

Brief report

Date: 11/30/2022  
 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		
		Current	Original			Final maturity (legal)	Next	Current	Original	
Series A ES0323977001	07/18/2013 4,761	34,771.11 165,545,254.71 34.77%	100,000.00 476,100,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	2.0910% 02/16/2023 185.805221 Gross 150.502229 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	02/16/2023 "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	2.2910% 02/16/2023 585.477778 Gross 474.237000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	02/16/2023 "Pass-Through"	AA (low) (sf) Asf	BB CCC	
Total		218,445,254.71	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)							Final Maturity	Date
				0.17	0.25	0.34	0.42	0.51	0.60	0.69		
Series A	With optional redemption *	Average life	Years	4.50	4.17	3.88	3.62	3.39	3.18	2.99	2.82	09/10/2025
		Final Maturity	Years	10.50	10.01	9.50	9.01	8.50	8.01	7.50	7.26	02/16/2030
	Without optional redemption *	Average life	Years	4.50	4.17	3.88	3.62	3.39	3.18	2.99	2.82	09/10/2025
		Final Maturity	Years	10.50	10.01	9.50	9.01	8.50	8.01	7.50	7.26	02/16/2030
Series B	With optional redemption *	Average life	Years	10.75	10.25	9.50	9.01	8.50	8.01	7.75	7.26	02/16/2030
		Final Maturity	Years	10.76	10.26	9.50	9.01	8.50	8.01	7.75	7.26	02/16/2030
	Without optional redemption *	Average life	Years	14.91	14.28	13.68	13.10	12.55	12.02	11.52	11.05	11/30/2033
		Final Maturity	Years	28.77	28.77	28.77	28.77	28.77	28.77	28.77	28.77	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	% CE		At issue date	
		% CE	90.00%	% CE	15.00%
Series A	75.78%	165,545,254.71	36.33%	90.00%	476,100,000.00
Series B	24.22%	52,900,000.00	12.11%	10.00%	52,900,000.00
Issue of Bonds		218,445,254.71			529,000,000.00
Principal Reserve Fund	12.11%	26,450,000.00		5.00%	26,450,000.00
Secondary Reserve Fund	0.32%	695,290.08		0.38%	2,000,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	
Servicer ppal collect not yet credited		322,227.05	
Servicer ints collect not yet credited		33,203.62	
Liabilities		Available	Balance
			Interest
Subordinated Loan L/T		27,145,290.08	2.791%
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	216,810,820.00	529,135,691.64
	Average loan	53,061.87	95,529.10
	Minimum	60.54	26,259.37
	Maximum	277,039.29	410,676.22
Interest rate	Weighted average (wac)	1.49%	2.81%
	Minimum	0.00%	0.73%
	Maximum	4.82%	6.50%
Final maturity	Weighted average (WARM) (months)	187	277
	Minimum	12/02/2022	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		15.81%	15.42%
1-year EURIBOR/MIBOR (Mortgage Market)		83.61%	83.92%
Mortgage Market: Savings Banks		0.00%	0.04%
Mortgage Market: All Institutions		0.53%	0.50%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	2.68	6.86	0.05	8.84
10.01 - 20%	9.59	15.77	0.96	16.35
20.01 - 30%	18.38	25.49	4.62	25.79
30.01 - 40%	22.99	35.18	9.82	35.38
40.01 - 50%	27.56	44.96	15.66	45.24
50.01 - 60%	17.65	54.05	20.37	55.36
60.01 - 70%	1.14	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)		37.13		56.75
Minimum		0.04		7.17
Maximum		68.38		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)	0.52%	0.49%	0.47%	0.42%	0.30%
Annual Percentage Rate (CPR)	6.07%	5.76%	5.54%	4.95%	3.57%

Geographic distribution		
	Current	At constitution date
Andalucia	34.36%	33.03%
Asturias	28.31%	27.78%
Balearic Islands	0.01%	0.04%
Basque Country		0.01%
Castilla-La Mancha	32.50%	34.19%
Castilla-Leon	0.13%	0.11%
Catalonia	0.06%	0.06%
Galicia	0.22%	0.25%
Madrid	2.02%	1.95%
Murcia	1.71%	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	84	26,713.76	3,473.44	0.00	30,187.20	10.87	4,957,227.86	4,987,415.06	71.93	33.64
from > 1 to = 2 months	10	6,264.18	1,283.60	0.00	7,547.78	2.72	604,688.40	612,236.18	8.83	35.60
from > 2 to = 3 months	4	3,582.42	587.88	0.00	4,170.30	1.50	170,169.58	174,339.88	2.51	34.61
from > 3 to = 6 months	4	7,179.40	1,205.33	0.00	8,384.73	3.02	254,980.77	263,365.50	3.80	42.19
from > 6 to < 12 months	2	5,017.18	487.66	0.00	5,504.84	1.98	54,398.30	59,903.14	0.86	20.56
from = 12 to < 18 months	2	8,388.43	1,359.70	0.00	9,748.13	3.51	86,673.43	96,421.56	1.39	33.02
from = 18 to < 24 months	2	87,249.23	4,282.66	0.00	91,531.89	32.95	163,961.43	255,493.32	3.68	52.25
from ≥ 2 years	8	97,915.46	22,781.35	0.00	120,696.81	43.45	363,773.95	484,470.76	6.99	38.13
Subtotal	116	242,310.06	35,461.62	0.00	277,771.68	100.00	6,655,873.72	6,933,645.40	100.00	34.64
Total	116	242,310.06	35,461.62	0.00	277,771.68		6,655,873.72	6,933,645.40		