

RURAL HIPOTECARIO XV Fondo de Titulización de Activos

Brief report

Date: 03/31/2023
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	32,595.78 155,188,508.58 32.60%	100,000.00 476,100,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	2.9600% 05/16/2023 238.528675 Gross 193.208227 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	05/16/2023 "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	3.1600% 05/16/2023 781.222222 Gross 632.790000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	05/16/2023 "Pass-Through"	AA (low) (sf) Asf	BB CCC
Total		208,088,508.58	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)						
				% Annual equivalent CPR						
				2.00	3.00	4.00	5.00	6.00	7.00	8.00
Series A	With optional redemption *	Average life	Years	4.76	4.43	4.13	3.87	3.63	3.42	3.22
		Date		11/19/2027	07/21/2027	04/04/2027	12/28/2026	10/02/2026	07/16/2026	05/07/2026
		Final Maturity	Years	10.76	10.01	9.50	9.01	8.50	8.01	7.75
	Without optional redemption *	Date		11/16/2033	02/16/2033	08/16/2032	02/16/2032	08/16/2031	02/16/2031	11/16/2030
		Average life	Years	4.76	4.43	4.13	3.87	3.63	3.42	3.22
		Final Maturity	Years	10.76	10.01	9.50	9.01	8.50	8.01	7.75
Series B	With optional redemption *	Date		11/16/2033	02/16/2033	08/16/2032	02/16/2032	08/16/2031	02/16/2031	11/16/2030
		Average life	Years	10.76	10.01	9.50	9.01	8.50	8.01	7.75
		Date		11/16/2033	02/16/2033	08/16/2032	02/16/2032	08/16/2031	02/16/2031	11/16/2030
	Without optional redemption *	Average life	Years	10.76	10.01	9.50	9.01	8.50	8.01	7.75
		Date		11/16/2033	02/16/2033	08/16/2032	02/16/2032	08/16/2031	02/16/2031	11/16/2030
		Final Maturity	Years	10.76	10.01	9.50	9.01	8.50	8.01	7.75

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	74.58%	155,188,508.58	37.97%	90.00%	476,100,000.00	15.00%
Series B	25.42%	52,900,000.00	12.55%	10.00%	52,900,000.00	5.00%
Issue of Bonds		208,088,508.58			529,000,000.00	
Principal Reserve Fund	12.55%	26,120,140.82		5.00%	26,450,000.00	
Secondary Reserve Fund	0.31%	651,791.74		0.38%	2,000,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		36,349,800.98	0.000%
Servicer ppal collect not yet credited		185,695.81	
Servicer ints collect not yet credited		42,839.22	
Liabilities		Available	Balance
Subordinated Loan L/T		27,028,548.47	3.660%
Subordinated Loan S/T		73,243.27	
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	
Count		3,917	5,539
Principal			
Principal outstanding		202,770,766.65	529,135,691.64
Average loan		51,766.85	95,529.10
Minimum		33.17	26,259.37
Maximum		273,567.61	410,676.22
Interest rate			
Weighted average (wac)		3.09%	2.81%
Minimum		0.00%	0.73%
Maximum		7.03%	6.50%
Final maturity			
Weighted average (WARM) (months)		184	277
Minimum		04/01/2023	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		15.69%	15.42%
1-year EURIBOR/MIBOR (Mortgage Market)		83.72%	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%		2.73	6.77
10.01 - 20%		10.10	15.63
20.01 - 30%		19.25	25.45
30.01 - 40%		23.73	35.35
40.01 - 50%		27.62	45.05
50.01 - 60%		15.66	54.04
60.01 - 70%		0.92	62.60
70.01 - 80%			21.25
80.01 - 90%			0.69
90.01 - 100%			0.07
Weighted average (WALTV)		36.53	56.75
Minimum		0.01	7.17
Maximum		67.21	95.18

Additional information

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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)	1.06%	0.94%	0.85%	0.63%	0.33%
Annual Percentage Rate (CPR)	11.98%	10.74%	9.75%	7.33%	3.86%

Geographic distribution		
	Current	At constitution date
Andalucia	34.51%	33.03%
Asturias	28.27%	27.78%
Balearic Islands	0.01%	0.04%
Basque Country		0.01%
Castilla-La Mancha	32.43%	34.19%
Castilla-Leon	0.13%	0.11%
Catalonia	0.06%	0.06%
Galicia	0.22%	0.25%
Madrid	1.95%	1.95%
Murcia	1.76%	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	%				
Delinquencies										
Up to 1 month	82	20,399.72	6,191.16	0.00	26,590.88	6.85	4,792,354.70	4,818,945.58	67.69	35.72
from > 1 to = 2 months	9	5,121.25	1,343.26	0.00	6,464.51	1.66	465,173.61	471,638.12	6.63	33.81
from > 2 to = 3 months	6	5,390.36	2,257.30	0.00	7,647.66	1.97	366,814.16	374,461.82	5.26	35.30
from > 3 to = 6 months	7	14,526.75	4,353.48	0.00	18,880.23	4.86	435,683.90	454,564.13	6.39	37.62
from > 6 to < 12 months	4	12,111.61	2,670.11	0.00	14,781.72	3.81	158,249.83	173,031.55	2.43	28.77
from = 12 to < 18 months	1	3,419.16	783.21	0.00	4,202.37	1.08	46,189.04	50,391.41	0.71	44.98
from = 18 to < 24 months	2	72,374.47	2,319.70	0.00	74,694.17	19.23	38,227.09	112,921.26	1.59	28.86
from ≥ 2 years	9	206,361.03	28,711.48	0.00	235,072.51	60.53	427,981.81	663,054.32	9.31	42.82
Subtotal	120	339,704.35	48,629.70	0.00	388,334.05	100.00	6,730,674.14	7,119,008.19	100.00	35.94
Total	120	339,704.35	48,629.70	0.00	388,334.05		6,730,674.14	7,119,008.19		

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
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Additional information
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