

Brief report

Date: 04/30/2024
 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
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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	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											
Series	With optional redemption *	Average life	Years	% Monthly CPR (SMM)						0.69	0.78
				0.17	0.25	0.34	0.42	0.51	0.60		
				% Annual equivalent CPR						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	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	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	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	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	69.85%	122,536,856.43	45.23%	90.00%	476,100,000.00
Series B	30.15%	52,900,000.00	15.08%	10.00%	52,900,000.00
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	37,516,290.68
Servicer ppal collect not yet credited	199,872.74		
Servicer ints collect not yet credited	91,329.86		
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	3,499	5,539	
Principal			
Principal outstanding	169,797,682.27	529,135,691.64	
Average loan	48,527.49	95,529.10	
Minimum	44.16	26,259.37	
Maximum	265,508.19	410,676.22	
Interest rate			
Weighted average (wac)	4.68%	2.81%	
Minimum	2.75%	0.73%	
Maximum	6.32%	6.50%	
Final maturity			
Weighted average (WARM) (months)	174	277	
Minimum	05/03/2024	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	15.35%	15.42%	
1-year EURIBOR/MIBOR (Mortgage Market)	84.05%	83.92%	
Mortgage Market: Savings Banks	0.00%	0.04%	
Mortgage Market: All Institutions	0.60%	0.50%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	3.29	6.65	0.05	8.84
10.01 - 20%	12.03	15.66	0.96	16.35
20.01 - 30%	20.45	25.27	4.62	25.79
30.01 - 40%	24.38	35.30	9.82	35.38
40.01 - 50%	26.94	44.83	15.66	45.24
50.01 - 60%	12.33	53.68	20.37	55.36
60.01 - 70%	0.59	61.72	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)	34.93		56.75	
Minimum	0.03		7.17	
Maximum	64.62		95.18	

RURAL HIPOTECARIO XV Fondo de Titulización de Activos

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.70%	0.63%	0.84%	0.78%	0.37%
Annual Percentage Rate (CPR)	8.12%	7.30%	9.64%	8.95%	4.38%

Geographic distribution		
	Current	At constitution date
Andalucia	34.68%	33.03%
Asturias	28.91%	27.78%
Balearic Islands	0.01%	0.04%
Basque Country		0.01%
Castilla-La Mancha	31.73%	34.19%
Castilla-Leon	0.10%	0.11%
Catalonia	0.07%	0.06%
Galicia	0.24%	0.25%
Madrid	1.95%	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	%				
<i>Delinquencies</i>										
Up to 1 month	74	17,098.09	9,091.03	0.00	26,189.12	6.00	4,477,412.30	4,503,601.42	60.89	30.00
from > 1 to = 2 months	8	3,724.47	2,892.00	0.00	6,616.47	1.52	457,563.08	464,179.55	6.28	40.41
from > 2 to = 3 months	5	4,532.87	3,949.87	0.00	8,482.74	1.94	396,471.36	404,954.10	5.48	44.41
from > 3 to = 6 months	12	16,080.18	14,614.66	0.00	30,694.84	7.03	803,490.92	834,185.76	11.28	39.70
from > 6 to < 12 months	2	3,704.81	2,805.59	0.00	6,510.40	1.49	124,038.23	130,548.63	1.77	37.71
from = 12 to < 18 months	6	24,159.38	14,476.20	0.00	38,635.58	8.85	286,789.86	325,425.44	4.40	32.70
from = 18 to < 24 months	3	20,972.15	7,052.85	0.00	28,025.00	6.42	101,296.16	129,321.16	1.75	29.68
from ≥ 2 years	9	248,012.93	43,431.11	0.00	291,444.04	66.75	312,159.18	603,603.22	8.16	40.31
Subtotal	119	338,284.88	98,313.31	0.00	436,598.19	100.00	6,959,221.09	7,395,819.28	100.00	32.95
Total	119	338,284.88	98,313.31	0.00	436,598.19		6,959,221.09	7,395,819.28		