

## 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*: 31/10/2014

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> |
| 2015                                          | 1                                                               | 0,02 | 12.846,00               | 0,00 | 0                                                      | 0,00 | 0,00                    | 0,00  | 1                                                               | 0,02 | 12.846,00               | 0,00 | 1,162%                               | 4,548                                   |
| 2016                                          | 2                                                               | 0,04 | 44.634,55               | 0,01 | 0                                                      | 0,00 | 0,00                    | 0,00  | 2                                                               | 0,04 | 44.634,55               | 0,01 | 2,608%                               | 20,619                                  |
| 2017                                          | 8                                                               | 0,15 | 245.742,07              | 0,05 | 0                                                      | 0,00 | 0,00                    | 0,00  | 8                                                               | 0,15 | 245.742,07              | 0,05 | 2,789%                               | 32,730                                  |
| 2018                                          | 18                                                              | 0,33 | 570.222,65              | 0,12 | 1                                                      | 0,52 | 743,99                  | 0,88  | 18                                                              | 0,33 | 569.478,66              | 0,12 | 2,701%                               | 44,133                                  |
| 2019                                          | 26                                                              | 0,48 | 1.061.598,99            | 0,22 | 0                                                      | 0,00 | 0,00                    | 0,00  | 26                                                              | 0,48 | 1.061.598,99            | 0,22 | 2,712%                               | 55,020                                  |
| 2020                                          | 37                                                              | 0,68 | 1.853.766,49            | 0,38 | 0                                                      | 0,00 | 0,00                    | 0,00  | 37                                                              | 0,68 | 1.853.766,49            | 0,38 | 2,459%                               | 69,530                                  |
| 2021                                          | 57                                                              | 1,05 | 2.656.113,09            | 0,55 | 0                                                      | 0,00 | 0,00                    | 0,00  | 57                                                              | 1,05 | 2.656.113,09            | 0,55 | 2,748%                               | 80,289                                  |
| 2022                                          | 69                                                              | 1,27 | 3.299.997,30            | 0,68 | 2                                                      | 1,03 | 212,16                  | 0,25  | 69                                                              | 1,27 | 3.299.785,14            | 0,68 | 2,995%                               | 93,021                                  |
| 2023                                          | 107                                                             | 1,97 | 5.792.581,02            | 1,19 | 5                                                      | 2,58 | 1.724,34                | 2,03  | 107                                                             | 1,97 | 5.790.856,68            | 1,19 | 2,860%                               | 103,903                                 |
| 2024                                          | 132                                                             | 2,43 | 7.640.015,42            | 1,57 | 2                                                      | 1,03 | 1.628,40                | 1,92  | 132                                                             | 2,43 | 7.638.387,02            | 1,57 | 2,767%                               | 116,271                                 |
| 2025                                          | 178                                                             | 3,28 | 10.529.175,80           | 2,17 | 5                                                      | 2,58 | 7.425,80                | 8,74  | 178                                                             | 3,28 | 10.521.750,00           | 2,17 | 2,742%                               | 128,726                                 |
| 2026                                          | 165                                                             | 3,04 | 9.878.547,32            | 2,04 | 7                                                      | 3,61 | 2.450,11                | 2,88  | 165                                                             | 3,04 | 9.876.097,21            | 2,04 | 2,568%                               | 140,018                                 |
| 2027                                          | 188                                                             | 3,46 | 11.256.233,57           | 2,32 | 8                                                      | 4,12 | 4.363,83                | 5,14  | 188                                                             | 3,46 | 11.251.869,74           | 2,32 | 2,675%                               | 151,902                                 |
| 2028                                          | 220                                                             | 4,05 | 15.387.697,27           | 3,17 | 10                                                     | 5,15 | 4.864,74                | 5,73  | 220                                                             | 4,05 | 15.382.832,53           | 3,17 | 2,812%                               | 163,856                                 |
| 2029                                          | 214                                                             | 3,94 | 14.941.719,86           | 3,08 | 5                                                      | 2,58 | 2.444,08                | 2,88  | 214                                                             | 3,94 | 14.939.275,78           | 3,08 | 2,765%                               | 176,695                                 |
| 2030                                          | 318                                                             | 5,86 | 22.946.677,64           | 4,73 | 16                                                     | 8,25 | 6.774,39                | 7,97  | 318                                                             | 5,86 | 22.939.903,25           | 4,73 | 2,677%                               | 188,927                                 |
| 2031                                          | 230                                                             | 4,24 | 17.391.531,24           | 3,58 | 5                                                      | 2,58 | 2.307,25                | 2,72  | 230                                                             | 4,24 | 17.389.223,99           | 3,58 | 2,486%                               | 199,787                                 |
| 2032                                          | 223                                                             | 4,11 | 17.886.310,34           | 3,69 | 11                                                     | 5,67 | 4.257,10                | 5,01  | 223                                                             | 4,11 | 17.882.053,24           | 3,69 | 2,524%                               | 211,839                                 |
| 2033                                          | 248                                                             | 4,57 | 21.413.122,10           | 4,41 | 12                                                     | 6,19 | 2.843,74                | 3,35  | 248                                                             | 4,57 | 21.410.278,36           | 4,41 | 2,688%                               | 224,229                                 |
| 2034                                          | 278                                                             | 5,12 | 24.239.905,56           | 5,00 | 14                                                     | 7,22 | 11.704,38               | 13,78 | 278                                                             | 5,12 | 24.228.201,18           | 4,99 | 2,899%                               | 236,500                                 |
| 2035                                          | 316                                                             | 5,82 | 29.342.108,92           | 6,05 | 11                                                     | 5,67 | 3.083,03                | 3,63  | 316                                                             | 5,82 | 29.339.025,89           | 6,05 | 2,638%                               | 248,727                                 |
| 2036                                          | 210                                                             | 3,87 | 20.099.079,76           | 4,14 | 7                                                      | 3,61 | 2.111,25                | 2,49  | 210                                                             | 3,87 | 20.096.968,51           | 4,14 | 2,586%                               | 259,732                                 |
| 2037                                          | 198                                                             | 3,65 | 19.999.657,69           | 4,12 | 11                                                     | 5,67 | 4.902,17                | 5,77  | 198                                                             | 3,65 | 19.994.755,52           | 4,12 | 2,664%                               | 271,708                                 |
| 2038                                          | 302                                                             | 5,56 | 31.896.493,10           | 6,57 | 7                                                      | 3,61 | 1.620,93                | 1,91  | 302                                                             | 5,56 | 31.894.872,17           | 6,57 | 2,688%                               | 283,563                                 |
| 2039                                          | 331                                                             | 6,10 | 35.558.104,02           | 7,33 | 12                                                     | 6,19 | 3.901,89                | 4,59  | 331                                                             | 6,10 | 35.554.202,13           | 7,33 | 2,964%                               | 296,616                                 |
| 2040                                          | 349                                                             | 6,43 | 38.144.201,63           | 7,86 | 9                                                      | 4,64 | 5.001,34                | 5,89  | 349                                                             | 6,43 | 38.139.200,29           | 7,86 | 2,441%                               | 308,350                                 |
| 2041                                          | 157                                                             | 2,89 | 17.694.246,09           | 3,65 | 7                                                      | 3,61 | 1.879,53                | 2,21  | 157                                                             | 2,89 | 17.692.366,56           | 3,65 | 2,719%                               | 319,946                                 |
| 2042                                          | 104                                                             | 1,92 | 12.010.663,48           | 2,48 | 2                                                      | 1,03 | 1.383,63                | 1,63  | 104                                                             | 1,92 | 12.009.279,85           | 2,48 | 2,742%                               | 330,890                                 |
| 2043                                          | 127                                                             | 2,34 | 13.501.171,13           | 2,78 | 4                                                      | 2,06 | 1.541,62                | 1,81  | 127                                                             | 2,34 | 13.499.629,51           | 2,78 | 2,975%                               | 344,309                                 |
| 2044                                          | 113                                                             | 2,08 | 13.600.927,98           | 2,80 | 7                                                      | 3,61 | 2.467,37                | 2,90  | 113                                                             | 2,08 | 13.598.460,61           | 2,80 | 2,713%                               | 356,677                                 |

