

Brief report

Date: 04/30/2021
 Currency: EUR

Constitution date
 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
 Caja Rural de Asturias
 Caja Rural de Granada

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

Lead Manager and Subscriber
 Banco Cooperativo Español

Servicer Credit Support Provider
 Banco Cooperativo Español

Bond Paying Agent
 Banco Santander

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Banco Santander

Assets Custodian
 Banco Cooperativo Español

Start-up Loan
 Entidades Cedentes

Subordinated Loan
 Entidades Cedentes

Fund Auditor
 KPMG Auditores

Issued securities: Asset-Backed Bonds

Bonds Issue									
Series ISIN Code	Issue date Nº 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	45,741.97 217,777,519.17 45.74%	100,000.00 476,100,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	0.0000% 05/17/2021 0.000000 Gross 0.000000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	05/17/2021 "Pass-Through"	AAA (sf) A+sf	A A
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	0.0000% 05/17/2021 0.000000 Gross 0.000000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	05/17/2021 "Pass-Through"	A (high) (sf) Asf	BB CCC
Total		270,677,519.17	529,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date												
Series	With optional redemption *	Average life	Years	% Monthly CPR (SMM)							0.78	
				0.17	0.25	0.34	0.42	0.51	0.60	0.69		
				% Annual equivalent CPR	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00
Series A	With optional redemption *	Average life	Years	5.47	5.09	4.75	4.44	4.17	3.92	3.70	3.50	3.50
		Final Maturity	Years	08/06/2026	03/19/2026	11/14/2025	07/26/2025	04/17/2025	01/17/2025	10/28/2024	08/16/2024	08/16/2024
	Without optional redemption *	Average life	Years	5.47	5.09	4.75	4.44	4.17	3.92	3.70	3.50	3.50
		Final Maturity	Years	08/06/2026	03/19/2026	11/14/2025	07/26/2025	04/17/2025	01/17/2025	10/28/2024	08/16/2024	08/16/2024
Series B	With optional redemption *	Average life	Years	12.76	12.01	11.50	10.75	10.25	9.75	9.25	8.75	8.75
		Final Maturity	Years	11/16/2033	02/16/2033	08/16/2032	11/16/2031	05/16/2031	11/16/2030	05/16/2030	11/16/2029	11/16/2029
	Without optional redemption *	Average life	Years	12.76	12.01	11.50	10.75	10.25	9.75	9.25	8.75	8.75
		Final Maturity	Years	11/16/2033	02/16/2033	08/16/2032	11/16/2031	05/16/2031	11/16/2030	05/16/2030	11/16/2029	11/16/2029

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 and financial operations

Credit enhancement (CE)					
		Current		At issue date	
		% CE	% CE	% CE	% CE
Series A	80.46%	217,777,519.17	29.31%	90.00%	476,100,000.00
Series B	19.54%	52,900,000.00	9.77%	10.00%	52,900,000.00
Issue of Bonds		270,677,519.17			529,000,000.00
Principal Reserve Fund	9.77%	26,450,000.00	5.00%		26,450,000.00
Secondary Reserve Fund	0.34%	914,665.58	0.38%		2,000,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	38,451,069.34
Servicer ppal collect not yet credited	215,395.89		
Servicer ints collect not yet credited	17,080.67		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		27,364,665.58	0.457%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General		
	Current	At constitution date
Count	4,461	5,539
Principal		
Principal outstanding	264,546,642.12	529,135,691.64
Average loan	59,302.09	95,529.10
Minimum	305.24	26,259.37
Maximum	295,127.67	410,676.22
Interest rate		
Weighted average (wac)	0.50%	2.81%
Minimum	0.00%	0.73%
Maximum	4.25%	6.50%
Final maturity		
Weighted average (WARM) (months)	200	277
Minimum	05/02/2021	03/17/2015
Maximum	08/31/2105	10/05/2051
Index (principal outstanding distribution)		
6-month EURIBOR/MIBOR	0.05%	0.12%
1-year EURIBOR/MIBOR	16.30%	15.42%
1-year EURIBOR/MIBOR (Mortgage Market)	83.10%	83.92%
Mortgage Market: Savings Banks	0.00%	0.04%
Mortgage Market: All Institutions	0.55%	0.50%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	1.77	7.16	0.05	8.84
10.01 - 20%	7.84	15.74	0.96	16.35
20.01 - 30%	14.42	25.32	4.62	25.79
30.01 - 40%	21.45	35.24	9.82	35.38
40.01 - 50%	25.95	45.09	15.66	45.24
50.01 - 60%	23.51	54.52	20.37	55.36
60.01 - 70%	4.72	62.16	26.50	65.15
70.01 - 80%	0.34	72.14	21.25	73.58
80.01 - 90%			0.69	85.24
90.01 - 100%			0.07	92.87
Weighted average (WALTV)	40.27		56.75	
Minimum	0.19		7.17	
Maximum	74.74		95.18	

RURAL HIPOTECARIO XV Fondo de Titulización de Activos

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.36%	0.28%	0.34%	0.28%	0.28%
Annual Percentage Rate (CPR)	4.20%	3.25%	4.02%	3.29%	3.36%

Geographic distribution		
	Current	At constitution date
Andalucia	34.27%	33.03%
Asturias	28.14%	27.78%
Balearic Islands	0.03%	0.04%
Basque Country		0.01%
Castilla-La Mancha	32.77%	34.19%
Castilla-Leon	0.12%	0.11%
Catalonia	0.06%	0.06%
Galicia	0.25%	0.25%
Madrid	1.97%	1.95%
Murcia	1.65%	1.73%
Navarra		0.02%
Valencia	0.75%	0.83%

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	77	22,195.89	1,314.36	0.00	23,510.25	9.60	5,526,655.95	5,550,166.20	55.04	39.19
from > 1 to = 2 months	8	7,110.45	676.64	0.00	7,787.09	3.18	641,479.13	649,266.22	6.44	44.90
from > 2 to = 3 months	4	3,864.81	737.25	0.00	4,602.06	1.88	341,843.15	346,445.21	3.44	36.56
from > 3 to = 6 months	6	11,165.79	1,762.11	0.00	12,927.90	5.28	486,475.69	499,403.59	4.95	45.57
from > 6 to < 12 months	21	44,861.89	9,061.89	0.00	53,923.78	22.01	1,581,756.85	1,635,680.63	16.22	42.77
from = 12 to < 18 months	7	9,348.99	1,224.35	0.00	10,573.34	4.32	677,089.17	687,662.51	6.82	41.44
from = 18 to < 24 months	3	17,841.07	4,017.70	0.00	21,858.77	8.92	202,571.12	224,429.89	2.23	46.12
from ≥ 2 years	5	90,606.18	19,221.29	0.00	109,827.47	44.83	381,386.87	491,214.34	4.87	58.48
Subtotal	131	206,995.07	38,015.59	0.00	245,010.66	100.00	9,839,257.93	10,084,268.59	100.00	41.22
Total	131	206,995.07	38,015.59	0.00	245,010.66		9,839,257.93	10,084,268.59		