101,876                          |
| 2024                                   | 131  | 2,42 | 7.447.784,81     | 1,56 | 3   | 1,65 | 2.071,99         | 2,35  | 131  | 2,42 | 7.445.712,82     | 1,56 | 2,778%                        | 114,423                          |
| 2025                                   | 178  | 3,29 | 10.371.870,70    | 2,17 | 4   | 2,20 | 7.622,45         | 8,65  | 178  | 3,29 | 10.364.248,25    | 2,17 | 2,651%                        | 126,741                          |
| 2026                                   | 163  | 3,01 | 9.533.814,17     | 1,99 | 5   | 2,75 | 2.147,68         | 2,44  | 163  | 3,01 | 9.531.666,49     | 1,99 | 2,510%                        | 138,069                          |
| 2027                                   | 187  | 3,46 | 11.017.329,08    | 2,31 | 9   | 4,95 | 5.911,60         | 6,71  | 187  | 3,46 | 11.011.417,48    | 2,30 | 2,617%                        | 149,873                          |
| 2028                                   | 223  | 4,12 | 15.380.552,33    | 3,22 | 9   | 4,95 | 3.933,62         | 4,47  | 223  | 4,12 | 15.376.618,71    | 3,22 | 2,793%                        | 161,785                          |
| 2029                                   | 208  | 3,84 | 14.382.097,27    | 3,01 | 7   | 3,85 | 2.695,31         | 3,06  | 208  | 3,84 | 14.379.401,96    | 3,01 | 2,756%                        | 174,684                          |
| 2030                                   | 313  | 5,78 | 22.256.460,03    | 4,66 | 18  | 9,89 | 5.791,17         | 6,57  | 313  | 5,78 | 22.250.668,86    | 4,66 | 2,656%                        | 186,863                          |
| 2031                                   | 228  | 4,21 | 17.113.924,56    | 3,58 | 6   | 3,30 | 2.934,80         | 3,33  | 228  | 4,21 | 17.110.989,76    | 3,58 | 2,425%                        | 197,855                          |
| 2032                                   | 221  | 4,08 | 17.647.549,91    | 3,69 | 10  | 5,49 | 4.933,72         | 5,60  | 221  | 4,08 | 17.642.616,19    | 3,69 | 2,446%                        | 209,833                          |
| 2033                                   | 250  | 4,62 | 21.238.439,63    | 4,44 | 10  | 5,49 | 2.171,28         | 2,46  | 250  | 4,62 | 21.236.268,35    | 4,44 | 2,625%                        | 222,317                          |
| 2034                                   | 279  | 5,16 | 24.091.744,37    | 5,04 | 12  | 6,59 | 13.211,90        | 15,00 | 279  | 5,16 | 24.078.532,47    | 5,04 | 2,849%                        | 234,586                          |
| 2035                                   | 305  | 5,64 | 28.073.897,55    | 5,87 | 7   | 3,85 | 1.811,93         | 2,06  | 305  | 5,64 | 28.072.085,62    | 5,87 | 2,635%                        | 246,785                          |
| 2036                                   | 217  | 4,01 | 20.374.343,75    | 4,26 | 4   | 2,20 | 1.479,17         | 1,68  | 217  | 4,01 | 20.372.864,58    | 4,26 | 2,547%                        | 257,626                          |
| 2037                                   | 202  | 3,73 | 20.086.295,81    | 4,20 | 13  | 7,14 | 5.749,04         | 6,53  | 202  | 3,73 | 20.080.546,77    | 4,20 | 2,618%                        | 269,574                          |
| 2038                                   | 302  | 5,58 | 31.689.133,01    | 6,63 | 6   | 3,30 | 2.155,32         | 2,45  | 302  | 5,58 | 31.686.977,69    | 6,63 | 2,651%                        | 281,466                          |
| 2039                                   | 329  | 6,08 | 35.349.427,28    | 7,40 | 14  | 7,69 | 4.893,89         | 5,56  | 329  | 6,08 | 35.344.533,39    | 7,40 | 2,912%                        | 294,592                          |
| 2040                                   | 337  | 6,23 | 36.625.559,72    | 7,66 | 8   | 4,40 | 5.588,11         | 6,34  | 337  | 6,23 | 36.619.971,61    | 7,66 | 2,415%                        | 306,367                          |
| 2041                                   | 159  | 2,94 | 17.709.318,09    | 3,71 | 5   | 2,75 | 1.913,54         | 2,17  | 159  | 2,94 | 17.707.404,55    | 3,71 | 2,728%                        | 318,040                          |
| 2042                                   | 102  | 1,88 | 11.735.295,38    | 2,46 | 2   | 1,10 | 1.583,16         | 1,80  | 102  | 1,88 | 11.733.712,22    | 2,46 | 2,738%                        | 328,943                          |
| 2043                                   | 126  | 2,33 | 13.466.800,82    | 2,82 | 3   | 1,65 | 715,03           | 0,81  | 126  | 2,33 | 13.466.085,79    | 2,82 | 2,894%                        | 342,493                          |
| 2044                                   | 114  | 2,11 | 13.733.851,27    | 2,87 | 4   | 2,20 | 2.515,19         | 2,85  | 114  | 2,11 | 13.731.336,08    | 2,87 | 2,672%                        | 354,586                          |

