

RURAL HIPOTECARIO XV Fondo de Titulización de Activos



Brief report

Date: 05/31/2024
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
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Société Générale

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		
		Current	Original			Final maturity (legal)	Next	Current	Original	
Series A ES0323977001	07/18/2013 4,761	24,340.70 115,886,072.70 24.34%	100,000.00 476,100,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	4.1280% 08/16/2024 256.778158 Gross 207.990308 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	08/16/2024 "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	4.3280% 08/16/2024 1,106.044444 Gross 895.896000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	08/16/2024 "Pass-Through"	AA (sf) Asf	BB CCC	
Total		168,786,072.70	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	With optional redemption *	Average life	Years	% Monthly CPR (SMM)						
				0.17	0.25	0.34	0.42	0.51	0.60	0.69
Series A	Final Maturity	Average life	4.39	4.07	3.79	3.54	3.32	3.11	2.94	2.77
		Date	10/03/2028	06/09/2028	02/27/2028	11/28/2027	09/08/2027	06/26/2027	04/22/2027	02/21/2027
	Final Maturity	Average life	9.51	9.01	8.51	8.01	7.51	7.00	6.76	6.25
		Date	11/16/2033	05/16/2033	11/16/2032	05/16/2032	11/16/2031	05/16/2031	02/16/2031	08/16/2030
	Final Maturity	Average life	4.39	4.07	3.79	3.54	3.32	3.11	2.94	2.77
		Date	10/03/2028	06/09/2028	02/27/2028	11/28/2027	09/08/2027	06/26/2027	04/22/2027	02/21/2027
Final Maturity	Average life	9.51	9.01	8.51	8.01	7.51	7.00	6.76	6.25	
	Date	11/16/2033	05/16/2033	11/16/2032	05/16/2032	11/16/2031	05/16/2031	02/16/2031	08/16/2030	
Series B	Final Maturity	Average life	9.51	9.01	8.51	8.01	7.51	7.00	6.76	6.51
		Date	11/16/2033	05/16/2033	11/16/2032	05/16/2032	11/16/2031	05/16/2031	02/16/2031	11/16/2030
	Final Maturity	Average life	14.02	13.43	12.86	12.32	11.80	11.31	10.84	10.39
		Date	05/21/2038	10/17/2037	03/23/2037	09/05/2036	02/29/2036	09/02/2035	03/15/2035	10/04/2034
	Final Maturity	Average life	27.27	27.27	27.27	27.27	27.27	27.27	27.27	27.27
		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
Final Maturity	Average life	9.51	9.01	8.51	8.01	7.51	7.00	6.76	6.51	
	Date	11/16/2033	05/16/2033	11/16/2032	05/16/2032	11/16/2031	05/16/2031	02/16/2031	11/16/2030	

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	% CE	% CE
Series A	68.66%	115,886,072.70	47.01%	90.00%	476,100,000.00
Series B	31.34%	52,900,000.00	15.67%	10.00%	52,900,000.00
Issue of Bonds		168,786,072.70			529,000,000.00
Principal Reserve Fund	15.67%	26,450,000.00	5.00%		26,450,000.00
Secondary Reserve Fund	0.29%	486,721.51	0.38%		2,000,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	32,005,839.09
Servicer ppal collect not yet credited	238,643.41		
Servicer ints collect not yet credited	56,868.25		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		26,936,721.51	4.828%
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	
Principal	Principal outstanding	167,054,245.20	529,135,691.64
	Average loan	48,156.31	95,529.10
	Minimum	43.70	26,259.37
	Maximum	264,919.85	410,676.22
Interest rate	Weighted average (wac)	4.67%	2.81%
	Minimum	2.75%	0.73%
	Maximum	6.32%	6.50%
Final maturity	Weighted average (WARM) (months)	173	277
	Minimum	06/01/2024	03/17/2015
	Maximum	10/03/2051	10/05/2051
Index (principal outstanding distribution)	6-month EURIBOR/MIBOR	0.00%	0.12%
	1-year EURIBOR/MIBOR	15.46%	15.42%
	1-year EURIBOR/MIBOR (Mortgage Market)	83.93%	83.92%
	Mortgage Market: Savings Banks	0.00%	0.04%
	Mortgage Market: All Institutions	0.60%	0.50%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	3.38	6.65	0.05	8.84
10.01 - 20%	12.14	15.66	0.96	16.35
20.01 - 30%	20.60	25.20	4.62	25.79
30.01 - 40%	24.58	35.26	9.82	35.38
40.01 - 50%	26.61	44.83	15.66	45.24
50.01 - 60%	12.15	53.68	20.37	55.36
60.01 - 70%	0.55	61.74	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)	34.77		56.75	
Minimum	0.03		7.17	
Maximum	64.52		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
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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)	1.03%	0.77%	0.90%	0.82%	0.38%
Annual Percentage Rate (CPR)	11.65%	8.85%	10.29%	9.44%	4.43%

Geographic distribution		
	Current	At constitution date
Andalucia	34.63%	33.03%
Asturias	28.95%	27.78%
Balearic Islands	0.01%	0.04%
Basque Country		0.01%
Castilla-La Mancha	31.73%	34.19%
Castilla-Leon	0.10%	0.11%
Catalonia	0.07%	0.06%
Galicia	0.24%	0.25%
Madrid	1.94%	1.95%
Murcia	1.71%	1.73%
Navarra		0.02%
Valencia	0.61%	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	69	14,460.45	6,328.32	0.00	20,788.77	4.77	3,950,894.77	3,971,683.54	58.59	30.24
from > 1 to = 2 months	7	3,686.13	3,026.33	0.00	6,712.46	1.54	527,223.86	533,936.32	7.88	39.14
from > 2 to = 3 months	4	2,902.59	2,624.85	0.00	5,527.44	1.27	273,960.66	279,488.10	4.12	46.00
from > 3 to = 6 months	13	18,718.77	16,367.52	0.00	35,086.29	8.06	801,040.34	836,126.63	12.33	38.31
from > 6 to < 12 months	2	4,278.88	3,014.60	0.00	7,293.48	1.67	111,382.02	118,675.50	1.75	39.28
from = 12 to < 18 months	4	18,268.42	12,267.28	0.00	30,535.70	7.01	224,392.86	254,928.56	3.76	32.01
from = 18 to < 24 months	3	19,109.08	6,998.38	0.00	26,107.46	6.00	110,661.82	136,769.28	2.02	37.44
from ≥ 2 years	10	255,885.55	47,535.95	0.00	303,421.50	69.68	343,531.88	646,953.38	9.54	38.52
Subtotal	112	337,309.87	98,163.23	0.00	435,473.10	100.00	6,343,088.21	6,778,561.31	100.00	33.18
Total	112	337,309.87	98,163.23	0.00	435,473.10		6,343,088.21	6,778,561.31		