

RURAL HIPOTECARIO XV Fondo de Titulización de Activos

Brief report

Date: 02/28/2025
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	20,409.16 97,168,010.76 20.41%	100,000.00 476,100,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	2.8560% 05/16/2025 142.483149 Gross 115.411351 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	05/16/2025 "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	3.0560% 05/16/2025 747.022222 Gross 605.088000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	05/16/2025 "Pass-Through"	AA (sf) Asf	BB CCC
Total		150,068,010.76	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	3.84	3.57	3.32	3.11	2.92	2.75	2.59	2.45	
		Final Maturity	Years	12/18/2028	09/10/2028	06/14/2028	03/28/2028	01/18/2028	11/16/2027	09/20/2027	07/31/2027	
			Date	8.25	7.75	7.25	7.00	6.50	6.24	5.75	5.50	
	Without optional redemption *	Average life	Years	3.84	3.57	3.32	3.11	2.92	2.75	2.59	2.45	
		Final Maturity	Years	12/18/2028	09/10/2028	06/14/2028	03/28/2028	01/18/2028	11/16/2027	09/20/2027	07/31/2027	
			Date	8.25	7.75	7.25	7.00	6.50	6.24	5.75	5.50	
Series B	With optional redemption *	Average life	Years	8.25	7.75	7.50	7.00	6.50	6.24	6.00	5.50	
		Final Maturity	Years	05/16/2033	11/16/2032	08/15/2032	02/16/2032	08/16/2031	05/16/2031	02/15/2031	08/16/2030	
			Date	8.25	7.75	7.50	7.00	6.50	6.24	6.00	5.50	
	Without optional redemption *	Average life	Years	12.88	12.33	11.81	11.31	10.83	10.38	9.95	9.55	
		Final Maturity	Years	01/01/2038	06/14/2037	12/05/2036	06/05/2036	12/15/2035	07/03/2035	01/28/2035	09/02/2034	
			Date	26.51	26.51	26.51	26.51	26.51	26.51	26.51	26.51	
		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	64.75%	97,168,010.76	52.88%	90.00%	476,100,000.00	15.00%
Series B	35.25%	52,900,000.00	17.63%	10.00%	52,900,000.00	5.00%
Issue of Bonds		150,068,010.76			529,000,000.00	
Principal Reserve Fund	17.63%	26,450,000.00		5.00%	26,450,000.00	
Secondary Reserve Fund	0.27%	408,105.65		0.38%	2,000,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		30,805,616.45	2.712%
Servicer ppal collect not yet credited		298,065.31	
Servicer ints collect not yet credited		104,194.46	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		26,858,105.65	3.556%
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		3,224	5,539
Principal			
Principal outstanding		148,945,183.95	529,135,691.64
Average loan		46,198.88	95,529.10
Minimum		29.05	26,259.37
Maximum		259,533.95	410,676.22
Interest rate			
Weighted average (wac)		3.82%	2.81%
Minimum		0.40%	0.73%
Maximum		6.11%	6.50%
Final maturity			
Weighted average (WARM) (months)		167	277
Minimum		03/04/2025	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		15.37%	15.42%
1-year EURIBOR/MIBOR (Mortgage Market)		84.04%	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%	3.81	6.65	0.05	8.84
10.01 - 20%	12.80	15.55	0.96	16.35
20.01 - 30%	21.62	25.01	4.62	25.79
30.01 - 40%	25.70	35.23	9.82	35.38
40.01 - 50%	25.42	44.70	15.66	45.24
50.01 - 60%	10.43	53.38	20.37	55.36
60.01 - 70%	0.22	61.60	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)	33.77			56.75
Minimum		0.02		7.17
Maximum		62.35		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)	0.70%	0.78%	0.64%	0.67%	0.39%
Annual Percentage Rate (CPR)	8.11%	8.99%	7.37%	7.74%	4.63%

Geographic distribution		
	Current	At constitution date
Andalucia	34.66%	33.03%
Asturias	29.20%	27.78%
Balearic Islands	0.01%	0.04%
Basque Country		0.01%
Castilla-La Mancha	31.68%	34.19%
Castilla-Leon	0.08%	0.11%
Catalonia	0.08%	0.06%
Galicia	0.26%	0.25%
Madrid	1.80%	1.95%
Murcia	1.64%	1.73%
Navarra		0.02%
Valencia	0.59%	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	80	24,028.56	10,707.92	0.00	34,736.48	6.98	4,666,664.63	4,701,401.11	67.95	30.87
from > 1 to = 2 months	9	4,966.03	3,162.87	0.00	8,128.90	1.63	508,605.60	516,734.50	7.47	38.42
from > 2 to = 3 months	4	2,871.82	3,732.24	0.00	6,604.06	1.33	394,404.62	401,008.68	5.80	42.93
from > 3 to = 6 months	3	3,410.67	2,651.72	0.00	6,062.39	1.22	129,230.12	135,292.51	1.96	31.18
from > 6 to < 12 months	5	75,653.65	10,763.86	0.00	86,417.51	17.37	239,689.00	326,106.51	4.71	43.13
from = 12 to < 18 months	1	4,548.42	1,821.55	0.00	6,369.97	1.28	37,029.01	43,398.98	0.63	26.19
from = 18 to < 24 months	1	4,916.52	3,678.19	0.00	8,594.71	1.73	41,327.59	49,922.30	0.72	44.56
from ≥ 2 years	11	275,161.47	65,394.65	0.00	340,556.12	68.46	404,628.55	745,184.67	10.77	38.77
Subtotal	114	395,557.14	101,913.00	0.00	497,470.14	100.00	6,421,579.12	6,919,049.26	100.00	33.11
Total	114	395,557.14	101,913.00	0.00	497,470.14		6,421,579.12	6,919,049.26		