RURAL HIPOTECARIO XV Fondo de Titulización de Activos

Brief report

Date: 04/30/2023
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 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
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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) Current	 Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	 Next	Rating DBRS / Fitch 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)	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	4.76	4.43	4.13	3.87	3.63	3.42	3.22	3.05
			Date	11/19/2027	07/21/2027	04/04/2027	12/28/2026	10/02/2026	07/16/2026	05/07/2026	03/04/2026
		Final Maturity	Years	10.76	10.01	9.50	9.01	8.50	8.01	7.75	7.25
			Date	11/16/2033	02/16/2033	08/16/2032	02/16/2032	08/16/2031	02/16/2031	11/16/2030	05/16/2030
	Without optional redemption *	Average life	Years	4.76	4.43	4.13	3.87	3.63	3.42	3.22	3.05
			Date	11/19/2027	07/21/2027	04/04/2027	12/28/2026	10/02/2026	07/16/2026	05/07/2026	03/04/2026
		Final Maturity	Years	10.76	10.01	9.50	9.01	8.50	8.01	7.75	7.25
			Date	11/16/2033	02/16/2033	08/16/2032	02/16/2032	08/16/2031	02/16/2031	11/16/2030	05/16/2030
Series B	With optional redemption *	Average life	Years	10.76	10.01	9.50	9.01	8.50	8.01	7.75	7.25
			Date	11/16/2033	02/15/2033	08/16/2032	02/16/2032	08/16/2031	02/16/2031	11/16/2030	05/16/2030
		Final Maturity	Years	10.76	10.01	9.50	9.01	8.50	8.01	7.75	7.25
			Date	11/16/2033	02/16/2033	08/16/2032	02/16/2032	08/16/2031	02/16/2031	11/16/2030	05/16/2030
	Without optional redemption *	Average life	Years	15.04	14.42	13.82	13.25	12.70	12.18	11.68	11.21
			Date	02/27/2038	07/15/2037	12/09/2036	05/14/2036	10/27/2035	04/19/2035	10/20/2034	04/30/2034
		Final Maturity	Years	28.52	28.52	28.52	28.52	28.52	28.52	28.52	28.52
			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	% CE		At issue date	% 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 finantial operations (current)

Assets		Balance	Interest
Treasury Account		39,100,207.11	0.000%
Servicer ppal collect not yet credited		369,040.41	
Servicer ints collect not yet credited		112,239.68	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		27,101,791.74	3.660%
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	3,877	5,539
Principal		
Principal outstanding	200,269,255.95	529,135,691.64
Average loan	51,655.73	95,529.10
Minimum	16.61	26,259.37
Maximum	272,950.23	410,676.22
Interest rate		
Weighted average (wac)	3.36%	2.81%
Minimum	0.14%	0.73%
Maximum	7.03%	6.50%
Final maturity		
Weighted average (WARM) (months)	183	277
Minimum	05/02/2023	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	15.73%	15.42%
1-year EURIBOR/MIBOR (Mortgage Market)	83.67%	83.92%
Mortgage Market: Savings Banks	0.00%	0.04%
Mortgage Market: All Institutions	0.55%	0.50%

LTV Distribution

	Current % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	2.73	6.76	0.05	8.84
10.01 - 20%	10.16	15.58	0.96	16.35
20.01 - 30%	19.27	25.36	4.62	25.79
30.01 - 40%	23.98	35.29	9.82	35.38
40.01 - 50%	27.71	45.04	15.66	45.24
50.01 - 60%	15.29	54.01	20.37	55.36
60.01 - 70%	0.86	62.67	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)		36.40		56.75
Minimum		0.01		7.17
Maximum		67.08		95.18

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

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)	0.64%	0.82%	0.87%	0.66%	0.33%
Annual Percentage Rate (CPR)	7.39%	9.45%	10.01%	7.60%	3.89%

Geographic distribution

	Current	At constitution date
Andalucia	34.50%	33.03%
Asturias	28.29%	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	1.96%	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	%			%	
Delinquencies										
Up to 1 month	88	19,498.75	7,984.57	0.00	27,483.32	6.91	4,875,281.44	4,902,764.76	66.46	31.88
from > 1 to = 2 months	10	5,827.14	3,598.16	0.00	9,425.30	2.37	678,023.74	687,449.04	9.32	39.35
from > 2 to = 3 months	4	3,450.33	1,214.13	0.00	4,664.46	1.17	264,718.91	269,383.37	3.65	38.61
from > 3 to = 6 months	10	20,096.90	5,872.86	0.00	25,969.76	6.53	538,891.10	564,860.86	7.66	32.34
from > 6 to < 12 months	3	10,493.99	2,114.62	0.00	12,608.61	3.17	112,448.10	125,056.71	1.70	28.70
from = 12 to < 18 months	1	3,396.83	848.16	0.00	4,244.99	1.07	45,957.52	50,202.51	0.68	44.81
from = 18 to < 24 months	1	6,808.97	1,611.33	0.00	8,420.30	2.12	37,904.72	46,325.02	0.63	25.74
from ≥ 2 years	10	273,646.18	31,115.06	0.00	304,761.24	76.65	426,164.53	730,925.77	9.91	41.54
Subtotal	127	343,219.09	54,358.89	0.00	397,577.98	100.00	6,979,390.06	7,376,968.04	100.00	33.44
Total	127	343,219.09	54,358.89	0.00	397,577.98		6,979,390.06	7,376,968.04		

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