# RURAL HIPOTECARIO XV Fondo de Titulización de Activos

## Brief report

**Date:** 09/30/2026
**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

### Issued securities: Asset-Backed Bonds

**Bonds issue**

| Series / ISIN Code | Issue date / Nº bonds | Principal outstanding (Bond Unit / Series Total / %Factor) Current | Principal outstanding Original | Interest type / Reference rate and margin / Payment Date | Interest Rate / Next coupon | Redemption: Final maturity (legal) | Redemption: Next | Rating DBRS / Fitch: Current | Rating DBRS / Fitch: Original |
|---|---|---|---|---|---|---|---|---|---|
| Series A<br>ES0323977001 | 07/18/2013<br>4,761 | 13,597.87<br>64,739,459.07<br>13.60% | 100,000.00<br>476,100,000.00 | Floating<br>3-M Euribor+0.300%<br>16.Feb/May/Aug/Nov | 2.8110%<br>11/16/2026<br>96.620798 Gross<br>78.262846 Net | 05/16/2058<br>Quarterly<br>16.Feb/May/Aug/Nov | 11/16/2026<br>"Pass-Through" | AAA (sf)<br>A+sf | A A |
| Series B<br>ES0323977019 | 07/18/2013<br>529 | 100,000.00<br>52,900,000.00<br>100.00% | 100,000.00<br>52,900,000.00 | Floating<br>3-M Euribor+0.500%<br>16.Feb/May/Aug/Nov | 3.0110%<br>11/16/2026<br>761.113889 Gross<br>616.502250 Net | 05/16/2058<br>Quarterly<br>16.Feb/May/Aug/Nov | 11/16/2026<br>"Pass-Through" | AA (sf)<br>A+sf | BB CCC |
| Total | | 117,639,459.07 | 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**

| | | | | % Monthly CPR (SMM) | 0,17 | 0,25 | 0,34 | 0,42 | 0,51 | 0,60 | 0,69 | 0,78 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | % Annual equivalent CPR | 2,00 | 3,00 | 4,00 | 5,00 | 6,00 | 7,00 | 8,00 | 9,00 |
| Series A | With optional redemption * | Average life | Years | | 2.99 | 2.79 | 2.61 | 2.45 | 2.31 | 2.18 | 2.06 | 1.95 |
| | | | Date | | 05/12/2029 | 02/28/2029 | 12/24/2028 | 10/27/2028 | 09/05/2028 | 07/20/2028 | 06/07/2028 | 04/30/2028 |
| | | Final Maturity | Years | | 6.25 | 6.00 | 5.75 | 5.25 | 5.00 | 4.75 | 4.50 | 4.25 |
| | | | Date | | 08/16/2032 | 05/16/2032 | 02/16/2032 | 08/16/2031 | 05/16/2031 | 02/16/2031 | 11/16/2030 | 08/16/2030 |
| | Without optional redemption * | Average life | Years | | 2.99 | 2.79 | 2.61 | 2.45 | 2.31 | 2.18 | 2.06 | 1.95 |
| | | | Date | | 05/12/2029 | 02/28/2029 | 12/24/2028 | 10/27/2028 | 09/05/2028 | 07/20/2028 | 06/07/2028 | 04/30/2028 |
| | | Final Maturity | Years | | 6.25 | 6.00 | 5.75 | 5.25 | 5.00 | 4.75 | 4.50 | 4.25 |
| | | | Date | | 08/16/2032 | 05/16/2032 | 02/16/2032 | 08/16/2031 | 05/16/2031 | 02/16/2031 | 11/16/2030 | 08/16/2030 |
| Series B | With optional redemption * | Average life | Years | | 6.50 | 6.00 | 5.75 | 5.25 | 5.00 | 4.75 | 4.50 | 4.25 |
| | | | Date | | 11/15/2032 | 05/16/2032 | 02/16/2032 | 08/16/2031 | 05/16/2031 | 02/16/2031 | 11/16/2030 | 08/16/2030 |
| | | Final Maturity | Years | | 6.50 | 6.00 | 5.75 | 5.25 | 5.00 | 4.75 | 4.50 | 4.25 |
| | | | Date | | 11/16/2032 | 05/16/2032 | 02/16/2032 | 08/16/2031 | 05/16/2031 | 02/16/2031 | 11/16/2030 | 08/16/2030 |
| | Without optional redemption * | Average life | Years | | 10.98 | 10.51 | 10.07 | 9.65 | 9.25 | 8.88 | 8.52 | 8.18 |
| | | | Date | | 05/07/2037 | 11/18/2036 | 06/10/2036 | 01/08/2036 | 08/16/2035 | 03/31/2035 | 11/21/2034 | 07/21/2034 |
| | | Final Maturity | Years | | 25.26 | 25.26 | 25.26 | 25.26 | 25.26 | 25.26 | 25.26 | 25.26 |
| | | | 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 | % CE | | At issue date | % CE |
|---|---|---|---|---|---|---|
| Series A | 55.03% | 64,739,459.07 | 67.45% | 90.00% | 476,100,000.00 | 15.00% |
| Series B | 44.97% | 52,900,000.00 | 22.48% | 10.00% | 52,900,000.00 | 5.00% |
| Issue of Bonds | | 117,639,459.07 | | | 529,000,000.00 | |
| Principal Reserve Fund | 22.48% | 26,450,000.00 | | 5.00% | 26,450,000.00 | |
| Secondary Reserve Fund | 0.23% | 271,905.73 | | 0.38% | 2,000,000.00 | |

