

Brief report

Date: 05/31/2025
 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
 Soci t  G n rale

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Soci t  G n rale

Assets Custodian
 Banco Cooperativo Espa ol

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	19,155.71	100,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	2.4430% 08/18/2025 122.193210 Gross 98.976500 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	08/18/2025 "Pass-Through"	AAA (sf) A+sf	A A	
		91,200,335.31 19.16%	476,100,000.00							
Series B ES0323977019	07/18/2013 529	100,000.00	100,000.00	Floating 3-M Euribor+0.500% 16.Feb/May/Aug/Nov	2.6430% 08/18/2025 690.116667 Gross 558.994500 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	08/18/2025 "Pass-Through"	AA (sf) Asf	BB CCC	
		52,900,000.00 100.00%	52,900,000.00							
Total		144,100,335.31	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)								
				0.17	0.25	0.34	0.42	0.51	0.60	0.69	0.78	
Series A		% Annual equivalent CPR			2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00
		Date			01/03/2029	10/03/2028	07/13/2028	04/30/2028	02/25/2028	12/26/2027	11/05/2027	09/18/2027
		Final Maturity			02/16/2033	11/16/2032	05/16/2032	11/16/2031	08/16/2031	02/16/2031	11/16/2030	08/16/2030
		Date			01/03/2029	10/03/2028	07/13/2028	04/30/2028	02/25/2028	12/26/2027	11/05/2027	09/18/2027
		Average life			3.64	3.39	3.16	2.96	2.78	2.62	2.48	2.34
		Date			02/16/2033	11/16/2032	05/16/2032	11/16/2031	08/16/2031	02/16/2031	11/16/2030	08/16/2030
Series B		% Annual equivalent CPR			2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00
		Date			01/03/2029	10/03/2028	07/13/2028	04/30/2028	02/25/2028	12/26/2027	11/05/2027	09/18/2027
		Final Maturity			02/16/2033	11/16/2032	05/16/2032	11/16/2031	08/16/2031	02/16/2031	11/16/2030	08/16/2030
		Date			01/03/2029	10/03/2028	07/13/2028	04/30/2028	02/25/2028	12/26/2027	11/05/2027	09/18/2027
		Average life			8.00	7.51	7.01	6.51	6.25	6.00	5.51	5.25
		Date			05/15/2033	11/16/2032	05/16/2032	11/16/2031	08/16/2031	05/15/2031	11/16/2030	08/16/2030
	Final Maturity			05/16/2033	11/16/2032	05/16/2032	11/16/2031	08/16/2031	05/16/2031	11/16/2030	08/16/2030	
	Date			05/16/2033	11/16/2032	05/16/2032	11/16/2031	08/16/2031	05/16/2031	11/16/2030	08/16/2030	
	Average life			12.43	11.90	11.40	10.92	10.46	10.03	9.62	9.23	
	Date			10/16/2037	04/06/2037	10/04/2036	04/12/2036	10/28/2035	05/24/2035	12/25/2034	08/05/2034	
	Final Maturity			26.27	26.27	26.27	26.27	26.27	26.27	26.27	26.27	
	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	% CE	% CE
Series A	63.29%	91,200,335.31	55.07%	90.00%	476,100,000.00
Series B	36.71%	52,900,000.00	18.36%	10.00%	52,900,000.00
Issue of Bonds		144,100,335.31			529,000,000.00
Principal Reserve Fund	18.36%	26,450,000.00		5.00%	26,450,000.00
Secondary Reserve Fund	0.27%	383,041.41		0.38%	2,000,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	
Servicer ppal collect not yet credited		268,311.26	
Servicer ints collect not yet credited		59,095.91	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		26,833,041.41	3,143%
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	
Principal	Principal outstanding	142,842,853.61	529,135,691.64
	Average loan	45,433.48	95,529.10
	Minimum	0.60	26,259.37
	Maximum	257,401.28	410,676.22
Interest rate	Weighted average (wac)	3.55%	2.81%
	Minimum	0.40%	0.73%
	Maximum	5.71%	6.50%
Final maturity	Weighted average (WARM) (months)	164	277
	Minimum	06/03/2025	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		15.32%	15.42%
1-year EURIBOR/MIBOR (Mortgage Market)		84.09%	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%		3.95	6.71
10.01 - 20%		13.23	15.55
20.01 - 30%		22.06	24.97
30.01 - 40%		25.84	35.16
40.01 - 50%		25.55	44.68
50.01 - 60%		9.20	53.27
60.01 - 70%		0.16	61.81
70.01 - 80%			21.25
80.01 - 90%			0.69
90.01 - 100%			0.07
Weighted average (WALTV)		33.34	56.75
Minimum		0.00	7.17
Maximum		61.90	95.18

RURAL HIPOTECARIO XV Fondo de Titulización de Activos

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KPMG Auditores

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.66%	0.71%	0.75%	0.65%	0.40%
Annual Percentage Rate (CPR)	7.59%	8.23%	8.61%	7.55%	4.70%

Geographic distribution

	Current	At constitution date
Andalucia	34.65%	33.03%
Asturias	29.29%	27.78%
Balearic Islands	0.01%	0.04%
Basque Country		0.01%
Castilla-La Mancha	31.72%	34.19%
Castilla-Leon	0.07%	0.11%
Catalonia	0.08%	0.06%
Galicia	0.26%	0.25%
Madrid	1.67%	1.95%
Murcia	1.65%	1.73%
Navarra		0.02%
Valencia	0.60%	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	60	16,807.39	5,617.07	0.00	22,424.46	4.70	3,193,669.81	3,216,094.27	59.01	28.68
from > 1 to = 2 months	10	5,714.30	3,191.64	0.00	8,905.94	1.87	820,719.66	829,625.60	15.22	41.29
from > 2 to = 3 months	4	3,558.79	2,857.53	0.00	6,416.32	1.35	296,966.03	303,382.35	5.57	35.72
from > 3 to = 6 months	1	643.79	710.71	0.00	1,354.50	0.28	56,686.78	58,041.28	1.06	48.66
from > 6 to < 12 months	3	7,660.66	5,508.63	0.00	13,169.29	2.76	171,679.18	184,848.47	3.39	38.41
from = 12 to < 18 months	2	74,163.95	4,819.56	0.00	78,983.51	16.56	35,913.18	114,896.69	2.11	41.43
from ≥ 2 years	10	280,921.26	64,786.80	0.00	345,708.06	72.48	397,535.48	743,243.54	13.64	42.55
Subtotal	90	389,470.14	87,491.94	0.00	476,962.08	100.00	4,973,170.12	5,450,132.20	100.00	32.64
Total	90	389,470.14	87,491.94	0.00	476,962.08		4,973,170.12	5,450,132.20		

Additional information