

RURAL HIPOTECARIO XV Fondo de Titulización de Activos

Brief report

Date: 11/30/2024
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
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	21,710.34 103,362,928.74 21.71%	100,000.00 476,100,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	3.3050% 02/17/2025 181.374814 Gross 146.913599 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	02/17/2025 "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	3.5050% 02/17/2025 885.986111 Gross 717.648750 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	02/17/2025 "Pass-Through"	AA (sf) Asf	BB CCC
Total		156,262,928.74	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	4.03	3.74	3.49	3.26	3.05	2.87	2.71	2.56			
		Final Maturity	Years	11/28/2028	08/15/2028	05/13/2028	02/20/2028	12/07/2027	10/02/2027	08/02/2027	06/09/2027			
			Date	08/16/2033	02/16/2033	08/16/2032	02/16/2032	11/16/2031	05/16/2031	02/16/2031	08/16/2030			
	Without optional redemption *	Average life	Years	4.03	3.74	3.49	3.26	3.05	2.87	2.71	2.56			
		Final Maturity	Years	11/28/2028	08/15/2028	05/13/2028	02/20/2028	12/07/2027	10/02/2027	08/02/2027	06/09/2027			
			Date	08/16/2033	02/16/2033	08/16/2032	02/16/2032	11/16/2031	05/16/2031	02/16/2031	08/16/2030			
Series B	With optional redemption *	Average life	Years	8.75	8.25	7.75	7.25	7.00	6.49	6.25	6.00			
		Final Maturity	Years	08/16/2033	02/16/2033	08/16/2032	02/16/2032	11/16/2031	05/16/2031	02/16/2031	11/15/2030			
			Date	08/16/2033	02/16/2033	08/16/2032	02/16/2032	11/16/2031	05/16/2031	02/16/2031	11/16/2030			
	Without optional redemption *	Average life	Years	13.29	12.72	12.18	11.67	11.17	10.71	10.26	9.84			
		Final Maturity	Years	02/28/2038	08/05/2037	01/20/2037	07/15/2036	01/18/2036	07/31/2035	02/20/2035	09/20/2034			
			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			At issue date	
			% CE			% CE
Series A	66.15%	103,362,928.74	50.78%	90.00%	476,100,000.00	15.00%
Series B	33.85%	52,900,000.00	16.93%	10.00%	52,900,000.00	5.00%
Issue of Bonds		156,262,928.74			529,000,000.00	
Principal Reserve Fund	16.93%	26,450,000.00		5.00%	26,450,000.00	
Secondary Reserve Fund	0.28%	434,124.30		0.38%	2,000,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		30,636,829.44	2.963%
Servicer ppal collect not yet credited		219,769.05	
Servicer ints collect not yet credited		98,300.67	
Liabilities		Available	Balance Interest
Subordinated Loan L/T		26,884,124.30	4.005%
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		3,324	5,539
Principal			
Principal outstanding		155,627,836.95	529,135,691.64
Average loan		46,819.45	95,529.10
Minimum		3.13	26,259.37
Maximum		261,347.56	410,676.22
Interest rate			
Weighted average (wac)		4.33%	2.81%
Minimum		2.65%	0.73%
Maximum		6.16%	6.50%
Final maturity			
Weighted average (WARM) (months)		169	277
Minimum		12/02/2024	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		15.27%	15.42%
1-year EURIBOR/MIBOR (Mortgage Market)		84.12%	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%		3.63 6.63	0.05 8.84
10.01 - 20%		12.65 15.56	0.96 16.35
20.01 - 30%		21.34 25.08	4.62 25.79
30.01 - 40%		25.51 35.33	9.82 35.38
40.01 - 50%		25.23 44.75	15.66 45.24
50.01 - 60%		11.28 53.49	20.37 55.36
60.01 - 70%		0.36 61.78	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 (WALT)		34.12	56.75
Minimum		0.00	7.17
Maximum		63.93	95.18

Additional information

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.31%	0.49%	0.56%	0.73%	0.39%
Annual Percentage Rate (CPR)	3.62%	5.71%	6.47%	8.44%	4.53%

Geographic distribution

	Current	At constitution date
Andalucia	34.75%	33.03%
Asturias	29.07%	27.78%
Balearic Islands	0.01%	0.04%
Basque Country		0.01%
Castilla-La Mancha	31.65%	34.19%
Castilla-Leon	0.09%	0.11%
Catalonia	0.08%	0.06%
Galicia	0.25%	0.25%
Madrid	1.83%	1.95%
Murcia	1.64%	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	60	16,557.97	9,833.36	0.00	26,391.33	6.14	3,803,285.86	3,829,677.19	60.44	34.62
from > 1 to = 2 months	9	5,762.30	5,280.23	0.00	11,042.53	2.57	762,055.50	773,098.03	12.20	39.16
from > 2 to = 3 months	4	4,150.94	1,859.51	0.00	6,010.45	1.40	177,953.27	183,963.72	2.90	33.08
from > 3 to = 6 months	4	5,052.52	5,066.04	0.00	10,118.56	2.35	294,316.34	304,434.90	4.80	42.53
from > 6 to < 12 months	6	10,073.81	8,915.86	0.00	18,989.67	4.42	264,636.79	283,626.46	4.48	36.67
from = 12 to < 18 months	1	3,014.59	4,195.96	0.00	7,210.55	1.68	92,295.27	99,505.82	1.57	46.22
from = 18 to < 24 months	3	20,305.75	11,900.83	0.00	32,206.58	7.49	156,165.92	188,372.50	2.97	30.32
from ≥ 2 years	10	261,611.58	56,301.71	0.00	317,913.29	73.95	355,331.40	673,244.69	10.63	40.95
Subtotal	97	326,529.46	103,353.50	0.00	429,882.96	100.00	5,906,040.35	6,335,923.31	100.00	36.08
Total	97	326,529.46	103,353.50	0.00	429,882.96		5,906,040.35	6,335,923.31		