

Brief report

Date: 04/30/2023  
 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 N° 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	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	
		155,188,508.58	476,100,000.00							
Series B ES0323977019	07/18/2013 529	100,000.00	100,000.00	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	
		52,900,000.00	52,900,000.00							
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	
	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	
	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	02/16/2033	08/16/2032	02/16/2032	08/16/2031	02/16/2031	11/16/2030	05/16/2030
Series B	Without 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	02/16/2033	08/16/2032	02/16/2032	08/16/2031	02/16/2031	11/16/2030	05/16/2030	

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	
Series A	74.58%	155,188,508.58	37.97%	90.00%	476,100,000.00
Series B	25.42%	52,900,000.00	12.55%	10.00%	52,900,000.00
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	39,100,207.11	0.000%	
Servicer ppal collect not yet credited	369,040.41		
Servicer ints collect not yet credited	112,239.68		
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	3,877	5,539	
Principal			
Principal outstanding	200,269,255.95	529,135,691.64	
Average loan	51,655.73	95,529.10	
Minimum	16.61	26,259.37	
Maximum	272,950.23	410,676.22	
Interest rate			
Weighted average (wac)	3.36%	2.81%	
Minimum	0.14%	0.73%	
Maximum	7.03%	6.50%	
Final maturity			
Weighted average (WARM) (months)	183	277	
Minimum	05/02/2023	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	15.73%	15.42%	
1-year EURIBOR/MIBOR (Mortgage Market)	83.67%	83.92%	
Mortgage Market: Savings Banks	0.00%	0.04%	
Mortgage Market: All Institutions	0.55%	0.50%	

LTV Distribution			
	Current	At constitution date	
	% Pool	% LTV	% Pool % LTV
0.01 - 10%	2.73	6.76	0.05 8.84
10.01 - 20%	10.16	15.58	0.96 16.35
20.01 - 30%	19.27	25.36	4.62 25.79
30.01 - 40%	23.98	35.29	9.82 35.38
40.01 - 50%	27.71	45.04	15.66 45.24
50.01 - 60%	15.29	54.01	20.37 55.36
60.01 - 70%	0.86	62.67	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)	36.40		56.75
Minimum	0.01		7.17
Maximum	67.08		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)	0.64%	0.82%	0.87%	0.66%	0.33%
Annual Percentage Rate (CPR)	7.39%	9.45%	10.01%	7.60%	3.89%

Geographic distribution		
	Current	At constitution date
Andalucia	34.50%	33.03%
Asturias	28.29%	27.78%
Balearic Islands	0.01%	0.04%
Basque Country		0.01%
Castilla-La Mancha	32.43%	34.19%
Castilla-Leon	0.13%	0.11%
Catalonia	0.06%	0.06%
Galicia	0.22%	0.25%
Madrid	1.96%	1.95%
Murcia	1.73%	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	88	19,498.75	7,984.57	0.00	27,483.32	6.91	4,875,281.44	4,902,764.76	66.46	31.88
from > 1 to = 2 months	10	5,827.14	3,598.16	0.00	9,425.30	2.37	678,023.74	687,449.04	9.32	39.35
from > 2 to = 3 months	4	3,450.33	1,214.13	0.00	4,664.46	1.17	264,718.91	269,383.37	3.65	38.61
from > 3 to = 6 months	10	20,096.90	5,872.86	0.00	25,969.76	6.53	538,891.10	564,860.86	7.66	32.34
from > 6 to < 12 months	3	10,493.99	2,114.62	0.00	12,608.61	3.17	112,448.10	125,056.71	1.70	28.70
from = 12 to < 18 months	1	3,396.83	848.16	0.00	4,244.99	1.07	45,957.52	50,202.51	0.68	44.81
from = 18 to < 24 months	1	6,808.97	1,611.33	0.00	8,420.30	2.12	37,904.72	46,325.02	0.63	25.74
from ≥ 2 years	10	273,646.18	31,115.06	0.00	304,761.24	76.65	426,164.53	730,925.77	9.91	41.54
Subtotal	127	343,219.09	54,358.89	0.00	397,577.98	100.00	6,979,390.06	7,376,968.04	100.00	33.44
Total	127	343,219.09	54,358.89	0.00	397,577.98		6,979,390.06	7,376,968.04		