

RURAL HIPOTECARIO XV Fondo de Titulización de Activos

Brief report

Date: 12/31/2022
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
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Lead Manager and Subscriber
Banco Cooperativo Español

Servicer Credit Support Provider
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Bond Paying Agent
Banco Santander

Market
AIAF Mercado de Renta Fija

Register of Book Securities
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Treasury Account
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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	34,771.11 165,545,254.71 34.77%	100,000.00 476,100,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	2.0910% 02/16/2023 185.805221 Gross 150.502229 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	02/16/2023 "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	2.2910% 02/16/2023 585.477778 Gross 474.237000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	02/16/2023 "Pass-Through"	AA (low) (sf) Asf	BB CCC
Total		218,445,254.71	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												
		% Monthly CPR (SMM)		0,17	0,25	0,34	0,42	0,51	0,60	0,69	0,78	
		% Annual equivalent CPR		2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00	
Series A	With optional redemption *	Average life	Years	4.50	4.17	3.88	3.62	3.39	3.18	2.99	2.82	
			Date	05/15/2027	01/17/2027	10/03/2026	06/30/2026	04/06/2026	01/20/2026	11/12/2025	09/10/2025	
		Final Maturity	Years	10.50	10.01	9.50	9.01	8.50	8.01	7.50	7.26	
		Date	05/16/2033	11/16/2032	05/16/2032	11/16/2031	05/16/2031	11/16/2030	05/16/2030	02/16/2030		
	Without optional redemption *	Average life	Years	4.50	4.17	3.88	3.62	3.39	3.18	2.99	2.82	
			Date	05/15/2027	01/17/2027	10/03/2026	06/30/2026	04/06/2026	01/20/2026	11/12/2025	09/10/2025	
Final Maturity		Years	10.50	10.01	9.50	9.01	8.50	8.01	7.50	7.26		
	Date	05/16/2033	11/16/2032	05/16/2032	11/16/2031	05/16/2031	11/16/2030	05/16/2030	02/16/2030			
Series B	With optional redemption *	Average life	Years	10.75	10.25	9.50	9.01	8.50	8.01	7.75	7.26	
			Date	08/15/2033	02/13/2033	05/16/2032	11/16/2031	05/16/2031	11/16/2030	08/14/2030	02/16/2030	
		Final Maturity	Years	10.76	10.26	9.50	9.01	8.50	8.01	7.75	7.26	
		Date	08/16/2033	02/16/2033	05/16/2032	11/16/2031	05/16/2031	11/16/2030	08/16/2030	02/16/2030		
	Without optional redemption *	Average life	Years	14.91	14.28	13.68	13.10	12.55	12.02	11.52	11.05	
			Date	10/08/2037	02/21/2037	07/17/2036	12/19/2035	06/01/2035	11/21/2034	05/22/2034	11/30/2033	
Final Maturity		Years	28.77	28.77	28.77	28.77	28.77	28.77	28.77	28.77		
	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			At issue date	
		% CE	% CE		% CE	% CE
Series A	75.78%	165,545,254.71	36.33%	90.00%	476,100,000.00	15.00%
Series B	24.22%	52,900,000.00	12.11%	10.00%	52,900,000.00	5.00%
Issue of Bonds		218,445,254.71			529,000,000.00	
Principal Reserve Fund	12.11%	26,450,000.00		5.00%	26,450,000.00	
Secondary Reserve Fund	0.32%	695,290.08		0.38%	2,000,000.00	

Other financial operations (current)				
Assets		Balance	Interest	
Treasury Account		36,895,203.98	0.000%	
Servicer ppal collect not yet credited		360,920.35		
Servicer ints collect not yet credited		39,033.67		
Liabilities		Available	Balance	Interest
Subordinated Loan L/T			27,066,489.13	2.791%
Subordinated Loan S/T			78,800.95	
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		4,048	5,539
Principal			
Principal outstanding		212,713,091.08	529,135,691.64
Average loan		52,547.70	95,529.10
Minimum		59.99	26,259.37
Maximum		276,087.27	410,676.22
Interest rate			
Weighted average (wac)		1.85%	2.81%
Minimum		0.00%	0.73%
Maximum		5.38%	6.50%
Final maturity			
Weighted average (WARM) (months)		186	277
Minimum		01/14/2023	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		15.77%	15.42%
1-year EURIBOR/MIBOR (Mortgage Market)		83.65%	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%		2.79 6.87	0.05 8.84
10.01 - 20%		9.81 15.77	0.96 16.35
20.01 - 30%		18.48 25.51	4.62 25.79
30.01 - 40%		23.01 35.21	9.82 35.38
40.01 - 50%		27.90 44.96	15.66 45.24
50.01 - 60%		16.94 54.09	20.37 55.36
60.01 - 70%		1.07 62.99	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)		36.93	56.75
Minimum		0.03	7.17
Maximum		68.17	95.18

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.21%	0.74%	0.60%	0.46%	0.31%
Annual Percentage Rate (CPR)	13.57%	8.54%	6.96%	5.44%	3.67%

Geographic distribution

	Current	At constitution date
Andalucia	34.54%	33.03%
Asturias	28.21%	27.78%
Balearic Islands	0.01%	0.04%
Basque Country		0.01%
Castilla-La Mancha	32.47%	34.19%
Castilla-Leon	0.13%	0.11%
Catalonia	0.06%	0.06%
Galicia	0.22%	0.25%
Madrid	1.97%	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	72	18,467.68	2,877.64	0.00	21,345.32	5.77	4,107,680.90	4,129,026.22	65.10	34.07
from > 1 to = 2 months	11	9,686.20	2,364.73	0.00	12,050.93	3.25	738,464.02	750,514.95	11.83	36.01
from > 2 to = 3 months	3	2,730.39	1,128.62	0.00	3,859.01	1.04	235,751.94	239,610.95	3.78	47.09
from > 3 to = 6 months	5	9,691.49	1,887.59	0.00	11,579.08	3.13	316,003.87	327,582.95	5.16	42.63
from > 6 to < 12 months	2	5,610.87	639.26	0.00	6,250.13	1.69	53,804.61	60,054.74	0.95	20.61
from = 12 to < 18 months	2	8,957.98	1,578.06	0.00	10,536.04	2.85	86,103.88	96,639.92	1.52	33.09
from = 18 to < 24 months	1	74,887.87	882.78	0.00	75,770.65	20.47	0.00	75,770.65	1.19	35.87
from ≥ 2 years	9	202,387.59	26,460.39	0.00	228,847.98	61.81	434,345.99	663,193.97	10.46	42.83
Subtotal	105	332,420.07	37,819.07	0.00	370,239.14	100.00	5,972,155.21	6,342,394.35	100.00	35.58
Total	105	332,420.07	37,819.07	0.00	370,239.14		5,972,155.21	6,342,394.35		

Additional information