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                                          | 178                                                             | 3,28          | 22.405.611,36           | 4,62          | 4                                                      | 2,06          | 1.271,47                | 1,50          | 178                                                             | 3,28          | 22.404.339,89           | 4,62          | 2,473%                               | 368,526                                 |
| 2046                                          | 107                                                             | 1,97          | 13.770.613,85           | 2,84          | 2                                                      | 1,03          | 601,95                  | 0,71          | 107                                                             | 1,97          | 13.770.011,90           | 2,84          | 2,736%                               | 379,192                                 |
| 2047                                          | 41                                                              | 0,76          | 5.302.902,57            | 1,09          | 3                                                      | 1,55          | 338,41                  | 0,40          | 41                                                              | 0,76          | 5.302.564,16            | 1,09          | 2,554%                               | 390,845                                 |
| 2048                                          | 48                                                              | 0,88          | 5.740.781,87            | 1,18          | 1                                                      | 0,52          | 219,67                  | 0,26          | 48                                                              | 0,88          | 5.740.562,20            | 1,18          | 3,259%                               | 404,130                                 |
| 2049                                          | 35                                                              | 0,64          | 4.544.550,92            | 0,94          | 0                                                      | 0,00          | 0,00                    | 0,00          | 35                                                              | 0,64          | 4.544.550,92            | 0,94          | 3,098%                               | 415,517                                 |
| 2050                                          | 59                                                              | 1,09          | 8.380.739,51            | 1,73          | 1                                                      | 0,52          | 129,16                  | 0,15          | 59                                                              | 1,09          | 8.380.610,35            | 1,73          | 2,551%                               | 428,974                                 |
| 2051                                          | 35                                                              | 0,64          | 4.203.006,95            | 0,87          | 3                                                      | 1,55          | 751,80                  | 0,88          | 35                                                              | 0,64          | 4.202.255,15            | 0,87          | 2,875%                               | 438,605                                 |
| <b>Total :</b>                                | <b>5.429</b>                                                    | <b>100,00</b> | <b>485.243.299,11</b>   | <b>100,00</b> | <b>194</b>                                             | <b>100,00</b> | <b>84.949,53</b>        | <b>100,00</b> | <b>5.429</b>                                                    | <b>100,00</b> | <b>485.158.349,58</b>   | <b>100,00</b> |                                      |                                         |
| Media Ponderada / <i>Weighted Average</i> :   |                                                                 |               |                         |               |                                                        |               |                         |               |                                                                 |               |                         |               |                                      |                                         |
| Media Simple / <i>Average</i> :               |                                                                 |               | 89.379,87               |               |                                                        |               |                         | 437,88        |                                                                 |               |                         | 89.364,22     | 2,698%                               | 262,997                                 |
| Mínimo / <i>Minimum</i> :                     |                                                                 |               | 5.024,57                |               |                                                        |               |                         | 3,29          |                                                                 |               |                         | 5.024,57      | 0,092%                               | 17/03/2015                              |
| Máximo / <i>Maximum</i> :                     |                                                                 |               | 395.944,71              |               |                                                        |               |                         | 5.004,30      |                                                                 |               |                         | 395.944,71    | 6,500%                               | 05/10/2051                              |