

Brief report

Date: 06/30/2023  
 Currency: EUR

Constitution date  
 07/12/2013

VAT Reg. no.  
 V86781705

Management Company  
 Europea de Titulización, S.G.F.T

Originator  
 Nueva Caja Rural de Aragón

Servicer  
 Nueva Caja Rural de Aragón

Lead Manager and Subscriber  
 Banco Cooperativo Español  
 Nueva Caja Rural de Aragón

Servicer Credit Support Provider  
 Banco Cooperativo Español

Bond Paying Agent  
 Banco Santander

Market  
 AIAF Mercado de Renta Fija

Register of Book Securities  
 Iberclear

Treasury Account  
 Banco Santander

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 N° 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 ES0374268003	07/12/2013 2,025	24,010.81 48,621,890.25 24.01%	100,000.00 202,500,000.00	Floating 3-M Euribor+0.300% 12.Feb/May/Aug/Nov	3.6010% 08/14/2023 225.764309 Gross 182.869090 Net	05/12/2055 Quarterly 12.Feb/May/Aug/Nov	08/14/2023 "Pass-Through"	AAA (sf) A+sf	A A	
Series B ES0374268011	07/12/2013 225	100,000.00 22,500,000.00 100.00%	100,000.00 22,500,000.00	Floating 3-M Euribor+0.500% 12.Feb/May/Aug/Nov	3.8010% 08/14/2023 992.483333 Gross 803.911500 Net	05/12/2055 Quarterly 12.Feb/May/Aug/Nov	08/14/2023 "Pass-Through"	A (high) (sf) Asf	BB (low) B	
Total		71,121,890.25	225,000,000.00							

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)							
				% Annual equivalent CPR							
Series A	With optional redemption *	Average life	Years	4.48	4.15	3.86	3.60	3.36	3.16	2.97	2.80
		Final Maturity	Years	10/31/2027	07/03/2027	03/19/2027	12/14/2026	09/20/2026	07/07/2026	04/30/2026	02/27/2026
		Date	11/12/2032	05/12/2032	11/12/2031	05/12/2031	11/12/2030	08/12/2030	02/12/2030	11/12/2029	
	Without optional redemption *	Average life	Years	4.48	4.15	3.86	3.60	3.36	3.16	2.97	2.80
		Final Maturity	Years	10/31/2027	07/03/2027	03/19/2027	12/14/2026	09/20/2026	07/07/2026	04/30/2026	02/27/2026
		Date	11/12/2032	05/12/2032	11/12/2031	05/12/2031	11/12/2030	08/12/2030	02/12/2030	11/12/2029	
Series B	With optional redemption *	Average life	Years	9.76	9.01	8.51	8.01	7.51	7.26	6.76	6.51
		Final Maturity	Years	02/11/2033	05/12/2032	11/12/2031	05/12/2031	11/12/2030	08/12/2030	02/12/2030	11/12/2029
		Date	02/12/2033	05/12/2032	02/12/2032	02/12/2032	02/12/2032	08/12/2030	02/12/2032	02/12/2032	
	Without optional redemption *	Average life	Years	13.76	13.22	12.69	12.18	11.70	11.23	10.78	10.35
		Final Maturity	Years	02/08/2037	07/25/2036	01/16/2036	07/15/2035	01/17/2035	07/31/2034	02/17/2034	09/14/2033
		Date	08/12/2051	08/12/2051	08/12/2051	08/12/2051	08/12/2051	08/12/2051	08/12/2051	08/12/2051	

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	68.36%	48,621,890.25	46.87%	90.00%	202,500,000.00
Series B	31.64%	22,500,000.00	15.23%	10.00%	22,500,000.00
Issue of Bonds		71,121,890.25			225,000,000.00
Principal Reserve Fund	15.23%	10,832,176.37		5.00%	11,250,000.00
Secondary Reserve Fund	0.27%	189,625.37		0.35%	790,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	14,169,483.79
Servicer ppal collect not yet credited	38,246.79		
Servicer ints collect not yet credited	16,812.04		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,417,927.82	4.301%
Subordinated Loan S/T		21,697.55	
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		69,815,746.38	225,099,921.13
Average loan		60,446.53	107,446.26
Minimum		320.84	24,729.58
Maximum		287,119.65	465,227.68
Interest rate			
Weighted average (wac)		3.64%	2.26%
Minimum		0.71%	0.73%
Maximum		7.15%	5.50%
Final maturity			
Weighted average (WARM) (months)		179	272
Minimum		07/01/2023	01/01/2016
Maximum		10/18/2051	10/18/2051
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR		0.02%	0.30%
1-year EURIBOR/MIBOR (Mortgage Market)		99.72%	98.90%
Mortgage Market: Savings Banks		0.00%	0.76%
Mortgage Market: All Institutions		0.26%	0.03%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	2.44	6.46	0.32	7.32
10.01 - 20%	8.20	15.72	2.61	15.83
20.01 - 30%	15.96	25.44	6.42	25.49
30.01 - 40%	25.09	35.09	8.47	35.30
40.01 - 50%	31.83	45.25	12.27	45.03
50.01 - 60%	14.41	53.87	17.72	55.68
60.01 - 70%	1.88	62.05	23.18	65.20
70.01 - 80%	0.18	71.23	24.28	74.17
80.01 - 90%			3.91	84.08
90.01 - 100%			0.82	92.58
Weighted average (WALTV)	37.78		57.62	
Minimum	0.11		3.04	
Maximum	71.23		97.22	

# RURAL HIPOTECARIO XIV Fondo de Titulización de Activos

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### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.83%	0.62%	0.63%	0.60%	0.48%
Annual Percentage Rate (CPR)	9.50%	7.17%	7.31%	6.97%	5.58%

### Geographic distribution

	Current	At constitution date
Andalucia	0.13%	0.08%
Aragon	88.46%	75.77%
Castilla-La Mancha		0.18%
Castilla-Leon	0.11%	0.21%
Catalonia	4.27%	12.08%
Extremadura		0.06%
Galicia	0.04%	0.11%
La Rioja	6.69%	5.58%
Madrid		4.82%
Murcia	0.08%	0.05%
Navarra	0.11%	0.11%
Valencia	0.10%	0.96%

### 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	21	4,817.49	2,739.00	0.00	7,556.49	4.84	1,367,492.82	1,375,049.31	51.76	39.07
from > 1 to = 2 months	4	4,175.39	869.26	0.00	5,044.65	3.23	194,431.79	199,476.44	7.51	22.47
from > 2 to = 3 months	5	5,518.03	2,055.15	0.00	7,573.18	4.85	348,347.72	355,920.90	13.40	23.00
from > 3 to = 6 months	5	4,040.99	2,759.23	0.00	6,800.22	4.36	201,237.61	208,037.83	7.83	26.95
from > 6 to < 12 months	1	2,459.52	959.65	0.00	3,419.17	2.19	46,020.90	49,440.07	1.86	40.46
from = 18 to < 24 months	1	3,774.99	564.84	0.00	4,339.83	2.78	22,250.87	26,590.70	1.00	46.65
from ≥ 2 years	5	108,425.92	12,940.69	0.00	121,366.61	77.75	320,839.04	442,205.65	16.64	55.50
Subtotal	42	133,212.33	22,887.82	0.00	156,100.15	100.00	2,500,620.75	2,656,720.90	100.00	34.49
Total	42	133,212.33	22,887.82	0.00	156,100.15		2,500,620.75	2,656,720.90		

#### Additional information