

Date: 02/28/2018
Currency: EUR

Fund Auditors
Deloitte

Bonds issue									
Series ISIN Code	Issue date N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating DBRS / Fitch	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0323977001	07/18/2013 4,761	65,198.75 310,411,248.75 65.20%	100,000.00 476,100,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	0.00000 05/16/2018 0.000000 Gross 0.000000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	05/16/2018 "Pass-Through"	AA(I)(sf) A+sf	A(sf) Asf
Series B ES0323977019	07/18/2013 529	100,000.00 52,900,000.00 100.00%	100,000.00 52,900,000.00	Floating 3-M Euribor+0.500% 16.Feb/May/Aug/Nov	0.17200 05/16/2018 42.522222 Gross 34.443000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	05/16/2018 "Pass-Through"	BBB(sf) A(sf)	BB(sf) CCCsf
Total		363,311,248.75	529,000,000.00						

[illegible]

Optional Clean up call when the amount of the Outstanding Balance of the securitised assets is less than 10 per 100 of the initial Outstanding Balance
 Hypothesis of delinquency and default assumptions of the securitised assets: 0%

Credit enhancement (CE)						
		Current		At issue date		
			% CE			% CE
Series A	85.44%	310,411,248.75	21.84%	90.00%	476,100,000.00	15.00%
Series B	14.56%	52,900,000.00	7.28%	10.00%	52,900,000.00	5.00%
Issue of Bonds		363,311,248.75			529,000,000.00	
Principal Reserve Fund	7.28%	26,450,000.00		5.00%	26,450,000.00	
Secondary Reserve Fund	0.36%	1,303,727.24		0.38%	2,000,000.00	

Assets		Balance	Interest
Treasury Account		35,937,322.78	0.000%
Servicer ppai collect not yet credited		432,846.44	
Servicer ints collect not yet credited		52,264.57	
Liabilities		Available	Balance
Subordinated Loan L/T		27,657,897.84	0.672%
Subordinated Loan S/T		95,829.40	
Start-up Loan L/T		0.00	
Start-up Loan S/T		58,275.91	

General			
	Current	At constitution date	
Count	4,966	5,539	
Principal			
Principal outstanding	361,722,783.24	529,135,691.64	
Average loan	72,839.87	95,529.10	
Minimum	1,008.00	26,259.37	
Maximum	346,544.54	410,676.22	
Interest rate			
Weighted average (wac)	0.79%	2.81%	
Minimum	0.00%	0.73%	
Maximum	4.25%	6.50%	
Final maturity			
Weighted average (WARM) (months)	229	277	
Minimum	03/13/2018	03/17/2015	
Maximum	10/05/2051	10/05/2051	
Index (principal outstanding distribution)			
6-month EURIBOR/MIBOR	0.05%	0.12%	
1-year EURIBOR/MIBOR	15.45%	15.42%	
1-year EURIBOR/MIBOR (Mortgage Market)	83.88%	83.92%	
Mortgage Market: Savings Banks	0.00%	0.04%	
Mortgage Market: All Institutions	0.63%	0.50%	

	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.74	7.26	0.05	8.84
10.01 - 20%	4.33	16.25	0.96	16.35
20.01 - 30%	9.99	25.53	4.62	25.79
30.01 - 40%	16.05	35.28	9.82	35.38
40.01 - 50%	21.70	45.24	15.66	45.24
50.01 - 60%	26.53	55.16	20.37	55.36
60.01 - 70%	19.72	64.34	26.50	65.15
70.01 - 80%	0.82	73.64	21.25	73.58
80.01 - 90%	0.11	81.30	0.69	85.24
90.01 - 100%			0.07	92.87
Weighted average (WALTV)	46.81			56.75
Minimum		0.67		7.17
Maximum		81.97		95.18

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.20%	0.37%	0.33%	0.31%	0.30%
Annual Percentage Rate (CPR)	2.38%	4.37%	3.93%	3.67%	3.51%

	Current	At constitution date
Andalucía	33.45%	33.03%
Asturias	28.18%	27.78%
Balearic Islands	0.05%	0.04%
Basque Country		0.01%
Castilla-La Mancha	33.55%	34.19%
Castilla-León	0.13%	0.11%
Catalonia	0.05%	0.06%
Galicia	0.25%	0.25%
Madrid	1.88%	1.95%
Murcia	1.69%	1.73%
Navarra		0.02%
Valencia	0.78%	0.83%

Additional information
 Europa de Titulización: C/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 📠 +34 91 411 84 68 🌐 www.edt-sg.com ✉ info@edt-sg.com
 Oficial register CNMV: C/ Fdipón 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

RURAL HIPOTECARIO XV Fondo de Titulización de Activos



Brief report

Date: 02/28/2018
Currency: EUR

Date of constitution
07/18/2013

VAT Reg. no.
V86786191

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

Originator
Caja Rural de Albacete, Ciudad Real y
Cuenca, S.C.C.
Caja Rural de Asturias, S.C.C.
Caja Rural de Granada, S.C.C.

Servicer
Caja Rural de Albacete, Ciudad Real y
Cuenca, S.C.C.
Caja Rural de Asturias, S.C.C.
Caja Rural de Granada, S.C.C.

Lead Manager and Suscriber
Banco Cooperativo Español, S.A.

Servicer Credit Support Provider
Banco Cooperativo Español, S.A.

Bond Paying Agent
Citibank

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Citibank

Assets Custodian
Banco Cooperativo Español, S.A.

Start-up Loan
Entidades Cedentes

Subordinated Loan
Entidades Cedentes

Fund Auditors
Deloitte

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
<i>Delinquencies</i>										
Up to 1 month	123	39,658.97	4,781.35	0.00	44,440.32	15.35	9,565,296.70	9,609,737.02	61.44	44.19
from > 1 to ≤ 2 months	17	13,446.30	2,373.74	0.00	15,820.04	5.47	1,561,754.98	1,577,575.02	10.09	47.93
from > 2 to ≤ 3 months	13	12,447.17	2,611.67	0.00	15,058.84	5.20	1,096,011.58	1,111,070.42	7.10	46.45
from > 3 to ≤ 6 months	8	14,526.55	3,960.56	0.00	18,487.11	6.39	888,389.24	906,876.35	5.80	48.06
from > 6 to < 12 months	20	65,206.35	9,639.96	0.00	74,846.31	25.86	1,397,434.62	1,472,280.93	9.41	38.48
from ≥ 12 to < 18 months	6	25,133.65	5,985.18	0.00	31,118.83	10.75	471,542.32	502,661.15	3.21	57.57
from ≥ 18 to < 24 months	4	11,701.21	6,069.24	0.00	17,770.45	6.14	116,338.34	134,108.79	0.86	17.23
from ≥ 2 years	6	38,506.58	33,409.42	0.00	71,916.00	24.85	255,561.86	327,477.86	2.09	37.84
Subtotal	197	220,626.78	68,831.12	0.00	289,457.90	100.00	15,352,329.64	15,641,787.54	100.00	43.86
<i>Doubt debts (subjectives)</i>										
	0	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	197	220,626.78	68,831.12	0.00	289,457.90		15,352,329.64	15,641,787.54		43.86