

RURAL HIPOTECARIO XV Fondo de Titulización de Activos



Brief report

Date: 01/31/2024
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
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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)		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	27,619.84 131,498,058.24 27.62%	100,000.00 476,100,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	4.2970% 02/16/2024 303.299601 Gross 245.672677 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	02/16/2024 "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	4.4970% 02/16/2024 1,149.233333 Gross 930.879000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	02/16/2024 "Pass-Through"	AA (sf) Asf	BB CCC
Total		184,398,058.24	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	4.68	4.34	4.04	3.77	3.53	3.32	3.12	2.95
			Date	07/21/2028	03/19/2028	11/29/2027	08/23/2027	05/28/2027	03/10/2027	12/30/2026	10/27/2026
		Final Maturity	Years	10.26	9.76	9.01	8.50	8.01	7.75	7.26	7.01
		Date	02/16/2034	08/16/2033	11/16/2032	05/16/2032	11/16/2031	08/16/2031	02/16/2031	11/16/2030	
	Without optional redemption *	Average life	Years	4.68	4.34	4.04	3.77	3.53	3.32	3.12	2.95
			Date	07/21/2028	03/19/2028	11/29/2027	08/23/2027	05/28/2027	03/10/2027	12/30/2026	10/27/2026
Final Maturity		Years	10.26	9.76	9.01	8.50	8.01	7.75	7.26	7.01	
	Date	02/16/2034	08/16/2033	11/16/2032	05/16/2032	11/16/2031	08/16/2031	02/16/2031	11/16/2030		
Series B	With optional redemption *	Average life	Years	10.26	9.76	9.01	8.50	8.01	7.75	7.26	7.01
			Date	02/16/2034	08/16/2033	11/16/2032	05/16/2032	11/16/2031	08/16/2031	02/16/2031	11/16/2030
		Final Maturity	Years	10.26	9.76	9.01	8.50	8.01	7.75	7.26	7.01
		Date	02/16/2034	08/16/2033	11/16/2032	05/16/2032	11/16/2031	08/16/2031	02/16/2031	11/16/2030	
	Without optional redemption *	Average life	Years	14.68	14.07	13.48	12.91	12.37	11.85	11.36	10.89
			Date	07/19/2038	12/07/2037	05/04/2037	10/09/2036	03/26/2036	09/19/2035	03/23/2035	10/05/2034
Final Maturity		Years	27.77	27.77	27.77	27.77	27.77	27.77	27.77	27.77	
	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	

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			At issue date	
			% CE			% CE
Series A	71.31%	131,498,058.24	42.92%	90.00%	476,100,000.00	15.00%
Series B	28.69%	52,900,000.00	14.23%	10.00%	52,900,000.00	5.00%
Issue of Bonds		184,398,058.24			529,000,000.00	
Principal Reserve Fund	14.23%	26,246,419.09		5.00%	26,450,000.00	
Secondary Reserve Fund	0.30%	552,291.84		0.38%	2,000,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		40,270,406.91	3.682%
Servicer ppal collect not yet credited		110,417.16	
Servicer ints collect not yet credited		63,490.09	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		27,002,291.84	4.997%
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	Count
Principal		3,578	5,539
Principal outstanding		176,131,506.67	529,135,691.64
Average loan		49,226.25	95,529.10
Minimum		0.78	26,259.37
Maximum		267,314.09	410,676.22
Interest rate			
Weighted average (wac)		4.65%	2.81%
Minimum		0.62%	0.73%
Maximum		7.03%	6.50%
Final maturity			
Weighted average (WARM) (months)		176	277
Minimum		02/04/2024	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		15.50%	15.42%
1-year EURIBOR/MIBOR (Mortgage Market)		83.91%	83.92%
Mortgage Market: Savings Banks		0.00%	0.04%
Mortgage Market: All Institutions		0.59%	0.50%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	3.10	6.59	0.05	8.84
10.01 - 20%	11.69	15.65	0.96	16.35
20.01 - 30%	20.13	25.32	4.62	25.79
30.01 - 40%	24.34	35.29	9.82	35.38
40.01 - 50%	27.22	44.89	15.66	45.24
50.01 - 60%	12.92	53.73	20.37	55.36
60.01 - 70%	0.60	61.98	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)	35.25			56.75
Minimum	0.00			7.17
Maximum	64.92			95.18

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

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.07%	1.05%	0.88%	0.83%	0.37%
Annual Percentage Rate (CPR)	12.16%	11.92%	10.03%	9.51%	4.31%

Geographic distribution

	Current	At constitution date
Andalucia	34.44%	33.03%
Asturias	28.81%	27.78%
Balearic Islands	0.01%	0.04%
Basque Country		0.01%
Castilla-La Mancha	32.02%	34.19%
Castilla-Leon	0.10%	0.11%
Catalonia	0.07%	0.06%
Galicia	0.24%	0.25%
Madrid	2.03%	1.95%
Murcia	1.69%	1.73%
Navarra		0.02%
Valencia	0.61%	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	74	19,717.01	12,162.80	0.00	31,879.81	7.88	4,430,270.82	4,462,150.63	62.55	33.05
from > 1 to = 2 months	11	6,610.72	5,440.61	0.00	12,051.33	2.98	983,812.76	995,864.09	13.96	37.54
from > 2 to = 3 months	6	4,681.93	3,911.84	0.00	8,593.77	2.13	326,364.32	334,958.09	4.70	38.44
from > 3 to = 6 months	3	4,759.97	3,525.34	0.00	8,285.31	2.05	246,134.21	254,419.52	3.57	39.86
from > 6 to < 12 months	4	10,157.77	4,171.24	0.00	14,329.01	3.54	145,034.70	159,363.71	2.23	27.28
from = 12 to < 18 months	4	19,086.52	10,073.42	0.00	29,159.94	7.21	234,956.07	264,116.01	3.70	38.49
from = 18 to < 24 months	2	11,517.45	2,930.42	0.00	14,447.87	3.57	46,286.96	60,734.83	0.85	20.84
from ≥ 2 years	9	245,920.78	39,662.98	0.00	285,583.76	70.63	316,751.33	602,335.09	8.44	40.23
Subtotal	113	322,452.15	81,878.65	0.00	404,330.80	100.00	6,729,611.17	7,133,941.97	100.00	34.43
Total	113	322,452.15	81,878.65	0.00	404,330.80		6,729,611.17	7,133,941.97		