

RURAL HIPOTECARIO XV Fondo de Titulización de Activos

Brief report

Date: 02/28/2021

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 Suscriber
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

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.20%	0.37%	0.35%	0.26%	0.28%
Annual Percentage Rate (CPR)	2.39%	4.41%	4.08%	3.03%	3.35%

Geographic distribution		
	Current	At constitution date
Andalucia	34.37%	33.03%
Asturias	28.02%	27.78%
Balearic Islands	0.03%	0.04%
Basque Country		0.01%
Castilla-La Mancha	32.81%	34.19%
Castilla-Leon	0.12%	0.11%
Catalonia	0.06%	0.06%
Galicia	0.24%	0.25%
Madrid	1.95%	1.95%
Murcia	1.64%	1.73%
Navarra		0.02%
Valencia	0.75%	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	97	25,365.08	2,133.54	0.00	27,498.62	7.07	6,729,152.24	6,756,650.86	44.37	38.91
from > 1 to = 2 months	11	7,203.80	521.52	0.00	7,725.32	1.99	669,677.60	677,402.92	4.45	37.35
from > 2 to = 3 months	6	6,726.21	1,033.30	0.00	7,759.51	2.00	463,949.70	471,709.21	3.10	36.53
from > 3 to = 6 months	13	17,803.28	2,559.77	0.00	20,363.05	5.24	913,578.67	933,941.72	6.13	44.26
from > 6 to < 12 months	65	159,312.79	36,727.07	0.00	196,039.86	50.41	5,442,775.38	5,638,815.24	37.03	39.94
from = 12 to < 18 months	2	8,566.25	1,763.38	0.00	10,329.63	2.66	117,161.41	127,491.04	0.84	41.12
from = 18 to < 24 months	2	11,041.76	2,591.26	0.00	13,633.02	3.51	116,748.60	130,381.62	0.86	51.11
from ≥ 2 years	5	86,854.87	18,680.58	0.00	105,535.45	27.14	385,138.18	490,673.63	3.22	58.42
Subtotal	201	322,874.04	66,010.42	0.00	388,884.46	100.00	14,838,181.78	15,227,066.24	100.00	39.96
Total	201	322,874.04	66,010.42	0.00	388,884.46		14,838,181.78	15,227,066.24		