

Brief report

Date: 11/30/2021  
 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 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 DBRS / Fitch	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0323977001	07/18/2013 4,761	41,196.76 196,137,774.36 41.20%	100,000.00 476,100,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	0.0000% 02/16/2022 0.000000 Gross 0.000000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	02/16/2022 "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	0.0000% 02/16/2022 0.000000 Gross 0.000000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	02/16/2022 "Pass-Through"	A (high) (sf) Asf	BB CCC
Total		249,037,774.36	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 A	With optional redemption *	Average life	Years	% Monthly CPR (SMM)							0.78
				0.17	0.25	0.34	0.42	0.51	0.60	0.69	
				2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00
				5.10	4.75	4.43	4.15	3.90	3.67	3.47	3.28
				12/21/2026	08/14/2026	04/21/2026	01/09/2026	10/09/2025	07/18/2025	05/04/2025	02/25/2025
				11.76	11.26	10.50	10.01	9.50	9.01	8.50	8.01
				08/16/2033	02/16/2033	05/16/2032	11/16/2031	05/16/2031	11/16/2030	05/16/2030	11/16/2029
				5.10	4.75	4.43	4.15	3.90	3.67	3.47	3.28
				12/21/2026	08/14/2026	04/21/2026	01/09/2026	10/09/2025	07/18/2025	05/04/2025	02/25/2025
				11.76	11.26	10.50	10.01	9.50	9.01	8.50	8.01
				08/16/2033	02/16/2033	05/16/2032	11/16/2031	05/16/2031	11/16/2030	05/16/2030	11/16/2029
				11.76	11.26	10.50	10.01	9.50	9.01	8.50	8.01
				08/16/2033	02/16/2033	05/16/2032	11/16/2031	05/16/2031	11/16/2030	05/16/2030	11/16/2029
				16.09	15.43	14.80	14.19	13.60	13.05	12.51	12.01
				12/14/2037	04/18/2037	08/30/2036	01/20/2036	06/21/2035	11/29/2034	05/19/2034	11/16/2033
				29.77	29.77	29.77	29.77	29.77	29.77	29.77	29.77
				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		At issue date	
		% CE	% CE	% CE	% CE
Series A	78.76%	196,137,774.36	31.86%	90.00%	476,100,000.00
Series B	21.24%	52,900,000.00	10.62%	10.00%	52,900,000.00
Issue of Bonds		249,037,774.36			529,000,000.00
Principal Reserve Fund	10.62%	26,450,000.00	5.00%		26,450,000.00
Secondary Reserve Fund	0.33%	823,778.66	0.38%		2,000,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	33,335,720.79
Servicer ppal collect not yet credited	240,520.52		
Servicer ints collect not yet credited	13,904.93		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		27,273,778.66	0.438%
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	4,335	5,539
Principal		
Principal outstanding	246,932,255.96	529,135,691.64
Average loan	56,962.46	95,529.10
Minimum	179.03	26,259.37
Maximum	288,463.53	410,676.22
Interest rate		
Weighted average (wac)	0.42%	2.81%
Minimum	0.00%	0.73%
Maximum	4.25%	6.50%
Final maturity		
Weighted average (WARM) (months)	195	277
Minimum	12/05/2021	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	16.12%	15.42%
1-year EURIBOR/MIBOR (Mortgage Market)	83.29%	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%	2.03	6.97	0.05	8.84
10.01 - 20%	8.53	15.68	0.96	16.35
20.01 - 30%	15.59	25.31	4.62	25.79
30.01 - 40%	21.94	35.03	9.82	35.38
40.01 - 50%	27.35	45.04	15.66	45.24
50.01 - 60%	21.23	54.39	20.37	55.36
60.01 - 70%	3.23	62.08	26.50	65.15
70.01 - 80%	0.10	70.64	21.25	73.58
80.01 - 90%			0.69	85.24
90.01 - 100%			0.07	92.87
Weighted average (WALTV)	39.06		56.75	
Minimum	0.10		7.17	
Maximum	70.92		95.18	

# RURAL HIPOTECARIO XV Fondo de Titulización de Activos

## Brief report

Date: 11/30/2021

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 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

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.42%	0.31%	0.32%	0.35%	0.29%
Annual Percentage Rate (CPR)	4.90%	3.63%	3.73%	4.07%	3.41%

Geographic distribution		
	Current	At constitution date
Andalucia	34.38%	33.03%
Asturias	28.11%	27.78%
Balearic Islands	0.03%	0.04%
Basque Country		0.01%
Castilla-La Mancha	32.69%	34.19%
Castilla-Leon	0.12%	0.11%
Catalonia	0.05%	0.06%
Galicia	0.25%	0.25%
Madrid	2.00%	1.95%
Murcia	1.68%	1.73%
Navarra		0.02%
Valencia	0.69%	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	83	25,458.40	1,450.04	0.00	26,908.44	12.98	5,235,561.33	5,262,469.77	64.91	37.31
from > 1 to = 2 months	10	7,265.31	705.42	0.00	7,970.73	3.84	733,589.25	741,559.98	9.15	39.97
from > 2 to = 3 months	2	1,140.83	104.46	0.00	1,245.29	0.60	107,520.25	108,765.54	1.34	22.46
from > 3 to = 6 months	5	9,859.67	1,421.01	0.00	11,280.68	5.44	368,332.00	379,612.68	4.68	43.85
from > 6 to < 12 months	8	28,588.57	3,702.31	0.00	32,290.88	15.57	539,046.65	571,337.53	7.05	42.41
from = 12 to < 18 months	8	44,584.41	8,560.85	0.00	53,145.26	25.63	769,417.40	822,562.66	10.15	44.59
from = 18 to < 24 months	1	0.55	0.00	0.00	0.55	0.00	0.00	0.55	0.00	0.00
from ≥ 2 years	5	61,946.68	12,545.96	0.00	74,492.64	35.93	146,826.98	221,319.62	2.73	33.39
Subtotal	122	178,844.42	28,490.05	0.00	207,334.47	100.00	7,900,293.86	8,107,628.33	100.00	38.02
Total	122	178,844.42	28,490.05	0.00	207,334.47		7,900,293.86	8,107,628.33		