

Brief report

Date: 10/31/2023
 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
 Soci t  G n rale

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Soci t  G n rale

Assets Custodian
 Banco Cooperativo Espa ol

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 N° 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	29,112.74 138,605,755.14 29.11%	100,000.00 476,100,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	4.0810% 11/16/2023 303.623235 Gross 245.934820 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	11/16/2023 "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	4.2810% 11/16/2023 1,094.033333 Gross 886.167000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	11/16/2023 "Pass-Through"	AA (sf) Asf	BB CCC	
Total		191,505,755.14	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											
Series A	With optional redemption *	Average life	Years	% Monthly CPR (SMM)							0.78
				% Annual equivalent CPR			0.17	0.25	0.34	0.42	
				2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00
				4.78	4.43	4.12	3.85	3.60	3.38	3.19	3.01
				05/24/2028	01/18/2028	09/28/2027	06/20/2027	03/23/2027	01/02/2027	10/22/2026	08/18/2026
				10.51	10.01	9.26	8.76	8.26	7.75	7.51	7.01
				02/16/2034	08/16/2033	11/16/2032	05/16/2032	11/16/2031	05/16/2031	02/16/2031	08/16/2030
				4.78	4.43	4.12	3.85	3.60	3.38	3.19	3.01
				05/24/2028	01/18/2028	09/28/2027	06/20/2027	03/23/2027	01/02/2027	10/22/2026	08/18/2026
				10.51	10.01	9.26	8.76	8.26	7.75	7.51	7.01
				02/16/2034	08/16/2033	11/16/2032	05/16/2032	11/16/2031	05/16/2031	02/16/2031	08/16/2030
				10.51	10.01	9.26	8.76	8.26	8.01	7.51	7.01
				02/16/2034	08/16/2033	11/16/2032	05/16/2032	11/16/2031	08/16/2031	02/16/2031	08/16/2030
				14.93	14.31	13.71	13.13	12.58	12.05	11.55	11.08
				07/18/2038	12/02/2037	04/26/2037	09/28/2036	03/11/2036	09/01/2035	03/02/2035	09/10/2034
				28.02	28.02	28.02	28.02	28.02	28.02	28.02	28.02
				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	
Series A	72.38%	138,605,755.14	41.11%	90.00%	476,100,000.00
Series B	27.62%	52,900,000.00	13.49%	10.00%	52,900,000.00
Issue of Bonds		191,505,755.14			529,000,000.00
Principal Reserve Fund	13.49%	25,828,589.65	5.00%		26,450,000.00
Secondary Reserve Fund	0.30%	582,144.17	0.38%		2,000,000.00

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		38,140,287.00	3,680%0
Servicer ppal collect not yet credited		109,411.60	
Servicer ints collect not yet credited		63,208.02	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		27,032,144.17	4,781%0
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	3,700	5,539
Principal		
Principal outstanding	185,162,478.69	529,135,691.64
Average loan	50,043.91	95,529.10
Minimum	54.43	26,259.37
Maximum	269,208.86	410,676.22
Interest rate		
Weighted average (wac)	4.48%	2.81%
Minimum	0.62%	0.73%
Maximum	7.03%	6.50%
Final maturity		
Weighted average (WARM) (months)	178	277
Minimum	11/03/2023	03/17/2015
Maximum	10/03/2051	10/05/2051
Index (principal outstanding distribution)		
6-month EURIBOR/MIBOR	0.06%	0.12%
1-year EURIBOR/MIBOR	15.58%	15.42%
1-year EURIBOR/MIBOR (Mortgage Market)	83.84%	83.92%
Mortgage Market: Savings Banks	0.00%	0.04%
Mortgage Market: All Institutions	0.52%	0.50%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	3.04	6.66	0.05	8.84
10.01 - 20%	11.03	15.68	0.96	16.35
20.01 - 30%	19.96	25.35	4.62	25.79
30.01 - 40%	24.26	35.28	9.82	35.38
40.01 - 50%	27.47	44.96	15.66	45.24
50.01 - 60%	13.43	53.78	20.37	55.36
60.01 - 70%	0.80	62.26	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)	35.63		56.75	
Minimum	0.03		7.17	
Maximum	66.33		95.18	

RURAL HIPOTECARIO XV Fondo de Titulización de Activos

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.69%	0.68%	0.71%	0.79%	0.35%
Annual Percentage Rate (CPR)	8.02%	7.89%	8.21%	9.10%	4.11%

Geographic distribution		
	Current	At constitution date
Andalucia	34.62%	33.03%
Asturias	28.51%	27.78%
Balearic Islands	0.01%	0.04%
Basque Country		0.01%
Castilla-La Mancha	32.16%	34.19%
Castilla-Leon	0.10%	0.11%
Catalonia	0.07%	0.06%
Galicia	0.23%	0.25%
Madrid	1.97%	1.95%
Murcia	1.67%	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	%				
<i>Delinquencies</i>										
Up to 1 month	71	18,148.13	9,497.69	0.00	27,645.82	7.12	4,338,885.90	4,366,531.72	59.84	33.56
from > 1 to = 2 months	16	6,815.02	5,420.81	0.00	12,235.83	3.15	1,080,969.84	1,093,205.67	14.98	38.35
from > 2 to = 3 months	3	2,475.66	2,202.49	0.00	4,678.15	1.21	189,185.14	193,863.29	2.66	41.88
from > 3 to = 6 months	7	10,156.64	8,211.90	0.00	18,368.54	4.73	544,542.87	562,911.41	7.71	39.70
from > 6 to < 12 months	6	14,721.00	6,660.08	0.00	21,381.08	5.51	282,940.22	304,321.30	4.17	30.01
from = 12 to < 18 months	4	18,971.08	5,365.58	0.00	24,336.66	6.27	151,288.59	175,625.25	2.41	32.06
from = 18 to < 24 months	1	7,634.68	2,483.64	0.00	10,118.32	2.61	35,952.45	46,070.77	0.63	25.59
from ≥ 2 years	8	236,036.11	33,357.22	0.00	269,393.33	69.40	285,298.87	554,692.20	7.60	42.11
Subtotal	116	314,958.32	73,199.41	0.00	388,157.73	100.00	6,909,063.88	7,297,221.61	100.00	35.08
Total	116	314,958.32	73,199.41	0.00	388,157.73		6,909,063.88	7,297,221.61		