**Other finantial operations (current)**

| Assets | | Balance | Interest |
|---|---|---|---|
| Treasury Account | | 31,622,247.97 | 1.983% |
| Servicer ppal collect not yet credited | | 130,528.32 | |
| Servicer ints collect not yet credited | | 43,698.41 | |
| **Liabilities** | **Available** | **Balance** | **Interest** |
| Subordinated Loan L/T | | 26,721,905.73 | 3.283% |
| 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 | 2,746 | 5,539 |
| Principal | | |
| Principal outstanding | 115,603,277.24 | 529,135,691.64 |
| Average loan | 42,098.79 | 95,529.10 |
| Minimum | 6.85 | 26,259.37 |
| Maximum | 247,195.34 | 410,676.22 |
| Interest rate | | |
| Weighted average (wac) | 3.41% | 2.81% |
| Minimum | 0.40% | 0.73% |
| Maximum | 5.36% | 6.50% |
| Final maturity | | |
| Weighted average (WARM) (months) | 153 | 277 |
| Minimum | 10/02/2026 | 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 | 14.19% | 15.42% |
| 1-year EURIBOR/MIBOR (Mortgage Market) | 85.16% | 83.92% |
| Mortgage Market: Savings Banks | 0.00% | 0.04% |
| Mortgage Market: All Institutions | 0.65% | 0.50% |

**LTV Distribution**

| | Current | | At constitution date | |
|---|---|---|---|---|
| | % Pool | % LTV | % Pool | % LTV |
| 0.01 - 10% | 4.66 | 6.60 | 0.05 | 8.84 |
| 10.01 - 20% | 16.68 | 15.62 | 0.96 | 16.35 |
| 20.01 - 30% | 22.54 | 25.04 | 4.62 | 25.79 |
| 30.01 - 40% | 27.99 | 35.04 | 9.82 | 35.38 |
| 40.01 - 50% | 22.06 | 44.55 | 15.66 | 45.24 |
| 50.01 - 60% | 6.07 | 52.56 | 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) | | 31.38 | | 56.75 |
| Minimum | | 0.01 | | 7.17 |
| Maximum | | 59.04 | | 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

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## Prepayments

| | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
|---|---|---|---|---|---|
| Single month. mort. (SMM) | 0.53% | 0.41% | 0.56% | 0.58% | 0.42% |
| Annual Percentage Rate (CPR) | 6.19% | 4.81% | 6.48% | 6.77% | 4.91% |

## Geographic distribution

| | Current | At constitution date |
|---|---|---|
| Andalucia | 35.71% | 33.03% |
| Asturias | 29.46% | 27.78% |
| Balearic Islands | 0.01% | 0.04% |
| Basque Country | | 0.01% |
| Castilla-La Mancha | 30.43% | 34.19% |
| Castilla-Leon | 0.07% | 0.11% |
| Catalonia | 0.09% | 0.06% |
| Galicia | 0.29% | 0.25% |
| Madrid | 1.65% | 1.95% |
| Murcia | 1.77% | 1.73% |
| Navarra | | 0.02% |
| Valencia | 0.52% | 0.83% |

## Current delinquency

| Aging | Assets | Overdue debt | | | | | Outstanding debt | Total debt | | % Total debt / Appraisal Value |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Principal | Interest | Other | Total | % | | | % | |
| *Delinquencies* | | | | | | | | | | |
| Up to 1 month | 42 | 10,739.83 | 2,917.69 | 0.00 | 13,657.52 | 4.83 | 1,899,539.74 | 1,913,197.26 | 57.54 | 27.15 |
| from > 1 to = 2 months | 6 | 5,272.71 | 2,823.36 | 0.00 | 8,096.07 | 2.86 | 561,772.27 | 569,868.34 | 17.14 | 30.06 |
| from > 2 to = 3 months | 1 | 1,345.35 | 425.12 | 0.00 | 1,770.47 | 0.63 | 37,866.12 | 39,636.59 | 1.19 | 31.50 |
| from > 3 to = 6 months | 1 | 1,104.48 | 769.56 | 0.00 | 1,874.04 | 0.66 | 48,400.55 | 50,274.59 | 1.51 | 29.16 |
| from > 6 to < 12 months | 2 | 5,647.04 | 610.51 | 0.00 | 6,257.55 | 2.21 | 30,519.69 | 36,777.24 | 1.11 | 15.22 |
| from = 12 to < 18 months | 1 | 5,429.86 | 1,899.36 | 0.00 | 7,329.22 | 2.59 | 48,034.92 | 55,364.14 | 1.67 | 32.16 |
| from = 18 to < 24 months | 1 | 3,220.38 | 1,624.30 | 0.00 | 4,844.68 | 1.71 | 29,079.83 | 33,924.51 | 1.02 | 25.01 |
| from ≥ 2 years | 9 | 160,113.07 | 78,884.12 | 0.00 | 238,997.19 | 84.50 | 386,953.64 | 625,950.83 | 18.83 | 41.08 |
| Subtotal | 63 | 192,872.72 | 89,954.02 | 0.00 | 282,826.74 | 100.00 | 3,042,166.76 | 3,324,993.50 | 100.00 | 29.39 |
| Total | 63 | 192,872.72 | 89,954.02 | 0.00 | 282,826.74 | | 3,042,166.76 | 3,324,993.50 | | |

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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