

Brief report

Date: 11/30/2024  
 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 N° 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	21,710.34	100,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	3.3050% 02/17/2025 181.374814 Gross 146.913599 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	02/17/2025 "Pass-Through"	AAA (sf) A+sf	A A	
		103,362,928.74	476,100,000.00							
Series B ES0323977019	07/18/2013 529	100,000.00	100,000.00	Floating 3-M Euribor+0.500% 16.Feb/May/Aug/Nov	3.5050% 02/17/2025 885.986111 Gross 717.648750 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	02/17/2025 "Pass-Through"	AA (sf) Asf	BB CCC	
		52,900,000.00	52,900,000.00							
Total		156,262,928.74	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	With optional redemption *	Average life	4.03	3.74	3.49	3.26	3.05	2.87	2.71	2.56
		Final Maturity	11/28/2028	08/15/2028	05/13/2028	02/20/2028	12/07/2027	10/02/2027	08/02/2027	06/09/2027
		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	4.03	3.74	3.49	3.26	3.05	2.87	2.71	2.56
		Final Maturity	11/28/2028	08/15/2028	05/13/2028	02/20/2028	12/07/2027	10/02/2027	08/02/2027	06/09/2027
		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	8.75	8.25	7.75	7.25	7.00	6.49	6.25	6.00
		Final Maturity	08/16/2033	02/16/2033	08/16/2032	02/16/2032	11/16/2031	05/16/2031	02/16/2031	11/15/2030
		Date	08/16/2033	02/16/2033	08/16/2032	02/16/2032	11/16/2031	05/16/2031	02/16/2031	11/16/2030
	Without optional redemption *	Average life	13.29	12.72	12.18	11.67	11.17	10.71	10.26	9.84
		Final Maturity	02/28/2038	08/05/2037	01/20/2037	07/15/2036	01/18/2036	07/31/2035	02/20/2035	09/20/2034
		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	% CE		At issue date	
		% CE	% CE	% CE	% CE
Series A	66.15%	103,362,928.74	50.78%	90.00%	476,100,000.00
Series B	33.85%	52,900,000.00	16.93%	10.00%	52,900,000.00
Issue of Bonds		156,262,928.74			529,000,000.00
Principal Reserve Fund	16.93%	26,450,000.00	5.00%		26,450,000.00
Secondary Reserve Fund	0.28%	434,124.30	0.38%		2,000,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	
Servicer ppal collect not yet credited		219,769.05	
Servicer ints collect not yet credited		98,300.67	
Liabilities		Available	Balance
		Subordinated Loan L/T	26,884,124.30
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	3,324	5,539
Principal		
Principal outstanding	155,627,836.95	529,135,691.64
Average loan	46,819.45	95,529.10
Minimum	3.13	26,259.37
Maximum	261,347.56	410,676.22
Interest rate		
Weighted average (wac)	4.33%	2.81%
Minimum	2.65%	0.73%
Maximum	6.16%	6.50%
Final maturity		
Weighted average (WARM) (months)	169	277
Minimum	12/02/2024	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	15.27%	15.42%
1-year EURIBOR/MIBOR (Mortgage Market)	84.12%	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%	3.63	6.63	0.05	8.84
10.01 - 20%	12.65	15.56	0.96	16.35
20.01 - 30%	21.34	25.08	4.62	25.79
30.01 - 40%	25.51	35.33	9.82	35.38
40.01 - 50%	25.23	44.75	15.66	45.24
50.01 - 60%	11.28	53.49	20.37	55.36
60.01 - 70%	0.36	61.78	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)	34.12		56.75	
Minimum	0.00		7.17	
Maximum	63.93		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)	0.31%	0.49%	0.56%	0.73%	0.39%
Annual Percentage Rate (CPR)	3.62%	5.71%	6.47%	8.44%	4.53%

Geographic distribution		
	Current	At constitution date
Andalucía	34.75%	33.03%
Asturias	29.07%	27.78%
Balearic Islands	0.01%	0.04%
Basque Country		0.01%
Castilla-La Mancha	31.65%	34.19%
Castilla-Leon	0.09%	0.11%
Catalonia	0.08%	0.06%
Galicia	0.25%	0.25%
Madrid	1.83%	1.95%
Murcia	1.64%	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	60	16,557.97	9,833.36	0.00	26,391.33	6.14	3,803,285.86	3,829,677.19	60.44	34.62
from > 1 to = 2 months	9	5,762.30	5,280.23	0.00	11,042.53	2.57	762,055.50	773,098.03	12.20	39.16
from > 2 to = 3 months	4	4,150.94	1,859.51	0.00	6,010.45	1.40	177,953.27	183,963.72	2.90	33.08
from > 3 to = 6 months	4	5,052.52	5,066.04	0.00	10,118.56	2.35	294,316.34	304,434.90	4.80	42.53
from > 6 to < 12 months	6	10,073.81	8,915.86	0.00	18,989.67	4.42	264,636.79	283,626.46	4.48	36.67
from = 12 to < 18 months	1	3,014.59	4,195.96	0.00	7,210.55	1.68	92,295.27	99,505.82	1.57	46.22
from = 18 to < 24 months	3	20,305.75	11,900.83	0.00	32,206.58	7.49	156,165.92	188,372.50	2.97	30.32
from ≥ 2 years	10	261,611.58	56,301.71	0.00	317,913.29	73.95	355,331.40	673,244.69	10.63	40.95
Subtotal	97	326,529.46	103,353.50	0.00	429,882.96	100.00	5,906,040.35	6,335,923.31	100.00	36.08
Total	97	326,529.46	103,353.50	0.00	429,882.96		5,906,040.35	6,335,923.31		