

Brief report

Date: 08/31/2022  
 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	36,243.62 172,555,874.82 36.24%	100,000.00 476,100,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	0.6210% 11/16/2022 57.518625 Gross 46.590086 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	11/16/2022 "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	0.8210% 11/16/2022 209.811111 Gross 169.947000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	11/16/2022 "Pass-Through"	A (high) (sf) Asf	BB CCC
Total		225,455,874.82	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)									
				% Annual equivalent CPR									
Series A	With optional redemption *	Average life	Years	4.80	4.47	4.18	3.92	3.68	3.47	3.28	3.10		
		Final Maturity	Years	06/03/2027	02/03/2027	10/19/2026	07/15/2026	04/20/2026	02/01/2026	11/23/2025	09/20/2025		
		Date	08/16/2033	02/16/2033	05/16/2032	11/16/2031	05/16/2031	11/16/2030	08/16/2030	02/16/2030			
	Without optional redemption *	Average life	Years	4.80	4.47	4.18	3.92	3.68	3.47	3.28	3.10		
		Final Maturity	Years	06/03/2027	02/03/2027	10/19/2026	07/15/2026	04/20/2026	02/01/2026	11/23/2025	09/20/2025		
		Date	08/16/2033	02/16/2033	05/16/2032	11/16/2031	05/16/2031	11/16/2030	08/16/2030	02/16/2030			
Series B	With optional redemption *	Average life	Years	11.01	10.51	9.76	9.26	8.75	8.26	8.01	7.51		
		Final Maturity	Years	08/16/2033	02/16/2033	05/16/2032	11/16/2031	05/16/2031	11/16/2030	08/16/2030	02/16/2030		
		Date	08/16/2033	02/16/2033	05/16/2032	11/16/2031	05/16/2031	11/16/2030	08/16/2030	02/16/2030			
	Without optional redemption *	Average life	Years	15.29	14.67	14.06	13.48	12.93	12.40	11.90	11.42		
		Final Maturity	Years	11/26/2037	04/12/2037	09/04/2036	02/05/2036	07/18/2035	01/07/2035	07/07/2034	01/13/2034		
		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	76.54%	172,555,874.82	35.13%	90.00%	476,100,000.00
Series B	23.46%	52,900,000.00	11.67%	10.00%	52,900,000.00
Issue of Bonds		225,455,874.82			529,000,000.00
Principal Reserve Fund	11.67%	26,300,259.67		5.00%	26,450,000.00
Secondary Reserve Fund	0.32%	724,734.67		0.38%	2,000,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	32,403,903.55
Servicer ppal collect not yet credited	147,202.95		
Servicer ints collect not yet credited	13,384.20		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		27,174,734.67	1.321%
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	4,152	5,539	
Principal			
Principal outstanding	224,619,514.05	529,135,691.64	
Average loan	54,099.11	95,529.10	
Minimum	33.16	26,259.37	
Maximum	279,895.35	410,676.22	
Interest rate			
Weighted average (wac)	0.83%	2.81%	
Minimum	0.00%	0.73%	
Maximum	4.25%	6.50%	
Final maturity			
Weighted average (WARM) (months)	189	277	
Minimum	09/01/2022	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	15.96%	15.42%	
1-year EURIBOR/MIBOR (Mortgage Market)	83.47%	83.92%	
Mortgage Market: Savings Banks	0.00%	0.04%	
Mortgage Market: All Institutions	0.52%	0.50%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	2.45	6.87	0.05	8.84
10.01 - 20%	9.27	15.72	0.96	16.35
20.01 - 30%	17.37	25.39	4.62	25.79
30.01 - 40%	23.14	35.12	9.82	35.38
40.01 - 50%	27.71	45.05	15.66	45.24
50.01 - 60%	18.73	54.17	20.37	55.36
60.01 - 70%	1.34	63.10	26.50	65.15
70.01 - 80%			21.25	73.58
80.01 - 90%			0.69	85.24
90.01 - 100%			0.07	92.87
Weighted average (WALTV)	37.64		56.75	
Minimum	0.01		7.17	
Maximum	69.02		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)	0.33%	0.44%	0.38%	0.37%	0.30%
Annual Percentage Rate (CPR)	3.91%	5.13%	4.41%	4.36%	3.51%

Geographic distribution		
	Current	At constitution date
Andalucia	34.37%	33.03%
Asturias	28.23%	27.78%
Balearic Islands	0.01%	0.04%
Basque Country		0.01%
Castilla-La Mancha	32.64%	34.19%
Castilla-Leon	0.13%	0.11%
Catalonia	0.06%	0.06%
Galicia	0.22%	0.25%
Madrid	1.98%	1.95%
Murcia	1.69%	1.73%
Navarra		0.02%
Valencia	0.67%	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	83	23,935.33	1,823.75	0.00	25,759.08	9.86	5,108,206.50	5,133,965.58	63.20	33.84
from > 1 to = 2 months	14	10,680.17	707.39	0.00	11,387.56	4.36	889,635.50	901,023.06	11.09	36.71
from > 2 to = 3 months	5	5,654.50	747.55	0.00	6,402.05	2.45	349,019.82	355,421.87	4.38	38.47
from > 3 to = 6 months	5	9,297.94	1,169.39	0.00	10,467.33	4.00	291,756.00	302,223.33	3.72	42.50
from > 6 to < 12 months	4	10,377.50	1,093.47	0.00	11,470.97	4.39	146,106.03	157,577.00	1.94	28.82
from = 12 to < 18 months	2	13,824.89	1,358.97	0.00	15,183.86	5.81	112,492.16	127,676.02	1.57	39.50
from = 18 to < 24 months	3	23,649.60	5,386.92	0.00	29,036.52	11.11	307,422.95	336,459.47	4.14	47.53
from ≥ 2 years	10	128,960.29	22,696.88	0.00	151,657.17	58.03	657,504.24	809,161.41	9.96	42.84
Subtotal	126	226,380.22	34,984.32	0.00	261,364.54	100.00	7,862,143.20	8,123,507.74	100.00	35.74
Total	126	226,380.22	34,984.32	0.00	261,364.54		7,862,143.20	8,123,507.74		