

Brief report

Date: 02/28/2026
 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 Nº 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	15,600.68 74,274,837.48 15.60%	100,000.00 476,100,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	2.2840% 05/18/2026 90,069659 Gross 72.956424 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	05/18/2026 "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	2.4840% 05/18/2026 627.900000 Gross 508.599000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	05/18/2026 "Pass-Through"	AA (sf) Asf	BB CCC
Total		127,174,837.48	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	Date	% Monthly CPR (SMM)							Final Maturity Years	Date
				0.17	0.25	0.34	0.42	0.51	0.60	0.69		
Series A	With optional redemption *	Average life	Years	3.13	2.92	2.73	2.56	2.41	2.27	2.15	2.04	03/01/2028
		Final Maturity	Years	6.75	6.25	6.00	5.50	5.25	5.00	4.75	4.50	08/16/2030
	Without optional redemption *	Average life	Years	3.13	2.92	2.73	2.56	2.41	2.27	2.15	2.04	03/01/2028
		Final Maturity	Years	6.75	6.25	6.00	5.50	5.25	5.00	4.75	4.50	08/16/2030
Series B	With optional redemption *	Average life	Years	6.75	6.25	6.00	5.75	5.25	5.00	4.75	4.50	08/16/2030
		Final Maturity	Years	11/16/2032	05/16/2032	02/16/2032	11/16/2031	05/16/2031	02/16/2031	11/16/2030	08/16/2030	
	Without optional redemption *	Average life	Years	11.30	10.82	10.37	9.93	9.52	9.13	8.76	8.41	07/15/2034
		Final Maturity	Years	25.51	25.51	25.51	25.51	25.51	25.51	25.51	25.51	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	58.40%	74,274,837.48	62.40%	90.00%	476,100,000.00
Series B	41.60%	52,900,000.00	20.80%	10.00%	52,900,000.00
Issue of Bonds		127,174,837.48			529,000,000.00
Principal Reserve Fund	20.80%	26,450,000.00		5.00%	26,450,000.00
Secondary Reserve Fund	0.25%	311,954.32		0.38%	2,000,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	29,624,013.87	1.726%	
Servicer ppal collect not yet credited	225,306.36		
Servicer ints collect not yet credited	76,772.29		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		26,761,954.32	3.006%
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	2,903	5,539	
Principal			
Principal outstanding	126,721,288.29	529,135,691.64	
Average loan	43,651.84	95,529.10	
Minimum	26.07	26,259.37	
Maximum	251,248.12	410,676.22	
Interest rate			
Weighted average (wac)	3.08%	2.81%	
Minimum	0.40%	0.73%	
Maximum	5.03%	6.50%	
Final maturity			
Weighted average (WARM) (months)	158	277	
Minimum	03/04/2026	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)	84.47%	83.92%	
Mortgage Market: Savings Banks	0.00%	0.04%	
Mortgage Market: All Institutions	0.63%	0.50%	

LTV Distribution			
	Current	At constitution date	
	% Pool	% LTV	% LTV
0.01 - 10%	4.45	6.74	8.84
10.01 - 20%	15.34	15.72	16.35
20.01 - 30%	22.18	25.09	25.79
30.01 - 40%	27.19	35.20	35.38
40.01 - 50%	23.57	44.63	45.24
50.01 - 60%	7.09	52.76	55.36
60.01 - 70%	0.18	60.22	65.15
70.01 - 80%			73.58
80.01 - 90%			85.24
90.01 - 100%			92.87
Weighted average (WALTV)	32.21		56.75
Minimum	0.01		7.17
Maximum	60.30		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.

Europa 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 Europa de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information
 Europa 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

Date: 02/28/2026

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KPMG Auditores

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.31%	0.65%	0.60%	0.63%	0.41%
Annual Percentage Rate (CPR)	3.71%	7.51%	6.96%	7.34%	4.84%

Geographic distribution		
	Current	At constitution date
Andalucia	35.12%	33.03%
Asturias	29.52%	27.78%
Balearic Islands	0.01%	0.04%
Basque Country		0.01%
Castilla-La Mancha	30.93%	34.19%
Castilla-Leon	0.07%	0.11%
Catalonia	0.08%	0.06%
Galicia	0.28%	0.25%
Madrid	1.68%	1.95%
Murcia	1.70%	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	65	19,174.55	6,094.58	0.00	25,269.13	5.02	3,628,429.45	3,653,698.58	71.50	29.38
from > 1 to = 2 months	4	2,178.56	1,401.77	0.00	3,580.33	0.71	287,760.84	291,341.17	5.70	45.40
from > 3 to = 6 months	1	1,894.19	774.89	0.00	2,669.08	0.53	55,981.54	58,640.62	1.15	40.30
from > 6 to < 12 months	5	10,248.23	5,627.90	0.00	15,876.13	3.15	226,569.19	242,445.32	4.74	33.43
from = 18 to < 24 months	1	68,499.70	2,652.60	0.00	71,152.30	14.13	0.00	71,152.30	1.39	63.75
from ≥ 2 years	11	307,293.05	77,888.92	0.00	385,181.97	76.47	407,626.78	792,808.75	15.51	41.45
Subtotal	87	409,278.28	94,440.66	0.00	503,718.94	100.00	4,606,367.80	5,110,086.74	100.00	31.99
Total	87	409,278.28	94,440.66	0.00	503,718.94		4,606,367.80	5,110,086.74		

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