

RURAL HIPOTECARIO XV Fondo de Titulización de Activos

Brief report

Date: 07/31/2024
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
Banco Cooperativo Español

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 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	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											
		% 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	4.39	4.07	3.79	3.54	3.32	3.11	2.94	2.77
		Final Maturity	Years	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
	Without optional redemption *	Average life	Years	4.39	4.07	3.79	3.54	3.32	3.11	2.94	2.77
		Final Maturity	Years	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
Series B	With optional redemption *	Average life	Years	9.51	9.01	8.51	8.01	7.51	7.00	6.76	6.51
		Final Maturity	Years	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
	Without optional redemption *	Average life	Years	14.02	13.43	12.86	12.32	11.80	11.31	10.84	10.39
		Final Maturity	Years	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	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	68.66%	115,886,072.70	47.01%	90.00%	476,100,000.00	15.00%
Series B	31.34%	52,900,000.00	15.67%	10.00%	52,900,000.00	5.00%
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		37,973,891.90	3.465%
Servicer ppal collect not yet credited		150,225.75	
Servicer ints collect not yet credited		53,656.27	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		26,936,721.51	4.828%
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		3,415	5,539
Principal			
Principal outstanding		162,657,961.39	529,135,691.64
Average loan		47,630.44	95,529.10
Minimum		42.78	26,259.37
Maximum		263,737.16	410,676.22
Interest rate			
Weighted average (wac)		4.62%	2.81%
Minimum		2.75%	0.73%
Maximum		6.32%	6.50%
Final maturity			
Weighted average (WARM) (months)		172	277
Minimum		08/03/2024	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		15.47%	15.42%
1-year EURIBOR/MIBOR (Mortgage Market)		83.91%	83.92%
Mortgage Market: Savings Banks		0.00%	0.04%
Mortgage Market: All Institutions		0.61%	0.50%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	3.45	6.62	0.05	8.84
10.01 - 20%	12.27	15.60	0.96	16.35
20.01 - 30%	20.87	25.11	4.62	25.79
30.01 - 40%	24.93	35.27	9.82	35.38
40.01 - 50%	26.20	44.80	15.66	45.24
50.01 - 60%	11.83	53.66	20.37	55.36
60.01 - 70%	0.46	61.81	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)	34.54			56.75
Minimum	0.03			7.17
Maximum	64.32			95.18

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)	0.72%	0.83%	0.73%	0.80%	0.38%
Annual Percentage Rate (CPR)	8.30%	9.46%	8.39%	9.21%	4.49%

Geographic distribution

	Current	At constitution date
Andalucia	34.51%	33.03%
Asturias	29.11%	27.78%
Balearic Islands	0.01%	0.04%
Basque Country		0.01%
Castilla-La Mancha	31.75%	34.19%
Castilla-Leon	0.10%	0.11%
Catalonia	0.07%	0.06%
Galicia	0.25%	0.25%
Madrid	1.91%	1.95%
Murcia	1.66%	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	%			%	
Delinquencies										
Up to 1 month	58	15,504.87	8,852.75	0.00	24,357.62	5.61	3,386,511.17	3,410,868.79	52.84	32.98
from > 1 to = 2 months	11	6,303.80	5,814.87	0.00	12,118.67	2.79	986,298.06	998,416.73	15.47	36.61
from > 2 to = 3 months	2	1,129.81	260.46	0.00	1,390.27	0.32	30,116.64	31,506.91	0.49	12.06
from > 3 to = 6 months	10	14,077.27	13,574.15	0.00	27,651.42	6.36	697,945.45	725,596.87	11.24	42.54
from > 6 to < 12 months	6	12,146.28	9,593.88	0.00	21,740.16	5.00	353,474.74	375,214.90	5.81	38.28
from = 12 to < 18 months	2	8,370.29	5,430.87	0.00	13,801.16	3.18	92,703.66	106,504.82	1.65	29.06
from = 18 to < 24 months	3	20,391.55	10,620.53	0.00	31,012.08	7.14	156,221.78	187,233.86	2.90	35.02
from ≥ 2 years	10	255,067.72	47,379.09	0.00	302,446.81	69.61	317,371.67	619,818.48	9.60	38.53
Subtotal	102	332,991.59	101,526.60	0.00	434,518.19	100.00	6,020,643.17	6,455,161.36	100.00	34.85
Total	102	332,991.59	101,526.60	0.00	434,518.19		6,020,643.17	6,455,161.36		