

Brief report

Date: 05/31/2023
 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	30,803.09 146,653,511.49 30.80%	100,000.00 476,100,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	3.6230% 08/16/2023 285.198965 Gross 231.011162 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	08/16/2023 "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	3.8230% 08/16/2023 976.988889 Gross 791.361000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	08/16/2023 "Pass-Through"	AA (low) (sf) Asf	BB CCC	
Total		199,553,511.49	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	4.82	4.47	4.16	3.89	3.64	3.42	3.23	3.05	
		Final Maturity	Years	10.76	10.01	9.51	9.01	8.51	8.01	7.51	7.26	
	Without optional redemption *	Average life	Years	4.82	4.47	4.16	3.89	3.64	3.42	3.23	3.05	
		Final Maturity	Years	10.76	10.01	9.51	9.01	8.51	8.01	7.51	7.26	
	Series B	With optional redemption *	Average life	Years	10.76	10.01	9.51	9.01	8.51	8.01	7.51	7.26
			Final Maturity	Years	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27

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	% CE	% CE
Series A	73.49%	146,653,511.49	39.46%	90.00%	476,100,000.00
Series B	26.51%	52,900,000.00	12.95%	10.00%	52,900,000.00
Issue of Bonds		199,553,511.49			529,000,000.00
Principal Reserve Fund	12.95%	25,844,596.78	5.00%		26,450,000.00
Secondary Reserve Fund	0.31%	615,944.75	0.38%		2,000,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	31,898,876.88
Servicer ppal collect not yet credited	111,144.83		
Servicer ints collect not yet credited	56,578.21		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		27,065,944.75	4.323%
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	198,088,422.30	529,135,691.64
	Average loan	51,491.66	95,529.10
	Minimum	57.23	26,259.37
	Maximum	272,331.09	410,676.22
Interest rate	Weighted average (wac)	3.56%	2.81%
	Minimum	0.36%	0.73%
	Maximum	7.03%	6.50%
Final maturity	Weighted average (WARM) (months)	182	277
	Minimum	06/04/2023	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		15.71%	15.42%
1-year EURIBOR/MIBOR (Mortgage Market)		83.68%	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%	2.77	6.76	0.05	8.84
10.01 - 20%	10.40	15.60	0.96	16.35
20.01 - 30%	19.28	25.40	4.62	25.79
30.01 - 40%	24.03	35.29	9.82	35.38
40.01 - 50%	27.59	45.00	15.66	45.24
50.01 - 60%	15.07	53.94	20.37	55.36
60.01 - 70%	0.87	62.54	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)	36.27		56.75	
Minimum	0.03		7.17	
Maximum	66.96		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%	0.73%	0.87%	0.67%	0.33%
Annual Percentage Rate (CPR)	6.10%	8.44%	9.97%	7.78%	3.91%

Geographic distribution		
	Current	At constitution date
Andalucia	34.61%	33.03%
Asturias	28.22%	27.78%
Balearic Islands	0.01%	0.04%
Basque Country		0.01%
Castilla-La Mancha	32.39%	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	0.66%	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	81	17,822.20	9,217.37	0.00	27,039.57	6.70	4,761,895.18	4,788,934.75	67.64	34.10
from > 1 to = 2 months	8	4,272.13	2,133.38	0.00	6,405.51	1.59	412,461.15	418,866.66	5.92	35.03
from > 2 to = 3 months	3	1,861.25	1,210.56	0.00	3,071.81	0.76	144,627.87	147,699.68	2.09	44.69
from > 3 to = 6 months	11	17,935.36	6,444.86	0.00	24,380.22	6.04	637,543.56	661,923.78	9.35	34.23
from > 6 to < 12 months	4	15,069.24	2,759.90	0.00	17,829.14	4.41	176,143.89	193,973.03	2.74	30.08
from = 12 to < 18 months	2	7,052.68	1,962.63	0.00	9,015.31	2.23	81,793.46	90,808.77	1.28	30.84
from = 18 to < 24 months	1	7,132.81	1,784.27	0.00	8,917.08	2.21	37,580.88	46,497.96	0.66	25.83
from ≥ 2 years	10	274,544.38	32,642.43	0.00	307,186.81	76.07	424,346.33	731,533.14	10.33	41.57
Subtotal	120	345,690.05	58,155.40	0.00	403,845.45	100.00	6,676,392.32	7,080,237.77	100.00	34.74
Total	120	345,690.05	58,155.40	0.00	403,845.45		6,676,392.32	7,080,237.77		