RURAL HIPOTECARIO XV Fondo de Titulización de Activos

Brief report

Date: 02/28/2026
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 Suscriber
Banco Cooperativo Español

Servicer Credit Support Provider
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Bond Paying Agent
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Market
AIAF Mercado de Renta Fija

Register of Book Securities
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Treasury Account
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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) Current	 Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	 Next	Rating DBRS / Fitch Current	 Original
Series A ES0323977001	07/18/2013 4,761	15,600.68 74,274,837.48 15.60%	100,000.00 476,100,000.00	Floating 3-M Euribor+0.300% 16.Feb/May/Aug/Nov	2.2840% 05/18/2026 90.069659 Gross 72.956424 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	05/18/2026 "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	2.4840% 05/18/2026 627.900000 Gross 508.599000 Net	05/16/2058 Quarterly 16.Feb/May/Aug/Nov	05/18/2026 "Pass-Through"	AA (sf) Asf	BB CCC
Total		127,174,837.48	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	3.13	2.92	2.73	2.56	2.41	2.27	2.15	2.04
			Date	04/02/2029	01/15/2029	11/07/2028	09/07/2028	07/14/2028	05/25/2028	04/11/2028	03/01/2028
		Final Maturity	Years	6.75	6.25	6.00	5.50	5.25	5.00	4.75	4.50
			Date	11/16/2032	05/16/2032	02/16/2032	08/16/2031	05/16/2031	02/16/2031	11/16/2030	08/16/2030
	Without optional redemption *	Average life	Years	3.13	2.92	2.73	2.56	2.41	2.27	2.15	2.04
			Date	04/02/2029	01/15/2029	11/07/2028	09/07/2028	07/14/2028	05/25/2028	04/11/2028	03/01/2028
		Final Maturity	Years	6.75	6.25	6.00	5.50	5.25	5.00	4.75	4.50
			Date	11/16/2032	05/16/2032	02/16/2032	08/16/2031	05/16/2031	02/16/2031	11/16/2030	08/16/2030
Series B	With optional redemption *	Average life	Years	6.75	6.25	6.00	5.75	5.25	5.00	4.75	4.50
			Date	11/16/2032	05/16/2032	02/16/2032	11/15/2031	05/16/2031	02/16/2031	11/16/2030	08/16/2030
		Final Maturity	Years	6.75	6.25	6.00	5.75	5.25	5.00	4.75	4.50
			Date	11/16/2032	05/16/2032	02/16/2032	11/16/2031	05/16/2031	02/16/2031	11/16/2030	08/16/2030
	Without optional redemption *	Average life	Years	11.30	10.82	10.37	9.93	9.52	9.13	8.76	8.41
			Date	06/03/2037	12/10/2036	06/26/2036	01/20/2036	08/23/2035	04/02/2035	11/19/2034	07/15/2034
		Final Maturity	Years	25.51	25.51	25.51	25.51	25.51	25.51	25.51	25.51
			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	% CE		At issue date	% CE
Series A	58.40%	74,274,837.48	62.40%	90.00%	476,100,000.00	15.00%
Series B	41.60%	52,900,000.00	20.80%	10.00%	52,900,000.00	5.00%
Issue of Bonds		127,174,837.48			529,000,000.00	
Principal Reserve Fund	20.80%	26,450,000.00		5.00%	26,450,000.00	
Secondary Reserve Fund	0.25%	311,954.32		0.38%	2,000,000.00	

Other financial operations (current)

Assets		Balance	Interest
Treasury Account		29,624,013.87	1.726%
Servicer ppal collect not yet credited		225,306.36	
Servicer ints collect not yet credited		76,772.29	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		26,761,954.32	3.006%
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	2,903	5,539
Principal		
Principal outstanding	126,721,288.29	529,135,691.64
Average loan	43,651.84	95,529.10
Minimum	26.07	26,259.37
Maximum	251,248.12	410,676.22
Interest rate		
Weighted average (wac)	3.08%	2.81%
Minimum	0.40%	0.73%
Maximum	5.03%	6.50%
Final maturity		
Weighted average (WARM) (months)	158	277
Minimum	03/04/2026	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	14.91%	15.42%
1-year EURIBOR/MIBOR (Mortgage Market)	84.47%	83.92%
Mortgage Market: Savings Banks	0.00%	0.04%
Mortgage Market: All Institutions	0.63%	0.50%

LTV Distribution

	Current % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	4.45	6.74	0.05	8.84
10.01 - 20%	15.34	15.72	0.96	16.35
20.01 - 30%	22.18	25.09	4.62	25.79
30.01 - 40%	27.19	35.20	9.82	35.38
40.01 - 50%	23.57	44.63	15.66	45.24
50.01 - 60%	7.09	52.76	20.37	55.36
60.01 - 70%	0.18	60.22	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)		32.21		56.75
Minimum		0.01		7.17
Maximum		60.30		95.18

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

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)	0.31%	0.65%	0.60%	0.63%	0.41%
Annual Percentage Rate (CPR)	3.71%	7.51%	6.96%	7.34%	4.84%

Geographic distribution

	Current	At constitution date
Andalucia	35.12%	33.03%
Asturias	29.52%	27.78%
Balearic Islands	0.01%	0.04%
Basque Country		0.01%
Castilla-La Mancha	30.93%	34.19%
Castilla-Leon	0.07%	0.11%
Catalonia	0.08%	0.06%
Galicia	0.28%	0.25%
Madrid	1.68%	1.95%
Murcia	1.70%	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	%			%	
Delinquencies										
Up to 1 month	65	19,174.55	6,094.58	0.00	25,269.13	5.02	3,628,429.45	3,653,698.58	71.50	29.38
from > 1 to = 2 months	4	2,178.56	1,401.77	0.00	3,580.33	0.71	287,760.84	291,341.17	5.70	45.40
from > 3 to = 6 months	1	1,884.19	774.89	0.00	2,659.08	0.53	55,981.54	58,640.62	1.15	40.30
from > 6 to < 12 months	5	10,248.23	5,627.90	0.00	15,876.13	3.15	226,569.19	242,445.32	4.74	33.43
from = 18 to < 24 months	1	68,499.70	2,652.60	0.00	71,152.30	14.13	0.00	71,152.30	1.39	63.75
from ≥ 2 years	11	307,293.05	77,888.92	0.00	385,181.97	76.47	407,626.78	792,808.75	15.51	41.45
Subtotal	87	409,278.28	94,440.66	0.00	503,718.94	100.00	4,606,367.80	5,110,086.74	100.00	31.99
Total	87	409,278.28	94,440.66	0.00	503,718.94		4,606,367.80	5,110,086.74		

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