

Brief report

Date: 06/30/2024
 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
 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 N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating		
		Current	Original			Final maturity (legal)	Next	Current	Original	
Series A ES0323977001	07/18/2013 4,761	24,340.70 115,886,072.70 24.34%	100,000.00 476,100,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	4.1280% 08/16/2024 256.778158 Gross 207.990308 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	08/16/2024 "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	4.3280% 08/16/2024 1,106.044444 Gross 895.896000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	08/16/2024 "Pass-Through"	AA (sf) Asf	BB CCC	
Total		168,786,072.70	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 A	With optional redemption *	Average life	Years	% 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
				4.39	4.07	3.79	3.54	3.32	3.11	2.94	2.77
				10/03/2028	06/09/2028	02/27/2028	11/28/2027	09/08/2027	06/26/2027	04/22/2027	02/21/2027
				9.51	9.01	8.51	8.01	7.51	7.00	6.76	6.25
				11/16/2033	05/16/2033	11/16/2032	05/16/2032	11/16/2031	05/16/2031	02/16/2031	08/16/2030
				4.39	4.07	3.79	3.54	3.32	3.11	2.94	2.77
				10/03/2028	06/09/2028	02/27/2028	11/28/2027	09/08/2027	06/26/2027	04/22/2027	02/21/2027
				9.51	9.01	8.51	8.01	7.51	7.00	6.76	6.25
				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	9.51	9.01	8.51	8.01	7.51	7.00	6.76	6.51
				11/16/2033	05/16/2033	11/16/2032	05/16/2032	11/16/2031	05/16/2031	02/16/2031	11/15/2030
				9.51	9.01	8.51	8.01	7.51	7.00	6.76	6.51
				11/16/2033	05/16/2033	11/16/2032	05/16/2032	11/16/2031	05/16/2031	02/16/2031	11/16/2030
				14.02	13.43	12.86	12.32	11.80	11.31	10.84	10.39
				05/21/2038	10/17/2037	03/23/2037	09/05/2036	02/29/2036	09/02/2035	03/15/2035	10/04/2034
				27.27	27.27	27.27	27.27	27.27	27.27	27.27	27.27
				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	% CE	% CE
Series A	68.66%	115,886,072.70	47.01%	90.00%	476,100,000.00
Series B	31.34%	52,900,000.00	15.67%	10.00%	52,900,000.00
Issue of Bonds		168,786,072.70			529,000,000.00
Principal Reserve Fund	15.67%	26,450,000.00	5.00%		26,450,000.00
Secondary Reserve Fund	0.29%	486,721.51	0.38%		2,000,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	34,779,547.39
Servicer ppal collect not yet credited	274,313.53		
Servicer ints collect not yet credited	133,891.42		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		26,875,993.59	4.828%
Subordinated Loan S/T		60,727.92	
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	
Principal			
Principal outstanding		164,902,787.09	529,135,691.64
Average loan		47,909.00	95,529.10
Minimum		43.24	26,259.37
Maximum		264,329.51	410,676.22
Interest rate			
Weighted average (wac)		4.65%	2.81%
Minimum		2.75%	0.73%
Maximum		6.32%	6.50%
Final maturity			
Weighted average (WARM) (months)		172	277
Minimum		07/13/2024	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)		83.90%	83.92%
Mortgage Market: Savings Banks		0.00%	0.04%
Mortgage Market: All Institutions		0.61%	0.50%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	3.42	6.64	0.05	8.84
10.01 - 20%	12.18	15.62	0.96	16.35
20.01 - 30%	20.82	25.16	4.62	25.79
30.01 - 40%	24.66	35.27	9.82	35.38
40.01 - 50%	26.52	44.83	15.66	45.24
50.01 - 60%	11.84	53.66	20.37	55.36
60.01 - 70%	0.55	61.61	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)	34.65		56.75	
Minimum	0.03		7.17	
Maximum	64.42		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)	0.69%	0.81%	0.78%	0.81%	0.38%
Annual Percentage Rate (CPR)	7.97%	9.26%	8.97%	9.33%	4.46%

Geographic distribution		
	Current	At constitution date
Andalucia	34.54%	33.03%
Asturias	29.01%	27.78%
Balearic Islands	0.01%	0.04%
Basque Country		0.01%
Castilla-La Mancha	31.82%	34.19%
Castilla-Leon	0.10%	0.11%
Catalonia	0.07%	0.06%
Galicia	0.24%	0.25%
Madrid	1.90%	1.95%
Murcia	1.69%	1.73%
Navarra		0.02%
Valencia	0.62%	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	76	17,970.97	11,173.35	0.00	29,144.32	6.46	4,630,101.76	4,659,246.08	61.52	31.03
from > 1 to = 2 months	11	5,787.09	3,913.49	0.00	9,700.58	2.15	714,450.75	724,151.33	9.56	36.17
from > 2 to = 3 months	3	1,972.98	2,475.41	0.00	4,448.39	0.99	242,232.80	246,681.19	3.26	44.67
from > 3 to = 6 months	10	14,196.23	10,597.74	0.00	24,793.97	5.50	521,901.45	546,695.42	7.22	36.48
from > 6 to < 12 months	4	7,884.16	9,917.33	0.00	17,801.49	3.95	338,953.67	356,755.16	4.71	47.66
from = 12 to < 18 months	4	19,345.80	13,175.07	0.00	32,520.87	7.21	223,315.48	255,836.35	3.38	32.12
from = 18 to < 24 months	3	19,962.53	7,506.44	0.00	27,468.97	6.09	109,808.37	137,277.34	1.81	37.58
from ≥ 2 years	10	256,261.58	48,964.14	0.00	305,225.72	67.66	341,713.80	646,939.52	8.54	38.52
Subtotal	121	343,381.34	107,722.97	0.00	451,104.31	100.00	7,122,478.08	7,573,582.39	100.00	33.43
Total	121	343,381.34	107,722.97	0.00	451,104.31		7,122,478.08	7,573,582.39		