

Brief report

Date: 04/30/2026  
 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 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 A
		74,274,837.48	476,100,000.00					A+sf	
		15.60%							
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)	BB CCC
		52,900,000.00	52,900,000.00					Asf	
		100.00%							
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)							0.78
				0.17	0.25	0.34	0.42	0.51	0.60	0.69	
Series A	Final Maturity	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00		
		Average life	3.13	2.92	2.73	2.56	2.41	2.27	2.15	2.04	
		Date	04/02/2029	01/15/2029	11/07/2028	09/07/2028	07/14/2028	05/25/2028	04/11/2028	03/01/2028	
	Final Maturity	11/16/2032	05/16/2032	02/16/2032	08/16/2031	05/16/2031	02/16/2031	11/16/2030	08/16/2030		
		Average life	3.13	2.92	2.73	2.56	2.41	2.27	2.15	2.04	
		Date	04/02/2029	01/15/2029	11/07/2028	09/07/2028	07/14/2028	05/25/2028	04/11/2028	03/01/2028	
Series B	Final Maturity	11/16/2032	05/16/2032	02/16/2032	11/16/2031	05/16/2031	02/16/2031	11/16/2030	08/16/2030		
		Average life	6.75	6.25	6.00	5.75	5.25	5.00	4.75	4.50	
		Date	11/16/2032	05/16/2032	02/16/2032	11/16/2031	05/16/2031	02/16/2031	11/16/2030	08/16/2030	
	Final Maturity	11/16/2032	05/16/2032	02/16/2032	11/16/2031	05/16/2031	02/16/2031	11/16/2030	08/16/2030		
		Average life	11.30	10.82	10.37	9.93	9.52	9.13	8.76	8.41	
		Date	06/03/2037	12/10/2036	06/26/2036	01/20/2036	08/23/2035	04/02/2035	11/19/2034	07/15/2034	
Final Maturity	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		

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	34,040,399.28
Servicer ppal collect not yet credited	216,731.90		
Servicer ints collect not yet credited	45,579.98		
Liabilities		Available	Balance
			Interest
Subordinated Loan L/T	26,761,954.32	2.984%	
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	123,160,003.13	529,135,691.64
	Average loan	43,289.98	95,529.10
	Minimum	24.34	26,259.37
	Maximum	250,059.23	410,676.22
	Interest rate		
Weighted average (wac)		3.10%	2.81%
Minimum		0.40%	0.73%
Maximum		4.87%	6.50%
Final maturity	Weighted average (WARM) (months)	157	277
	Minimum	05/02/2026	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		14.61%	15.42%
1-year EURIBOR/MIBOR (Mortgage Market)		84.76%	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%	4.58	6.75	0.05	8.84
10.01 - 20%	15.62	15.74	0.96	16.35
20.01 - 30%	22.33	25.06	4.62	25.79
30.01 - 40%	27.28	35.12	9.82	35.38
40.01 - 50%	23.23	44.54	15.66	45.24
50.01 - 60%	6.97	52.81	20.37	55.36
60.01 - 70%			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)	31.97		56.75	
Minimum	0.01		7.17	
Maximum	59.94		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](http://www.edt-sg.com) [info@edt-sg.com](mailto:info@edt-sg.com)  
 Official register CNMV: C/ Edison, 4 - 28006 Madrid [www.cnmv.com](http://www.cnmv.com)

# RURAL HIPOTECARIO XV Fondo de Titulización de Activos

## Brief report

Date: 04/30/2026

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 Suscriber  
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

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month, mort. (SMM)	0.83%	0.55%	0.67%	0.62%	0.42%
Annual Percentage Rate (CPR)	9.50%	6.44%	7.70%	7.21%	4.88%

Geographic distribution		
	Current	At constitution date
Andalucia	35.30%	33.03%
Asturias	29.48%	27.78%
Balearic Islands	0.01%	0.04%
Basque Country		0.01%
Castilla-La Mancha	30.75%	34.19%
Castilla-Leon	0.07%	0.11%
Catalonia	0.08%	0.06%
Galicia	0.28%	0.25%
Madrid	1.69%	1.95%
Murcia	1.73%	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	36	10,308.46	3,739.58	0.00	14,048.04	3.23	2,367,140.25	2,381,188.29	63.81	30.43
from > 1 to = 2 months	5	2,408.23	858.84	0.00	3,267.07	0.75	273,435.46	276,702.53	7.42	32.51
from > 2 to = 3 months	2	1,934.18	158.39	0.00	2,092.57	0.48	30,474.11	32,566.68	0.87	11.07
from > 6 to < 12 months	4	9,995.25	3,746.13	0.00	13,741.38	3.16	194,454.11	208,195.49	5.58	33.50
from = 12 to < 18 months	1	2,339.28	1,211.50	0.00	3,550.78	0.82	29,960.93	33,511.71	0.90	24.71
from ≥ 2 years	11	315,700.11	81,979.86	0.00	397,679.97	91.55	401,734.95	799,414.92	21.42	44.09
Subtotal	59	342,685.51	91,694.30	0.00	434,379.81	100.00	3,297,199.81	3,731,579.62	100.00	32.35
Total	59	342,685.51	91,694.30	0.00	434,379.81		3,297,199.81	3,731,579.62		

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](http://www.edt-sg.com) [info@edt-sg.com](mailto:info@edt-sg.com)  
Official register CNMV: C/ Edison, 4 - 28006 Madrid [www.cnmv.com](http://www.cnmv.com)