

# RURAL HIPOTECARIO XV Fondo de Titulización de Activos

## Brief report

**Date:** 06/30/2021  
**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	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0323977001	07/18/2013 4,761	44,236.17 210,608,405.37	100,000.00 476,100,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	0.0000% 08/16/2021 0.000000 Gross 0.000000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	08/16/2021 "Pass-Through"	AAA (sf) A+sf	A A
Series B ES0323977019	07/18/2013 529	100,000.00 52,900,000.00	100,000.00 52,900,000.00	Floating 3-M Euribor+0.500% 16.Feb/May/Aug/Nov	0.0000% 08/16/2021 0.000000 Gross 0.000000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	08/16/2021 "Pass-Through"	A (high) (sf) Asf	BB CCC
Total		263,508,405.37	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)							
				0,17	0,25	0,34	0,42	0,51	0,60	0,69	0,78
Series A	With optional redemption *	Average life	Years	5.33	4.96	4.62	4.33	4.06	3.82	3.61	3.41
		Final Maturity	Years	12.51	11.76	11.01	10.51	10.00	9.51	9.00	8.51
		Date		09/12/2026	04/29/2026	12/29/2025	09/12/2025	06/07/2025	03/11/2025	12/23/2024	10/12/2024
	Without optional redemption *	Average life	Years	5.33	4.96	4.62	4.33	4.06	3.82	3.61	3.41
		Final Maturity	Years	12.51	11.76	11.01	10.51	10.00	9.51	9.00	8.51
		Date		11/16/2033	02/16/2033	05/16/2032	11/16/2031	05/16/2031	11/16/2030	05/16/2030	11/16/2029
Series B	With optional redemption *	Average life	Years	12.51	11.76	11.01	10.51	10.00	9.51	9.00	8.51
		Final Maturity	Years	11/16/2033	02/16/2033	05/16/2032	11/16/2031	05/16/2031	11/16/2030	05/16/2030	11/16/2029
		Date		11/16/2033	02/16/2033	05/16/2032	11/16/2031	05/16/2031	11/16/2030	05/16/2030	11/16/2029
	Without optional redemption *	Average life	Years	16.66	15.98	15.32	14.69	14.08	13.50	12.95	12.42
		Final Maturity	Years	01/08/2038	05/04/2037	09/07/2036	01/19/2036	06/12/2035	11/12/2034	04/24/2034	10/14/2033
		Date		05/16/2061	05/16/2061	05/16/2061	05/16/2061	05/16/2061	05/16/2061	05/16/2061	05/16/2061

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	79.92%	210,608,405.37	30.12%	90.00%	476,100,000.00
Series B	20.08%	52,900,000.00	10.04%	10.00%	52,900,000.00
Issue of Bonds		263,508,405.37			529,000,000.00
Principal Reserve Fund	10.04%	26,450,000.00		5.00%	26,450,000.00
Secondary Reserve Fund	0.34%	884,555.30		0.38%	2,000,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	36,641,420.43
Servicer ppal collect not yet credited	229,498.38		
Servicer ints collect not yet credited	16,035.11		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		27,244,538.22	0.459%
Subordinated Loan S/T		90,017.08	
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	
Principal			
Principal outstanding		259,010,516.84	529,135,691.64
Average loan		58,666.03	95,529.10
Minimum		61.97	26,259.37
Maximum		293,223.63	410,676.22
Interest rate			
Weighted average (wac)		0.46%	2.81%
Minimum		0.00%	0.73%
Maximum		4.25%	6.50%
Final maturity			
Weighted average (WARM) (months)		199	277
Minimum		07/03/2021	03/17/2015
Maximum		10/03/2051	10/05/2051
Index (principal outstanding distribution)			
6-month EURIBOR/MIBOR		0.05%	0.12%
1-year EURIBOR/MIBOR		16.31%	15.42%
1-year EURIBOR/MIBOR (Mortgage Market)		83.08%	83.92%
Mortgage Market: Savings Banks		0.00%	0.04%
Mortgage Market: All Institutions		0.56%	0.50%

LTV Distribution			
		Current	At constitution date
		% Pool % LTV	% Pool % LTV
0.01 - 10%		1.84	7.11
10.01 - 20%		8.05	15.75
20.01 - 30%		14.69	25.34
30.01 - 40%		21.53	35.16
40.01 - 50%		26.41	45.06
50.01 - 60%		22.88	54.48
60.01 - 70%		4.32	62.12
70.01 - 80%		0.29	72.14
80.01 - 90%			6.29
90.01 - 100%			0.07
Weighted average (WALTV)		39.94	56.75
Minimum		0.04	7.17
Maximum		74.36	95.18

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.36%	0.40%	0.32%	0.33%	0.29%
Annual Percentage Rate (CPR)	4.20%	4.73%	3.81%	3.90%	3.39%

Geographic distribution		
	Current	At constitution date
Andalucia	34.31%	33.03%
Asturias	28.06%	27.78%
Balearic Islands	0.03%	0.04%
Basque Country		0.01%
Castilla-La Mancha	32.82%	34.19%
Castilla-Leon	0.12%	0.11%
Catalonia	0.05%	0.06%
Galicia	0.24%	0.25%
Madrid	1.96%	1.95%
Murcia	1.66%	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	67	16,434.91	830.62	0.00	17,265.53	8.65	4,561,737.80	4,579,003.33	60.85	39.62
from > 1 to = 2 months	10	7,029.25	420.43	0.00	7,449.68	3.73	533,057.51	540,507.19	7.18	37.66
from > 2 to = 3 months	3	3,761.25	546.68	0.00	4,307.93	2.16	253,401.20	257,709.13	3.42	33.19
from > 3 to = 6 months	6	8,374.89	1,447.20	0.00	9,822.09	4.92	461,241.45	471,063.54	6.26	48.76
from > 6 to < 12 months	14	46,368.62	9,400.78	0.00	55,769.40	27.93	1,187,063.30	1,242,832.70	16.52	44.91
from = 12 to < 18 months	1	0.55	0.00	0.00	0.55	0.00	0.00	0.55	0.00	0.00
from = 18 to < 24 months	1	6,519.38	1,490.83	0.00	8,010.21	4.01	50,905.10	58,915.31	0.78	52.09
from ≥ 2 years	5	78,078.68	18,978.90	0.00	97,057.58	48.61	278,388.68	375,446.26	4.99	44.70
Subtotal	107	166,567.53	33,115.44	0.00	199,682.97	100.00	7,325,795.04	7,525,478.01	100.00	40.42
Total	107	166,567.53	33,115.44	0.00	199,682.97		7,325,795.04	7,525,478.01		