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

Tipo Interés: Tipo de interés nominal anual / Interest Rate: Annual nominal interest rate.

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|---|---|---------------|-------------------------|---------------|--|---------------|-------------------------|---------------|---|---------------|-------------------------|---------------|--------------------------------------|---|
|   | 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> |
| 2045  | 172   | 3,18          | 21.395.047,63           | 4,48          | 5  | 2,75          | 1.095,43                | 1,24          | 172   | 3,18          | 21.393.952,20           | 4,48          | 2,481%                               | 366,548                                 |
| 2046  | 105   | 1,94          | 13.575.497,49           | 2,84          | 3  | 1,65          | 654,69                  | 0,74          | 105   | 1,94          | 13.574.842,80           | 2,84          | 2,699%                               | 377,060                                 |
| 2047  | 41  | 0,76          | 5.277.868,71            | 1,10          | 3  | 1,65          | 597,49                  | 0,68          | 41  | 0,76          | 5.277.271,22            | 1,10          | 2,517%                               | 388,850                                 |
| 2048  | 51  | 0,94          | 6.152.172,01            | 1,29          | 2  | 1,10          | 461,78                  | 0,52          | 51  | 0,94          | 6.151.710,23            | 1,29          | 3,138%                               | 401,894                                 |
| 2049  | 32  | 0,59          | 4.091.999,07            | 0,86          | 0  | 0,00          | 0,00                    | 0,00          | 32  | 0,59          | 4.091.999,07            | 0,86          | 3,253%                               | 413,355                                 |
| 2050  | 60  | 1,11          | 8.559.503,37            | 1,79          | 1  | 0,55          | 103,73                  | 0,12          | 60  | 1,11          | 8.559.399,64            | 1,79          | 2,501%                               | 426,901                                 |
| 2051  | 34  | 0,63          | 3.964.501,69            | 0,83          | 2  | 1,10          | 789,09                  | 0,90          | 34  | 0,63          | 3.963.712,60            | 0,83          | 2,864%                               | 436,627                                 |
| <b>Total :</b>                                | <b>5.412</b>  | <b>100,00</b> | <b>477.964.069,01</b>   | <b>100,00</b> | <b>182</b>   | <b>100,00</b> | <b>88.097,81</b>        | <b>100,00</b> | <b>5.412</b>  | <b>100,00</b> | <b>477.875.971,20</b>   | <b>100,00</b> |                                      |   |
| Media Ponderada / <i>Weighted Average</i> :   |   |               |                         |               |  |               |                         |               |   |               |                         |               | 2,664%                               | 261,038                                 |
| Media Simple / <i>Average</i> :               |   |               | 88.315,61               |               |  |               | 484,05                  |               |   |               | 88.299,33               |               | 2,723%                               | 238,459                                 |
| Mínimo / <i>Minimum</i> :                     |   |               | 4.993,61                |               |  |               | 0,20                    |               |   |               | 4.993,61                |               | 0,092%                               | 17/03/2015                              |
| Máximo / <i>Maximum</i> :                     |   |               | 394.061,54              |               |  |               | 5.803,47                |               |   |               | 394.061,54              |               | 6,500%                               | 05/10/2051                              |