

Brief report

Date: 10/31/2021  
 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	42,621.60 202,921,437.60 42.62%	100,000.00 476,100,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	0.0000% 11/16/2021 0.000000 Gross 0.000000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	11/16/2021 "Pass-Through"	AAA (sf) A+sf	A A
Series B ES0323977019	07/18/2013 529	100,000.00 52,900,000.00 100.00%	100,000.00 52,900,000.00	Floating 3-M Euribor+0.500% 16.Feb/May/Aug/Nov	0.0000% 11/16/2021 0.000000 Gross 0.000000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	11/16/2021 "Pass-Through"	A (high) (sf) Asf	BB CCC
Total		255,821,437.60	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
Series A	With optional redemption *	Average life	5.21	4.85	4.52	4.24	3.98	3.74	3.53	3.34
		Final Maturity	10/30/2026	06/19/2026	02/22/2026	11/08/2025	08/06/2025	05/13/2025	02/25/2025	12/17/2024
		Date	12.01	11.51	10.76	10.26	9.75	9.26	8.75	8.26
	Without optional redemption *	Average life	5.21	4.85	4.52	4.24	3.98	3.74	3.53	3.34
		Final Maturity	10/30/2026	06/19/2026	02/22/2026	11/08/2025	08/06/2025	05/13/2025	02/25/2025	12/17/2024
		Date	12.01	11.51	10.76	10.26	9.75	9.26	8.75	8.26
Series B	With optional redemption *	Average life	12.01	11.51	10.76	10.26	9.75	9.26	8.75	8.26
		Final Maturity	08/16/2033	02/16/2033	05/16/2032	11/16/2031	05/16/2031	11/16/2030	05/16/2030	11/16/2029
		Date	08/16/2033	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	16.37	15.70	15.05	14.43	13.83	13.27	12.72	12.21
		Final Maturity	12/24/2037	04/23/2037	08/30/2036	01/16/2036	06/13/2035	11/17/2034	05/03/2034	10/27/2033
		Date	30.02	30.02	30.02	30.02	30.02	30.02	30.02	30.02
Periodic 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	79.32%	202,921,437.60	31.02%	90.00%	476,100,000.00
Series B	20.68%	52,900,000.00	10.34%	10.00%	52,900,000.00
Issue of Bonds		255,821,437.60			529,000,000.00
Principal Reserve Fund	10.34%	26,450,000.00	5.00%		26,450,000.00
Secondary Reserve Fund	0.33%	852,270.04	0.38%		2,000,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	37,452,840.89
Servicer ppal collect not yet credited	473,499.52		
Servicer ints collect not yet credited	19,113.00		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		27,302,270.04	0.447%
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	
Principal			
Principal outstanding		249,660,739.49	529,135,691.64
Average loan		57,366.90	95,529.10
Minimum		252.36	26,259.37
Maximum		289,415.55	410,676.22
Interest rate			
Weighted average (wac)		0.43%	2.81%
Minimum		0.00%	0.73%
Maximum		4.25%	6.50%
Final maturity			
Weighted average (WARM) (months)		196	277
Minimum		11/09/2021	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		16.14%	15.42%
1-year EURIBOR/MIBOR (Mortgage Market)		83.25%	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%		2.00	7.03
10.01 - 20%		8.38	15.70
20.01 - 30%		15.37	25.32
30.01 - 40%		22.17	35.12
40.01 - 50%		27.08	45.13
50.01 - 60%		21.41	54.44
60.01 - 70%		3.48	62.20
70.01 - 80%		0.10	70.85
80.01 - 90%			21.25
90.01 - 100%			0.69
			0.07
Weighted average (WALTV)		39.25	56.75
Minimum		0.15	7.17
Maximum		71.13	95.18

# RURAL HIPOTECARIO XV Fondo de Titulización de Activos

## Brief report

**Date:** 10/31/2021  
**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

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.30%	0.25%	0.32%	0.33%	0.29%
Annual Percentage Rate (CPR)	3.60%	3.01%	3.81%	3.91%	3.39%

Geographic distribution		
	Current	At constitution date
Andalucia	34.43%	33.03%
Asturias	28.07%	27.78%
Balearic Islands	0.03%	0.04%
Basque Country		0.01%
Castilla-La Mancha	32.68%	34.19%
Castilla-Leon	0.12%	0.11%
Catalonia	0.05%	0.06%
Galicia	0.24%	0.25%
Madrid	1.99%	1.95%
Murcia	1.67%	1.73%
Navarra		0.02%
Valencia	0.72%	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	88	23,565.56	1,485.22	0.00	25,050.78	12.63	5,605,296.76	5,630,347.54	69.32	35.86	
from > 1 to = 2 months	3	3,040.36	324.42	0.00	3,364.78	1.70	289,087.58	292,452.36	3.60	48.75	
from > 2 to = 3 months	4	3,003.64	246.61	0.00	3,250.25	1.64	177,504.99	180,755.24	2.23	24.06	
from > 3 to = 6 months	4	7,858.39	1,158.46	0.00	9,016.85	4.55	334,794.38	343,811.23	4.23	47.77	
from > 6 to < 12 months	9	30,264.21	3,940.44	0.00	34,204.65	17.25	596,666.82	630,871.47	7.77	42.94	
from = 12 to < 18 months	9	41,817.10	8,249.09	0.00	50,066.19	25.25	772,442.80	822,508.99	10.13	41.01	
from ≥ 2 years	5	60,916.23	12,447.34	0.00	73,363.57	36.99	148,057.43	221,421.00	2.73	33.40	
	Subtotal	122	170,465.49	27,851.58	0.00	198,317.07	100.00	7,923,850.76	8,122,167.83	100.00	37.07
Total	122	170,465.49	27,851.58	0.00	198,317.07			8,122,167.83			