

Brief report

Date: 03/31/2026
 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 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	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	
		74,274,837.48	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	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	
		52,900,000.00	52,900,000.00							
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	% Monthly CPR (SMM)							Final Maturity	
				0.17	0.25	0.34	0.42	0.51	0.60	0.69		0.78
Series A	With optional redemption *	Average life	3.13	2.92	2.73	2.56	2.41	2.27	2.15	2.04	Date	04/02/2029
		Final Maturity	6.75	6.25	6.00	5.50	5.25	5.00	4.75	4.50	Date	11/16/2032
			3.13	2.92	2.73	2.56	2.41	2.27	2.15	2.04	Date	11/16/2032
	Without optional redemption *	Average life	3.13	2.92	2.73	2.56	2.41	2.27	2.15	2.04	Date	04/02/2029
		Final Maturity	6.75	6.25	6.00	5.50	5.25	5.00	4.75	4.50	Date	11/16/2032
			3.13	2.92	2.73	2.56	2.41	2.27	2.15	2.04	Date	11/16/2032
Series B	With optional redemption *	Average life	6.75	6.25	6.00	5.75	5.25	5.00	4.75	4.50	Date	11/16/2032
		Final Maturity	6.75	6.25	6.00	5.75	5.25	5.00	4.75	4.50	Date	11/16/2032
			11/16/2032	05/16/2032	02/16/2032	11/16/2031	05/16/2031	02/16/2031	11/16/2030	08/16/2030	Date	08/16/2051
	Without optional redemption *	Average life	11.30	10.82	10.37	9.93	9.52	9.13	8.76	8.41	Date	06/03/2037
		Final Maturity	25.51	25.51	25.51	25.51	25.51	25.51	25.51	25.51	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	08/16/2051	Date	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	31,573,299.23
Servicer ppal collect not yet credited	288,440.46		
Servicer ints collect not yet credited	29,394.96		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		26,712,956.87	2.984%
Subordinated Loan S/T		48,997.45	
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	2,878	5,539	
Principal			
Principal outstanding	125,128,260.46	529,135,691.64	
Average loan	43,477.51	95,529.10	
Minimum	25.21	26,259.37	
Maximum	250,654.34	410,676.22	
Interest rate			
Weighted average (wac)	3.08%	2.81%	
Minimum	0.40%	0.73%	
Maximum	4.75%	6.50%	
Final maturity			
Weighted average (WARM) (months)	157	277	
Minimum	04/01/2026	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	14.74%	15.42%	
1-year EURIBOR/MIBOR (Mortgage Market)	84.64%	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	% Pool	% LTV
0.01 - 10%	4.51	6.73	0.05	8.84
10.01 - 20%	15.65	15.78	0.96	16.35
20.01 - 30%	22.04	25.11	4.62	25.79
30.01 - 40%	27.31	35.16	9.82	35.38
40.01 - 50%	23.42	44.58	15.66	45.24
50.01 - 60%	7.00	52.80	20.37	55.36
60.01 - 70%	0.07	60.12	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)	32.09		56.75	
Minimum	0.01		7.17	
Maximum	60.12		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

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.52%	0.52%	0.61%	0.61%	0.41%
Annual Percentage Rate (CPR)	6.01%	6.07%	7.06%	7.03%	4.85%

Geographic distribution		
	Current	At constitution date
Andalucia	35.19%	33.03%
Asturias	29.52%	27.78%
Balearic Islands	0.01%	0.04%
Basque Country		0.01%
Castilla-La Mancha	30.84%	34.19%
Castilla-Leon	0.07%	0.11%
Catalonia	0.08%	0.06%
Galicia	0.28%	0.25%
Madrid	1.69%	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	43	10,943.57	3,436.20	0.00	14,379.77	2.87	2,168,646.15	2,183,025.92	58.04	28.87	
from > 1 to = 2 months	5	3,451.93	839.34	0.00	4,291.27	0.86	273,132.52	277,423.79	7.38	23.65	
from > 2 to = 3 months	1	878.67	747.41	0.00	1,626.08	0.32	133,207.95	134,834.03	3.58	50.68	
from > 3 to = 6 months	1	1,708.07	759.61	0.00	2,467.68	0.49	55,641.92	58,109.60	1.54	39.94	
from > 6 to < 12 months	4	9,197.76	5,082.24	0.00	14,280.00	2.85	195,120.40	209,400.40	5.57	35.51	
from = 12 to < 18 months	1	2,164.53	1,127.47	0.00	3,292.00	0.66	30,135.68	33,427.68	0.89	24.64	
from ≥ 2 years	12	378,633.27	81,752.20	0.00	460,385.47	91.94	404,689.66	865,075.13	23.00	42.74	
	Subtotal	67	406,977.80	93,744.47	0.00	500,722.27	100.00	3,260,574.28	3,761,296.55	100.00	31.62
Total	67	406,977.80	93,744.47	0.00	500,722.27		3,260,574.28	3,761,296.55			

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.

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