RURAL HIPOTECARIO XV Fondo de Titulización de Activos

Brief report

Date: 06/30/2023
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
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Assets Custodian
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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) 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	30,803.09 146,653,511.49 30.80%	100,000.00 476,100,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	3.6230% 08/16/2023 285.198965 Gross 231.011162 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	08/16/2023 "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	3.8230% 08/16/2023 976.988889 Gross 791.361000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	08/16/2023 "Pass-Through"	AA (low) (sf) Asf	BB CCC
Total		199,553,511.49	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		4.82	4.47	4.16	3.89	3.64	3.42	3.23	3.05
				Date	03/08/2028	11/03/2027	07/13/2027	04/04/2027	01/05/2027	10/16/2026	08/05/2026	06/01/2026
		Final Maturity	Years		10.76	10.01	9.51	9.01	8.51	8.01	7.51	7.26
				Date	02/16/2034	05/16/2033	11/16/2032	05/16/2032	11/16/2031	05/16/2031	11/16/2030	08/16/2030
	Without optional redemption *	Average life	Years		4.82	4.47	4.16	3.89	3.64	3.42	3.23	3.05
				Date	03/08/2028	11/03/2027	07/13/2027	04/04/2027	01/05/2027	10/16/2026	08/05/2026	06/01/2026
		Final Maturity	Years		10.76	10.01	9.51	9.01	8.51	8.01	7.51	7.26
				Date	02/16/2034	05/16/2033	11/16/2032	05/16/2032	11/16/2031	05/16/2031	11/16/2030	08/16/2030
Series B	With optional redemption *	Average life	Years		10.76	10.01	9.51	9.01	8.51	8.01	7.51	7.26
				Date	02/16/2034	05/16/2033	11/16/2032	05/16/2032	11/16/2031	05/16/2031	11/16/2030	08/16/2030
		Final Maturity	Years		10.76	10.01	9.51	9.01	8.51	8.01	7.51	7.26
				Date	02/16/2034	05/16/2033	11/16/2032	05/16/2032	11/16/2031	05/16/2031	11/16/2030	08/16/2030
	Without optional redemption *	Average life	Years		15.10	14.47	13.86	13.28	12.72	12.19	11.69	11.21
				Date	06/17/2038	10/30/2037	03/22/2037	08/21/2036	01/31/2036	07/22/2035	01/19/2035	07/28/2034
		Final Maturity	Years		28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27
				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	73.49%	146,653,511.49	39.46%	90.00%	476,100,000.00	15.00%
Series B	26.51%	52,900,000.00	12.95%	10.00%	52,900,000.00	5.00%
Issue of Bonds		199,553,511.49			529,000,000.00	
Principal Reserve Fund	12.95%	25,844,596.78		5.00%	26,450,000.00	
Secondary Reserve Fund	0.31%	615,944.75		0.38%	2,000,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		34,998,345.21	0.000%
Servicer ppal collect not yet credited		190,932.19	
Servicer ints collect not yet credited		83,223.47	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		27,000,012.92	4.323%
Subordinated Loan S/T		65,931.83	
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	3,817	5,539
Principal		
Principal outstanding	195,447,718.83	529,135,691.64
Average loan	51,204.54	95,529.10
Minimum	47.89	26,259.37
Maximum	271,710.19	410,676.22
Interest rate		
Weighted average (wac)	3.83%	2.81%
Minimum	0.62%	0.73%
Maximum	7.03%	6.50%
Final maturity		
Weighted average (WARM) (months)	182	277
Minimum	07/03/2023	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	15.76%	15.42%
1-year EURIBOR/MIBOR (Mortgage Market)	83.63%	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%	2.83	6.75	0.05	8.84
10.01 - 20%	10.55	15.66	0.96	16.35
20.01 - 30%	19.35	25.43	4.62	25.79
30.01 - 40%	23.98	35.26	9.82	35.38
40.01 - 50%	27.72	44.97	15.66	45.24
50.01 - 60%	14.81	53.94	20.37	55.36
60.01 - 70%	0.76	62.75	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)		36.15		56.75
Minimum		0.03		7.17
Maximum		66.83		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.
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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 www.cnmv.com

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.75%	0.63%	0.79%	0.70%	0.34%
Annual Percentage Rate (CPR)	8.60%	7.28%	9.03%	8.05%	3.95%

Geographic distribution

	Current	At constitution date
Andalucia	34.60%	33.03%
Asturias	28.22%	27.78%
Balearic Islands	0.01%	0.04%
Basque Country		0.01%
Castilla-La Mancha	32.45%	34.19%
Castilla-Leon	0.09%	0.11%
Catalonia	0.06%	0.06%
Galicia	0.22%	0.25%
Madrid	1.94%	1.95%
Murcia	1.74%	1.73%
Navarra		0.02%
Valencia	0.66%	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	78	18,745.38	8,442.62	0.00	27,188.00	6.55	4,414,408.94	4,441,596.94	62.16	34.43
from > 1 to = 2 months	12	5,960.94	4,424.66	0.00	10,385.60	2.50	884,206.91	894,592.51	12.52	35.68
from > 2 to = 3 months	3	3,204.80	1,705.07	0.00	4,909.87	1.18	154,388.24	159,298.11	2.23	34.89
from > 3 to = 6 months	10	15,766.23	6,274.83	0.00	22,041.06	5.31	528,117.96	550,159.02	7.70	33.87
from > 6 to < 12 months	4	14,774.68	3,327.41	0.00	18,102.09	4.36	192,892.58	210,994.67	2.95	31.65
from = 12 to < 18 months	3	11,276.76	2,354.22	0.00	13,630.98	3.28	95,797.47	109,428.45	1.53	27.12
from = 18 to < 24 months	1	7,458.13	1,955.73	0.00	9,413.86	2.27	37,255.56	46,669.42	0.65	25.93
from ≥ 2 years	10	275,454.32	34,179.62	0.00	309,633.94	74.56	422,536.39	732,170.33	10.25	41.61
Subtotal	121	352,641.24	62,664.16	0.00	415,305.40	100.00	6,729,604.05	7,144,909.45	100.00	34.86
Total	121	352,641.24	62,664.16	0.00	415,305.40		6,729,604.05	7,144,909.45		

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