

Brief report

Date: 02/28/2022
 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	39,297.11 187,093,540.71 39.30%	100,000.00 476,100,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	0.0000% 05/17/2022 0.000000 Gross 0.000000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	05/17/2022 "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% 05/17/2022 0.000000 Gross 0.000000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	05/17/2022 "Pass-Through"	A (high) (sf) Asf	BB CCC
Total		239,993,540.71	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	
Series A	With optional redemption *	Average life	4.97	4.63	4.33	4.06	3.81	3.59	3.39	3.21	
		Final Maturity	11.50	10.76	10.25	9.75	9.25	8.75	8.25	8.01	
		Date	08/16/2033	11/16/2032	05/16/2032	11/16/2031	05/16/2031	11/16/2030	05/16/2030	02/16/2030	
	Without optional redemption *	Average life	4.97	4.63	4.33	4.06	3.81	3.59	3.39	3.21	
		Final Maturity	11.50	10.76	10.25	9.75	9.25	8.75	8.25	8.01	
		Date	08/16/2033	11/16/2032	05/16/2032	11/16/2031	05/16/2031	11/16/2030	05/16/2030	02/16/2030	
Series B	With optional redemption *	Average life	11.50	11.01	10.25	9.75	9.25	8.75	8.25	8.01	
		Final Maturity	11.50	11.01	10.25	9.75	9.25	8.75	8.25	8.01	
		Date	08/16/2033	02/16/2033	05/16/2032	11/16/2031	05/16/2031	11/16/2030	05/16/2030	02/16/2030	
	Without optional redemption *	Average life	15.77	15.12	14.50	13.90	13.33	12.79	12.27	11.77	
		Final Maturity	29.52	29.52	29.52	29.52	29.52	29.52	29.52	29.52	
		Date	08/16/2051	08/16/2051	08/16/2051	08/16/2051	08/16/2051	08/16/2051	08/16/2051	08/16/2051	

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	77.96%	187,093,540.71	32.93%	90.00%	476,100,000.00
Series B	22.04%	52,900,000.00	10.89%	10.00%	52,900,000.00
Issue of Bonds		239,993,540.71			529,000,000.00
Principal Reserve Fund	10.89%	26,134,753.53	5.00%		26,450,000.00
Secondary Reserve Fund	0.33%	785,792.87	0.38%		2,000,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	32,019,431.13
Servicer ppal collect not yet credited	413,877.83		
Servicer ints collect not yet credited	22,893.04		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		27,235,792.87	0.476%
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	4,275	5,539
Principal		
Principal outstanding	239,063,597.54	529,135,691.64
Average loan	55,921.31	95,529.10
Minimum	174.17	26,259.37
Maximum	285,607.47	410,676.22
Interest rate		
Weighted average (wac)	0.42%	2.81%
Minimum	0.00%	0.73%
Maximum	4.25%	6.50%
Final maturity		
Weighted average (WARM) (months)	193	277
Minimum	03/11/2022	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	16.11%	15.42%
1-year EURIBOR/MIBOR (Mortgage Market)	83.30%	83.92%
Mortgage Market: Savings Banks	0.00%	0.04%
Mortgage Market: All Institutions	0.54%	0.50%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	2.16	6.93	0.05	8.84
10.01 - 20%	8.76	15.69	0.96	16.35
20.01 - 30%	16.18	25.36	4.62	25.79
30.01 - 40%	22.68	35.16	9.82	35.38
40.01 - 50%	26.96	45.02	15.66	45.24
50.01 - 60%	20.57	54.24	20.37	55.36
60.01 - 70%	2.65	62.18	26.50	65.15
70.01 - 80%	0.05	70.28	21.25	73.58
80.01 - 90%			0.69	85.24
90.01 - 100%			0.07	92.87
Weighted average (WALTV)	38.57		56.75	
Minimum	0.08		7.17	
Maximum	70.28		95.18	

RURAL HIPOTECARIO XV Fondo de Titulización de Activos

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Fund Auditor

KPMG Auditores

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.24%	0.43%	0.37%	0.36%	0.29%
Annual Percentage Rate (CPR)	2.84%	5.00%	4.32%	4.21%	3.45%

Geographic distribution

	Current	At constitution date
Andalucia	34.41%	33.03%
Asturias	28.05%	27.78%
Balearic Islands	0.03%	0.04%
Basque Country		0.01%
Castilla-La Mancha	32.70%	34.19%
Castilla-Leon	0.13%	0.11%
Catalonia	0.05%	0.06%
Galicia	0.25%	0.25%
Madrid	2.03%	1.95%
Murcia	1.68%	1.73%
Navarra		0.02%
Valencia	0.68%	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	110	32,439.21	1,557.75	0.00	33,996.96	14.82	7,361,615.82	7,395,612.78	75.79	36.24
from > 1 to = 2 months	8	6,578.36	343.71	0.00	6,922.07	3.02	463,636.37	470,558.44	4.82	34.33
from > 2 to = 3 months	3	2,343.49	78.84	0.00	2,422.33	1.06	134,455.12	136,877.45	1.40	20.86
from > 3 to = 6 months	3	3,890.29	401.51	0.00	4,291.80	1.87	143,897.15	148,188.95	1.52	44.80
from > 6 to < 12 months	8	28,736.96	2,814.36	0.00	31,551.32	13.75	433,613.86	465,165.18	4.77	35.66
from = 12 to < 18 months	3	17,267.88	4,027.98	0.00	21,295.86	9.28	313,804.67	335,100.53	3.43	47.33
from = 18 to < 24 months	6	42,802.56	7,645.79	0.00	50,448.35	21.99	534,888.86	585,337.21	6.00	42.19
from ≥ 2 years	5	65,640.53	12,841.23	0.00	78,481.76	34.21	143,133.13	221,614.89	2.27	33.43
Subtotal	146	199,699.28	29,711.17	0.00	229,410.45	100.00	9,529,044.98	9,758,455.43	100.00	36.37
Total	146	199,699.28	29,711.17	0.00	229,410.45		9,529,044.98	9,758,455.43		

Additional information