

Brief report

Date: 01/31/2025
 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		
		Current	Original			Final maturity (legal)	Next	Current	Original	
Series A ES0323977001	07/18/2013 4,761	21,710.34 103,362,928.74 21.71%	100,000.00 476,100,000.00	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	
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	3.5050% 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	
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)							
				% Annual equivalent CPR							
Series A	With optional redemption *	Average life	Years	4.03	3.74	3.49	3.26	3.05	2.87	2.71	2.56
		Final Maturity	Years	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	Years	4.03	3.74	3.49	3.26	3.05	2.87	2.71	2.56
		Final Maturity	Years	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	Years	8.75	8.25	7.75	7.25	7.00	6.49	6.25	6.00
		Final Maturity	Years	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	Years	13.29	12.72	12.18	11.67	11.17	10.71	10.26	9.84
		Final Maturity	Years	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		At issue date		% CE	
	% CE	% CE	% CE	% CE		
Series A	66.15%	103,362,928.74	50.78%	90.00%	476,100,000.00	15.00%
Series B	33.85%	52,900,000.00	16.93%	10.00%	52,900,000.00	5.00%
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	36,538,390.93
Servicer ppal collect not yet credited	130,317.09		
Servicer ints collect not yet credited	44,328.05		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		26,884,124.30	4.005%
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	151,043,281.61	529,135,691.64
	Average loan	46,417.73	95,529.10
	Minimum	36.27	26,259.37
	Maximum	260,140.54	410,676.22
Interest rate	Weighted average (wac)	4.07%	2.81%
	Minimum	0.40%	0.73%
	Maximum	6.11%	6.50%
Final maturity	Weighted average (WARM) (months)	167	277
	Minimum	02/03/2025	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		15.33%	15.42%
1-year EURIBOR/MIBOR (Mortgage Market)		84.05%	83.92%
Mortgage Market: Savings Banks		0.00%	0.04%
Mortgage Market: All Institutions		0.62%	0.50%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	3.69	6.58	0.05	8.84
10.01 - 20%	12.85	15.50	0.96	16.35
20.01 - 30%	21.64	25.07	4.62	25.79
30.01 - 40%	25.64	35.32	9.82	35.38
40.01 - 50%	25.09	44.71	15.66	45.24
50.01 - 60%	10.86	53.43	20.37	55.36
60.01 - 70%	0.22	61.77	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)	33.87		56.75	
Minimum	0.02		7.17	
Maximum	62.50		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)	0.83%	0.65%	0.60%	0.66%	0.39%
Annual Percentage Rate (CPR)	9.53%	7.54%	6.92%	7.66%	4.60%

Geographic distribution		
	Current	At constitution date
Andalucia	34.63%	33.03%
Asturias	29.11%	27.78%
Balearic Islands	0.01%	0.04%
Basque Country		0.01%
Castilla-La Mancha	31.74%	34.19%
Castilla-Leon	0.09%	0.11%
Catalonia	0.08%	0.06%
Galicia	0.26%	0.25%
Madrid	1.84%	1.95%
Murcia	1.63%	1.73%
Navarra		0.02%
Valencia	0.60%	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	62	17,061.69	8,482.67	0.00	25,544.36	5.09	3,624,000.35	3,649,544.71	62.04	30.73
from > 1 to = 2 months	9	4,912.47	3,502.79	0.00	8,415.26	1.68	583,168.84	591,584.10	10.06	31.68
from > 2 to = 3 months	4	3,046.87	1,815.70	0.00	4,862.57	0.97	172,847.60	177,710.17	3.02	30.88
from > 3 to = 6 months	4	6,081.62	3,100.64	0.00	9,182.26	1.83	173,733.84	182,916.10	3.11	30.65
from > 6 to < 12 months	7	81,685.28	13,433.47	0.00	95,118.75	18.96	321,256.24	416,374.99	7.08	37.98
from = 18 to < 24 months	2	12,705.74	8,203.04	0.00	20,908.78	4.17	98,864.41	119,773.19	2.04	34.93
from ≥ 2 years	11	273,718.63	63,857.10	0.00	337,575.73	67.30	406,939.75	744,515.48	12.66	38.73
	Subtotal	399,212.30	102,395.41	0.00	501,607.71	100.00	5,380,811.03	5,882,418.74	100.00	32.19
Total	99	399,212.30	102,395.41	0.00	501,607.71		5,380,811.03	5,882,418.74		