

RURAL HIPOTECARIO XV Fondo de Titulización de Activos



Brief report

Date: 02/29/2024
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
Banco Cooperativo Español

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	25,737.63 122,536,856.43 25.74%	100,000.00 476,100,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	4.2220% 05/16/2024 271.660685 Gross 220.045155 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	05/16/2024 "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	4.4220% 05/16/2024 1,105.500000 Gross 895.455000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	05/16/2024 "Pass-Through"	AA (sf) Asf	BB CCC
Total		175,436,856.43	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	4.52	4.19	3.90	3.64	3.41	3.21	3.02	2.85	
		Final Maturity	Years	08/23/2028	04/25/2028	01/10/2028	10/07/2027	07/15/2027	04/30/2027	02/22/2027	12/22/2026	
		Date	9.76	9.25	8.76	8.25	7.75	7.25	7.01	6.50		
		Date	11/16/2033	05/16/2033	11/16/2032	05/16/2032	11/16/2031	05/16/2031	02/16/2031	08/16/2030		
	Without optional redemption *	Average life	Years	4.52	4.19	3.90	3.64	3.41	3.21	3.02	2.85	
		Final Maturity	Years	08/23/2028	04/25/2028	01/10/2028	10/07/2027	07/15/2027	04/30/2027	02/22/2027	12/22/2026	
		Date	9.76	9.25	8.76	8.25	7.75	7.25	7.01	6.50		
		Date	11/16/2033	05/16/2033	11/16/2032	05/16/2032	11/16/2031	05/16/2031	02/16/2031	08/16/2030		
Series B	With optional redemption *	Average life	Years	10.01	9.25	8.76	8.25	7.75	7.25	7.01	6.50	
		Final Maturity	Years	02/15/2034	05/16/2033	11/16/2032	05/16/2032	11/16/2031	05/16/2031	02/16/2031	08/16/2030	
		Date	10.01	9.25	8.76	8.25	7.75	7.25	7.01	6.50		
		Date	02/16/2034	05/16/2033	11/16/2032	05/16/2032	11/16/2031	05/16/2031	02/16/2031	08/16/2030		
	Without optional redemption *	Average life	Years	14.32	13.71	13.14	12.58	12.05	11.55	11.07	10.61	
		Final Maturity	Years	06/08/2038	10/30/2037	04/02/2037	09/12/2036	03/02/2036	09/01/2035	03/09/2035	09/25/2034	
		Date	27.52	27.52	27.52	27.52	27.52	27.52	27.52	27.52		
		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			At issue date	
			% CE			% CE
Series A	69.85%	122,536,856.43	45.23%	90.00%	476,100,000.00	15.00%
Series B	30.15%	52,900,000.00	15.08%	10.00%	52,900,000.00	5.00%
Issue of Bonds		175,436,856.43			529,000,000.00	
Principal Reserve Fund	15.08%	26,450,000.00		5.00%	26,450,000.00	
Secondary Reserve Fund	0.29%	514,654.80		0.38%	2,000,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		31,604,180.91	3.705%
Servicer ppal collect not yet credited		312,159.70	
Servicer ints collect not yet credited		118,096.32	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		26,964,654.80	4.922%
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		3,548	5,539
Principal			
Principal outstanding		174,045,448.73	529,135,691.64
Average loan		49,054.52	95,529.10
Minimum		0.76	26,259.37
Maximum		266,678.90	410,676.22
Interest rate			
Weighted average (wac)		4.73%	2.81%
Minimum		2.85%	0.73%
Maximum		7.03%	6.50%
Final maturity			
Weighted average (WARM) (months)		175	277
Minimum		03/03/2024	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		15.49%	15.42%
1-year EURIBOR/MIBOR (Mortgage Market)		83.92%	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%	3.19	6.66	0.05	8.84
10.01 - 20%	11.60	15.65	0.96	16.35
20.01 - 30%	20.28	25.23	4.62	25.79
30.01 - 40%	24.45	35.25	9.82	35.38
40.01 - 50%	27.12	44.86	15.66	45.24
50.01 - 60%	12.75	53.69	20.37	55.36
60.01 - 70%	0.61	61.86	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)	35.15			56.75
Minimum		0.00		7.17
Maximum		64.81		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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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)	0.60%	1.03%	0.85%	0.81%	0.37%
Annual Percentage Rate (CPR)	6.99%	11.69%	9.72%	9.35%	4.33%

Geographic distribution		
	Current	At constitution date
Andalucia	34.50%	33.03%
Asturias	28.85%	27.78%
Balearic Islands	0.01%	0.04%
Basque Country		0.01%
Castilla-La Mancha	31.89%	34.19%
Castilla-Leon	0.10%	0.11%
Catalonia	0.07%	0.06%
Galicia	0.24%	0.25%
Madrid	2.04%	1.95%
Murcia	1.70%	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	%		%		
<i>Delinquencies</i>										
Up to 1 month	75	19,666.74	11,358.99	0.00	31,025.73	7.42	4,371,567.91	4,402,593.64	59.40	32.39
from > 1 to = 2 months	15	8,424.40	6,748.10	0.00	15,172.50	3.63	1,152,324.23	1,167,496.73	15.75	36.07
from > 2 to = 3 months	3	1,887.95	2,934.43	0.00	4,822.38	1.15	226,863.44	231,685.82	3.13	43.17
from > 3 to = 6 months	7	10,038.81	7,973.66	0.00	18,012.47	4.31	504,246.28	522,258.75	7.05	41.05
from > 6 to < 12 months	3	6,669.93	2,596.29	0.00	9,266.22	2.21	83,196.50	92,462.72	1.25	26.17
from = 12 to < 18 months	3	13,413.83	8,238.78	0.00	21,652.61	5.18	193,499.54	215,152.15	2.90	32.56
from = 18 to < 24 months	4	23,353.64	8,144.60	0.00	31,498.24	7.53	146,906.03	178,404.27	2.41	32.57
from ≥ 2 years	9	245,944.70	40,993.65	0.00	286,938.35	68.58	315,227.41	602,165.76	8.12	40.22
Subtotal	119	329,400.00	88,988.50	0.00	418,388.50	100.00	6,993,831.34	7,412,219.84	100.00	34.16
Total	119	329,400.00	88,988.50	0.00	418,388.50		6,993,831.34	7,412,219.84		