

Brief report

Date: 08/31/2024
 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
 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	22.875.37	100,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	3.8420% 11/18/2024 229.483170 Gross 185.881368 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	11/18/2024 "Pass-Through"	AAA (sf)	A A	
		108,909,636.57	476,100,000.00					A+sf		
Series B ES0323977019	07/18/2013 529	100,000.00	100,000.00	Floating 3-M Euribor+0.500% 16.Feb/May/Aug/Nov	4.0420% 11/18/2024 1,055.411111 Gross 854.883000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	11/18/2024 "Pass-Through"	AA (sf)	BB CCC	
		52,900,000.00	52,900,000.00					Asf		
Total		161,809,636.57	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)						0.69	0.78
				0.17	0.25	0.34	0.42	0.51	0.60		
				% 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	4.21	3.91	3.64	3.40	3.19	3.00	2.83	2.67
		Final Maturity	Years	10/31/2028	07/13/2028	04/06/2028	01/09/2028	10/24/2027	08/15/2027	06/13/2027	04/18/2027
			Date	08/16/2033	02/16/2033	08/16/2032	02/16/2032	11/16/2031	05/16/2031	02/16/2031	08/16/2030
	Without optional redemption *	Average life	Years	4.21	3.91	3.64	3.40	3.19	3.00	2.83	2.67
		Final Maturity	Years	10/31/2028	07/13/2028	04/06/2028	01/09/2028	10/24/2027	08/15/2027	06/13/2027	04/18/2027
			Date	08/16/2033	02/16/2033	08/16/2032	02/16/2032	11/16/2031	05/16/2031	02/16/2031	08/16/2030
Series B	With optional redemption *	Average life	Years	9.26	8.51	8.01	7.75	7.25	6.75	6.51	6.00
		Final Maturity	Years	11/15/2033	02/16/2033	08/16/2032	05/15/2032	11/16/2031	05/16/2031	02/16/2031	08/16/2030
			Date	11/16/2033	02/16/2033	08/16/2032	05/16/2032	11/16/2031	05/16/2031	02/16/2031	08/16/2030
	Without optional redemption *	Average life	Years	13.65	13.07	12.52	11.99	11.48	11.00	10.55	10.11
		Final Maturity	Years	04/07/2038	09/07/2037	02/17/2037	08/08/2036	02/05/2036	08/14/2035	03/01/2035	09/24/2034
			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			At issue date		
	% CE	% CE	% CE	% CE	% CE	% CE
Series A	67.31%	108,909,636.57	49.04%	90.00%	476,100,000.00	15.00%
Series B	32.69%	52,900,000.00	16.35%	10.00%	52,900,000.00	5.00%
Issue of Bonds		161,809,636.57			529,000,000.00	
Principal Reserve Fund	16.35%	26,450,000.00		5.00%	26,450,000.00	
Secondary Reserve Fund	0.28%	457,420.47		0.38%	2,000,000.00	

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	31,095,642.21
Servicer ppal collect not yet credited	160,865.26		
Servicer ints collect not yet credited	82,675.01		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		26,907,420.47	4.542%
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	160,919,482.56	529,135,691.64
	Average loan	47,510.92	95,529.10
	Minimum	42.31	26,259.37
	Maximum	263,142.80	410,676.22
	Interest rate		
Weighted average (wac)		4.59%	2.81%
Minimum		2.65%	0.73%
Maximum		6.32%	6.50%
Final maturity	Weighted average (WARM) (months)	171	277
	Minimum	09/07/2024	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		15.48%	15.42%
1-year EURIBOR/MIBOR (Mortgage Market)		83.90%	83.92%
Mortgage Market: Savings Banks		0.00%	0.04%
Mortgage Market: All Institutions		0.61%	0.50%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	3.52	6.64	0.05	8.84
10.01 - 20%	12.12	15.56	0.96	16.35
20.01 - 30%	21.10	25.06	4.62	25.79
30.01 - 40%	25.28	35.32	9.82	35.38
40.01 - 50%	25.80	44.83	15.66	45.24
50.01 - 60%	11.76	53.63	20.37	55.36
60.01 - 70%	0.42	61.89	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)	34.47		56.75	
Minimum	0.03		7.17	
Maximum	64.23		95.18	

RURAL HIPOTECARIO XV Fondo de Titulización de Activos

Brief report

Date: 08/31/2024

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

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.46%	0.62%	0.70%	0.78%	0.38%
Annual Percentage Rate (CPR)	5.40%	7.24%	8.12%	8.93%	4.50%

Geographic distribution		
	Current	At constitution date
Andalucia	34.60%	33.03%
Asturias	29.07%	27.78%
Balearic Islands	0.01%	0.04%
Basque Country		0.01%
Castilla-La Mancha	31.68%	34.19%
Castilla-Leon	0.10%	0.11%
Catalonia	0.07%	0.06%
Galicia	0.25%	0.25%
Madrid	1.93%	1.95%
Murcia	1.66%	1.73%
Navarra		0.02%
Valencia	0.62%	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	74	18,902.42	12,117.79	0.00	31,020.21	7.45	4,539,825.47	4,570,845.68	65.93	32.25
from > 1 to = 2 months	8	4,801.11	3,286.63	0.00	8,087.74	1.94	525,099.12	533,186.86	7.69	37.75
from > 2 to = 3 months	3	1,826.02	2,473.55	0.00	4,299.57	1.03	206,476.73	210,776.30	3.04	38.45
from > 3 to = 6 months	4	3,303.87	2,286.28	0.00	5,590.15	1.34	151,601.59	157,191.74	2.27	29.65
from > 6 to < 12 months	7	13,320.06	16,571.43	0.00	29,891.49	7.18	573,156.81	603,048.30	8.70	48.18
from = 18 to < 24 months	3	17,750.06	10,157.33	0.00	27,907.39	6.70	158,898.80	186,806.19	2.69	30.07
from ≥ 2 years	10	257,449.60	52,269.11	0.00	309,718.71	74.36	360,894.60	670,613.31	9.67	40.79
	Subtotal	317,353.14	99,162.12	0.00	416,515.26	100.00	6,515,953.12	6,932,468.38	100.00	34.35
Total	109	317,353.14	99,162.12	0.00	416,515.26		6,515,953.12	6,932,468.38		