

Brief report

Date: 01/31/2026
 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	16,874.16	100,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	2.3640% 02/16/2026 100.834355 Gross 81.675828 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	02/16/2026 "Pass-Through"	AAA (sf) A+sf	A A	
		80,337,875.76	476,100,000.00							
		16.87%								
Series B ES0323977019	07/18/2013 529	100,000.00	100,000.00	Floating 3-M Euribor+0.500% 16.Feb/May/Aug/Nov	2.5640% 02/16/2026 648.122222 Gross 524.979000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	02/16/2026 "Pass-Through"	AA (sf) Asf	BB CCC	
		52,900,000.00	52,900,000.00							
		100.00%								
Total		133,237,875.76	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	0,78	
Series A	Final Maturity	% Annual equivalent CPR			2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00
		Average life	3,29	3,07	2,87	2,69	2,53	2,39	2,26	2,14		
		Date	03/02/2029	12/10/2028	09/29/2028	07/26/2028	05/28/2028	04/06/2028	02/19/2028	01/07/2028		
	Final Maturity	Average life	3,29	3,07	2,87	2,69	2,53	2,39	2,26	2,14		
		Date	11/16/2032	08/16/2032	02/16/2032	11/16/2031	05/16/2031	02/16/2031	11/16/2030	08/16/2030		
		Date	03/02/2029	12/10/2028	09/29/2028	07/26/2028	05/28/2028	04/06/2028	02/19/2028	01/07/2028		
Series B	Final Maturity	Average life	7,25	6,75	6,25	6,00	5,75	5,25	5,00	4,75		
		Date	02/15/2033	08/16/2032	02/16/2032	11/16/2031	08/15/2031	02/16/2031	11/16/2030	08/16/2030		
		Date	02/16/2033	08/16/2032	02/16/2032	11/16/2031	08/16/2031	02/16/2031	11/16/2030	08/16/2030		
	Final Maturity	Average life	11,66	11,17	10,70	10,25	9,83	9,42	9,04	8,68		
		Date	07/13/2037	01/14/2037	07/26/2036	02/14/2036	09/12/2035	04/18/2035	11/30/2034	07/21/2034		
		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

	Current		At issue date	
		% CE		% CE
Series A	60.30%	80,337,875.76	59.55%	90.00%
Series B	39.70%	52,900,000.00	19.85%	10.00%
Issue of Bonds		133,237,875.76		529,000,000.00
Principal Reserve Fund	19.85%	26,450,000.00	5.00%	26,450,000.00
Secondary Reserve Fund	0.25%	337,419.08	0.38%	2,000,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	35,404,710.79	1.721%	
Servicer ppal collect not yet credited	135,354.38		
Servicer ints collect not yet credited	44,158.64		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		26,787,419.08	3.064%
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	2,921	5,539	
Principal			
Principal outstanding	128,068,155.87	529,135,691.64	
Average loan	43,843.94	95,529.10	
Minimum	47.06	26,259.37	
Maximum	251,840.58	410,676.22	
Interest rate			
Weighted average (wac)	3.10%	2.81%	
Minimum	0.40%	0.73%	
Maximum	5.03%	6.50%	
Final maturity			
Weighted average (WARM) (months)	159	277	
Minimum	02/05/2026	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	14.91%	15.42%	
1-year EURIBOR/MIBOR (Mortgage Market)	84.46%	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	% LTV
0.01 - 10%	4.46	6.76	8.84
10.01 - 20%	15.24	15.78	16.35
20.01 - 30%	22.06	25.09	25.79
30.01 - 40%	27.09	35.23	35.38
40.01 - 50%	23.77	44.66	45.24
50.01 - 60%	7.21	52.84	55.36
60.01 - 70%	0.17	60.40	65.15
70.01 - 80%			21.25
80.01 - 90%			0.69
90.01 - 100%			0.07
Weighted average (WALTV)	32.32	56.75	
Minimum	0.03	7.17	
Maximum	60.48	95.18	

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund. Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information
 Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid www.edt-sg.com info@edt-sg.com
 Official register CNMV: C/ Edison, 4 - 28006 Madrid www.cnmv.com

RURAL HIPOTECARIO XV Fondo de Titulización de Activos

Brief report

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KPMG Auditores

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.73%	0.78%	0.68%	0.67%	0.41%
Annual Percentage Rate (CPR)	8.44%	8.94%	7.90%	7.70%	4.85%

Geographic distribution

	Current	At constitution date
Andalucia	34.96%	33.03%
Asturias	29.48%	27.78%
Balearic Islands	0.01%	0.04%
Basque Country		0.01%
Castilla-La Mancha	31.07%	34.19%
Castilla-Leon	0.07%	0.11%
Catalonia	0.08%	0.06%
Galicia	0.28%	0.25%
Madrid	1.73%	1.95%
Murcia	1.71%	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	51	13,983.87	4,733.32	0.00	18,717.19	3.73	2,788,346.01	2,807,063.20	62.85	27.84
from > 1 to = 2 months	3	1,454.09	795.26	0.00	2,249.35	0.45	282,068.19	284,317.54	6.37	40.01
from > 2 to = 3 months	2	1,066.73	569.98	0.00	1,636.71	0.33	110,645.26	112,281.97	2.51	27.01
from > 3 to = 6 months	3	5,127.32	2,498.25	0.00	7,625.57	1.52	157,590.61	165,216.18	3.70	33.71
from > 6 to < 12 months	3	5,868.34	3,414.23	0.00	9,312.57	1.86	126,600.12	135,912.69	3.04	35.70
from = 12 to < 18 months	1	4,073.76	4,848.57	0.00	8,922.33	1.78	88,917.80	97,840.13	2.19	45.45
from = 18 to < 24 months	2	77,232.01	5,594.79	0.00	82,826.80	16.51	32,845.12	115,671.92	2.59	41.71
from ≥ 2 years	10	296,367.79	73,889.42	0.00	370,257.21	73.82	377,710.72	747,967.93	16.75	42.82
Subtotal	75	405,203.91	96,343.82	0.00	501,547.73	100.00	3,964,723.83	4,466,271.56	100.00	31.19
Total	75	405,203.91	96,343.82	0.00	501,547.73		3,964,723.83	4,466,271.56		

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