

Brief report

Date: 02/28/2023
 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	32,595.78 155,188,508.58 32.60%	100,000.00 476,100,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	2.9600% 05/16/2023 238.528675 Gross 193.208227 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	05/16/2023 "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	3.1600% 05/16/2023 781.222222 Gross 632.790000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	05/16/2023 "Pass-Through"	AA (low) (sf) Asf	BB CCC	
Total		208,088,508.58	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	4.76	4.43	4.13	3.87	3.63	3.42	3.22	3.05
		Final Maturity	Years	11/19/2027	07/21/2027	04/04/2027	12/28/2026	10/02/2026	07/16/2026	05/07/2026	03/04/2026
		Date		11/16/2033	02/16/2033	08/16/2032	02/16/2032	08/16/2031	02/16/2031	11/16/2030	05/16/2030
	Without optional redemption *	Average life	Years	4.76	4.43	4.13	3.87	3.63	3.42	3.22	3.05
		Final Maturity	Years	11/19/2027	07/21/2027	04/04/2027	12/28/2026	10/02/2026	07/16/2026	05/07/2026	03/04/2026
		Date		11/16/2033	02/16/2033	08/16/2032	02/16/2032	08/16/2031	02/16/2031	11/16/2030	05/16/2030
Series B	With optional redemption *	Average life	Years	10.76	10.01	9.50	9.01	8.50	8.01	7.75	7.25
		Final Maturity	Years	11/16/2033	02/15/2033	08/16/2032	02/16/2032	08/16/2031	02/16/2031	11/16/2030	05/16/2030
		Date		11/16/2033	02/16/2033	08/16/2032	02/16/2032	08/16/2031	02/16/2031	11/16/2030	05/16/2030
	Without optional redemption *	Average life	Years	15.04	14.42	13.82	13.25	12.70	12.18	11.68	11.21
		Final Maturity	Years	02/27/2038	07/15/2037	12/09/2036	05/14/2036	10/27/2035	04/19/2035	10/20/2034	04/30/2034
		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	% CE	At issue date			
			% CE		% CE	
Series A	74.58%	155,188,508.58	37.97%	90.00%	476,100,000.00	15.00%
Series B	25.42%	52,900,000.00	12.55%	10.00%	52,900,000.00	5.00%
Issue of Bonds		208,088,508.58			529,000,000.00	
Principal Reserve Fund	12.55%	26,120,140.82		5.00%	26,450,000.00	
Secondary Reserve Fund	0.31%	651,791.74		0.38%	2,000,000.00	

Other financial operations (current)				
Assets		Balance	Interest	
		Treasury Account		32,109,355.32
Servicer ppal collect not yet credited		391,552.57		
Servicer ints collect not yet credited		81,770.50		
Liabilities		Available	Balance	Interest
		Subordinated Loan L/T	27,101,791.74	3.660%
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	206,336,348.80	529,135,691.64
	Average loan	52,026.31	95,529.10
	Minimum	3.62	26,259.37
	Maximum	274,183.23	410,676.22
Interest rate	Weighted average (wac)	2.78%	2.81%
	Minimum	0.00%	0.73%
	Maximum	5.54%	6.50%
Final maturity	Weighted average (WARM) (months)	185	277
	Minimum	03/05/2023	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	15.67%	15.42%
	1-year EURIBOR/MIBOR (Mortgage Market)	83.74%	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%	2.79	6.84	0.05	8.84
10.01 - 20%	9.96	15.69	0.96	16.35
20.01 - 30%	18.92	25.46	4.62	25.79
30.01 - 40%	23.42	35.33	9.82	35.38
40.01 - 50%	27.72	44.98	15.66	45.24
50.01 - 60%	16.17	54.01	20.37	55.36
60.01 - 70%	1.03	62.85	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)	36.69		56.75	
Minimum	0.00		7.17	
Maximum	67.82		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)	0.74%	0.99%	0.74%	0.56%	0.32%
Annual Percentage Rate (CPR)	8.55%	11.24%	8.54%	6.55%	3.78%

Geographic distribution		
	Current	At constitution date
Andalucia	34.69%	33.03%
Asturias	28.23%	27.78%
Balearic Islands	0.01%	0.04%
Basque Country		0.01%
Castilla-La Mancha	32.32%	34.19%
Castilla-Leon	0.13%	0.11%
Catalonia	0.06%	0.06%
Galicia	0.22%	0.25%
Madrid	1.93%	1.95%
Murcia	1.74%	1.73%
Navarra		0.02%
Valencia	0.66%	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	103	27,391.49	6,180.96	0.00	33,572.45	8.59	5,865,935.92	5,899,508.37	70.75	33.45
from > 1 to = 2 months	11	6,692.67	3,057.22	0.00	9,749.89	2.50	723,173.42	732,923.31	8.79	36.65
from > 2 to = 3 months	5	6,471.19	1,340.25	0.00	7,811.44	2.00	244,020.19	251,831.63	3.02	33.93
from > 3 to = 6 months	6	10,768.61	3,315.58	0.00	14,084.19	3.61	439,842.89	453,927.08	5.44	43.32
from > 6 to < 12 months	4	11,341.07	2,228.63	0.00	13,569.70	3.47	159,533.15	173,102.85	2.08	28.78
from = 12 to < 18 months	2	9,595.90	2,007.69	0.00	11,603.59	2.97	84,980.48	96,584.07	1.16	33.07
from = 18 to < 24 months	1	65,887.87	882.78	0.00	66,770.65	17.09	0.00	66,770.65	0.80	31.61
from ≥ 2 years	9	205,797.93	27,700.20	0.00	233,498.13	59.77	429,994.91	663,493.04	7.96	42.85
Subtotal	141	343,946.73	46,713.31	0.00	390,660.04	100.00	7,947,480.96	8,338,141.00	100.00	34.63
Total	141	343,946.73	46,713.31	0.00	390,660.04		7,947,480.96	8,338,141.00		