RURAL HIPOTECARIO XV Fondo de Titulización de Activos

Brief report

Date: 10/31/2026
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 Suscriber
Banco Cooperativo Español

Servicer Credit Support Provider
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Bond Paying Agent
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
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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 ES0323977001	07/18/2013 4,761	13,597.87 64,739,459.07 13.60%	100,000.00 476,100,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	2.8110% 11/16/2026 96.620798 Gross 78.262846 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	11/16/2026 "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	3.0110% 11/16/2026 761.113889 Gross 616.502250 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	11/16/2026 "Pass-Through"	AA (sf) 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		33,878,134.72	1.983%
Servicer ppal collect not yet credited		137,045.06	
Servicer ints collect not yet credited		44,355.04	
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	2,708	5,539
Principal		
Principal outstanding	113,781,560.72	529,135,691.64
Average loan	42,016.82	95,529.10
Minimum	0.03	26,259.37
Maximum	246,635.77	410,676.22
Interest rate		
Weighted average (wac)	3.49%	2.81%
Minimum	0.40%	0.73%
Maximum	5.36%	6.50%
Final maturity		
Weighted average (WARM) (months)	153	277
Minimum	11/09/2026	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	14.18%	15.42%
1-year EURIBOR/MIBOR (Mortgage Market)	85.20%	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	% Pool	% LTV
0.01 - 10%	4.73	6.62	0.05	8.84
10.01 - 20%	16.66	15.58	0.96	16.35
20.01 - 30%	22.71	25.00	4.62	25.79
30.01 - 40%	28.00	35.03	9.82	35.38
40.01 - 50%	22.19	44.56	15.66	45.24
50.01 - 60%	5.71	52.55	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)		31.28		56.75
Minimum		0.00		7.17
Maximum		58.86		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)	0.63%	0.46%	0.52%	0.59%	0.42%
Annual Percentage Rate (CPR)	7.29%	5.42%	6.11%	6.91%	4.93%

Geographic distribution

	Current	At constitution date
Andalucia	35.72%	33.03%
Asturias	29.39%	27.78%
Balearic Islands		0.04%
Basque Country		0.01%
Castilla-La Mancha	30.46%	34.19%
Castilla-Leon	0.07%	0.11%
Catalonia	0.09%	0.06%
Galicia	0.29%	0.25%
Madrid	1.66%	1.95%
Murcia	1.78%	1.73%
Navarra		0.02%
Valencia	0.53%	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	44	11,251.75	3,208.34	0.00	14,460.09	7.80	2,217,846.28	2,232,306.37	73.01	27.38
from > 1 to = 2 months	5	3,794.51	2,082.50	0.00	5,877.01	3.17	385,887.45	391,764.46	12.81	26.04
from > 6 to < 12 months	1	2,816.38	456.31	0.00	3,272.69	1.77	20,700.59	23,973.28	0.78	21.73
from = 12 to < 18 months	1	5,491.10	1,876.33	0.00	7,367.43	3.98	47,633.92	55,001.35	1.80	31.95
from = 18 to < 24 months	1	3,398.08	1,705.38	0.00	5,103.46	2.75	28,902.13	34,005.59	1.11	25.07
from ≥ 2 years	6	109,962.37	39,294.28	0.00	149,256.65	80.53	171,112.33	320,368.98	10.48	36.99
Subtotal	58	136,714.19	48,623.14	0.00	185,337.33	100.00	2,872,082.70	3,057,420.03	100.00	27.94
Total	58	136,714.19	48,623.14	0.00	185,337.33		2,872,082.70	3,057,420.03		

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