

RURAL HIPOTECARIO XV Fondo de Titulización de Activos

Brief report

Date: 01/31/2023
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 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	
		Final Maturity	Years	05/15/2027	01/17/2027	10/03/2026	06/30/2026	04/06/2026	01/20/2026	11/12/2025	09/10/2025	
			Date	10.50	10.01	9.50	9.01	8.50	8.01	7.50	7.26	
	Without optional redemption *	Average life	Years	4.50	4.17	3.88	3.62	3.39	3.18	2.99	2.82	
		Final Maturity	Years	05/15/2027	01/17/2027	10/03/2026	06/30/2026	04/06/2026	01/20/2026	11/12/2025	09/10/2025	
			Date	10.50	10.01	9.50	9.01	8.50	8.01	7.50	7.26	
Series B	With optional redemption *	Average life	Years	10.75	10.25	9.50	9.01	8.50	8.01	7.75	7.26	
		Final Maturity	Years	08/15/2033	02/13/2033	05/16/2032	11/16/2031	05/16/2031	11/16/2030	08/14/2030	02/16/2030	
			Date	10.76	10.26	9.50	9.01	8.50	8.01	7.75	7.26	
	Without optional redemption *	Average life	Years	14.91	14.28	13.68	13.10	12.55	12.02	11.52	11.05	
		Final Maturity	Years	10/08/2037	02/21/2037	07/17/2036	12/19/2035	06/01/2035	11/21/2034	05/22/2034	11/30/2033	
			Date	28.77	28.77	28.77	28.77	28.77	28.77	28.77	28.77	

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
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		40,770,462.03	0.000%
Servicer ppal collect not yet credited		192,371.81	
Servicer ints collect not yet credited		34,322.25	
Liabilities		Available	Balance
Subordinated Loan L/T		27,145,290.08	2.791%
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		4,014	5,539
Principal			
Principal outstanding		209,324,666.85	529,135,691.64
Average loan		52,148.65	95,529.10
Minimum		9.33	26,259.37
Maximum		275,135.25	410,676.22
Interest rate			
Weighted average (wac)		2.07%	2.81%
Minimum		0.00%	0.73%
Maximum		5.54%	6.50%
Final maturity			
Weighted average (WARM) (months)		185	277
Minimum		02/03/2023	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		15.74%	15.42%
1-year EURIBOR/MIBOR (Mortgage Market)		83.68%	83.92%
Mortgage Market: Savings Banks		0.00%	0.04%
Mortgage Market: All Institutions		0.54%	0.50%

LTV Distribution			
		Current	At constitution date
		% Pool % LTV	% Pool % LTV
0.01 - 10%		2.78	6.88
10.01 - 20%		9.88	15.68
20.01 - 30%		18.69	25.47
30.01 - 40%		23.14	35.31
40.01 - 50%		27.81	44.98
50.01 - 60%		16.69	54.05
60.01 - 70%		1.01	63.02
70.01 - 80%			21.25
80.01 - 90%			0.69
90.01 - 100%			0.07
Weighted average (WALTV)		36.84	56.75
Minimum		0.01	7.17
Maximum		67.96	95.18

Additional information

Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid ☎ www.edt-sg.com ✉ info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 📄 www.cnmv.com

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.96%	0.92%	0.67%	0.52%	0.32%
Annual Percentage Rate (CPR)	10.94%	10.45%	7.78%	6.07%	3.74%

Geographic distribution		
	Current	At constitution date
Andalucia	34.65%	33.03%
Asturias	28.22%	27.78%
Balearic Islands	0.01%	0.04%
Basque Country		0.01%
Castilla-La Mancha	32.33%	34.19%
Castilla-Leon	0.13%	0.11%
Catalonia	0.06%	0.06%
Galicia	0.22%	0.25%
Madrid	1.98%	1.95%
Murcia	1.75%	1.73%
Navarra		0.02%
Valencia	0.65%	0.83%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
Delinquencies										
Up to 1 month	77	19,173.07	4,319.20	0.00	23,492.27	6.33	4,250,877.63	4,274,369.90	64.69	32.76
from > 1 to = 2 months	9	5,777.57	1,203.97	0.00	6,981.54	1.88	635,354.69	642,336.23	9.72	34.53
from > 2 to = 3 months	4	6,572.79	1,115.23	0.00	7,688.02	2.07	230,438.21	238,126.23	3.60	28.22
from > 3 to = 6 months	7	11,715.17	3,297.04	0.00	15,012.21	4.04	503,396.32	518,408.53	7.85	46.64
from > 6 to < 12 months	3	8,275.19	1,188.39	0.00	9,463.58	2.55	98,715.29	108,178.87	1.64	23.67
from = 12 to < 18 months	2	9,264.13	1,793.66	0.00	11,057.79	2.98	85,543.06	96,600.85	1.46	33.08
from = 18 to < 24 months	1	65,887.87	882.78	0.00	66,770.65	17.98	0.00	66,770.65	1.01	31.61
from ≥ 2 years	9	203,885.79	27,048.08	0.00	230,933.87	62.18	432,157.05	663,090.92	10.03	42.83
Subtotal	112	330,551.58	40,848.35	0.00	371,399.93	100.00	6,236,482.25	6,607,882.18	100.00	34.11
Total	112	330,551.58	40,848.35	0.00	371,399.93		6,236,482.25	6,607,882.18		