

Brief report

Date: 02/28/2025
 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
 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 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	14,697.92 29,763,288.00 14.70%	100,000.00 202,500,000.00	Floating 3-M Euribor+0.300% 12.Feb/May/Aug/Nov	2.8260% 05/12/2025 102.687018 Gross 83.176485 Net	05/12/2055 Quarterly 12.Feb/May/Aug/Nov	05/12/2025 "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	3.0260% 05/12/2025 748.094444 Gross 605.956500 Net	05/12/2055 Quarterly 12.Feb/May/Aug/Nov	05/12/2025 "Pass-Through"	AA (sf) Asf	BB (low) B	
Total		52,263,288.00	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)							
				0.17	0.25	0.34	0.42	0.51	0.60	0.69	0.78
Series A	With optional redemption *	Average life	Years	3.37	3.13	2.92	2.72	2.55	2.40	2.26	2.14
		Final Maturity	Years	06/27/2028	03/30/2028	01/12/2028	11/03/2027	09/02/2027	07/08/2027	05/19/2027	04/04/2027
		Date		02/12/2032	08/12/2031	05/12/2031	11/12/2030	08/12/2030	05/12/2030	02/12/2030	11/12/2029
	Without optional redemption *	Average life	Years	3.37	3.13	2.92	2.72	2.55	2.40	2.26	2.14
		Final Maturity	Years	06/27/2028	03/30/2028	01/12/2028	11/03/2027	09/02/2027	07/08/2027	05/19/2027	04/04/2027
		Date		02/12/2032	08/12/2031	05/12/2031	11/12/2030	08/12/2030	05/12/2030	02/12/2030	11/12/2029
Series B	With optional redemption *	Average life	Years	7.00	6.75	6.25	5.75	5.50	5.25	5.00	4.75
		Final Maturity	Years	02/12/2032	11/11/2031	05/12/2031	11/12/2030	08/12/2030	05/12/2030	02/12/2030	11/12/2029
		Date		02/12/2032	11/12/2033	11/12/2033	11/12/2033	08/12/2030	05/12/2030	02/12/2030	11/12/2029
	Without optional redemption *	Average life	Years	11.46	10.99	10.55	10.12	9.71	9.32	8.95	8.60
		Final Maturity	Years	07/27/2036	02/08/2036	08/28/2035	03/25/2035	10/27/2034	06/07/2034	01/23/2034	09/16/2033
		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		
Series A	56.95%	29,763,288.00	64.58%	90.00%	202,500,000.00
Series B	43.05%	22,500,000.00	21.53%	10.00%	22,500,000.00
Issue of Bonds		52,263,288.00			225,000,000.00
Principal Reserve Fund	21.53%	11,250,000.00	5.00%		11,250,000.00
Secondary Reserve Fund	0.22%	116,076.82	0.35%		790,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	12,766,987.60
Servicer ppal collect not yet credited	54,605.03		
Servicer ints collect not yet credited	28,322.56		
Liabilities	Available	Balance	Interest
	Subordinated Loan L/T	11,366,076.82	3.553%
	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	951	2,095
Principal		
Principal outstanding	51,981,446.94	225,099,921.13
Average loan	54,659.78	107,446.26
Minimum	221.80	24,729.58
Maximum	274,179.43	465,227.68
Interest rate		
Weighted average (wac)	3.85%	2.26%
Minimum	2.54%	0.73%
Maximum	7.22%	5.50%
Final maturity		
Weighted average (WARM) (months)	162	272
Minimum	03/18/2025	01/01/2016
Maximum	10/18/2051	10/18/2051
Index (principal outstanding distribution)		
1-year EURIBOR/MIBOR	0.00%	0.30%
1-year EURIBOR/MIBOR (Mortgage Market)	99.83%	98.90%
Mortgage Market: Savings Banks	0.00%	0.76%
Mortgage Market: All Institutions	0.17%	0.03%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	3.10	6.70	0.32	7.32
10.01 - 20%	11.98	15.94	2.61	15.83
20.01 - 30%	18.14	25.56	6.42	25.49
30.01 - 40%	27.00	35.08	8.47	35.30
40.01 - 50%	29.08	44.71	12.27	45.03
50.01 - 60%	9.94	53.31	17.72	55.68
60.01 - 70%	0.75	63.86	23.18	65.20
70.01 - 80%			24.28	74.17
80.01 - 90%			3.91	84.08
90.01 - 100%			0.82	92.58
Weighted average (WALTV)	35.01		57.62	
Minimum	0.20		3.04	
Maximum	67.86		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)	0.42%	0.77%	0.73%	0.75%	0.54%
Annual Percentage Rate (CPR)	4.98%	8.81%	8.37%	8.68%	6.26%

Geographic distribution		
	Current	At constitution date
Andalucia	0.16%	0.08%
Aragon	89.29%	75.77%
Castilla-La Mancha		0.18%
Castilla-Leon	0.14%	0.21%
Catalonia	4.25%	12.08%
Extremadura		0.06%
Galicia	0.05%	0.11%
La Rioja	5.78%	5.58%
Madrid		4.82%
Murcia	0.10%	0.05%
Navarra	0.14%	0.11%
Valencia	0.09%	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	26	7,284.07	3,112.77	0.00	10,396.84	5.62	1,523,312.40	1,533,709.24	58.14	30.68
from > 1 to = 2 months	4	2,550.56	1,181.48	0.00	3,732.04	2.02	216,096.88	219,828.92	8.33	31.77
from > 2 to = 3 months	2	856.28	766.22	0.00	1,622.50	0.88	66,905.91	68,528.41	2.60	23.18
from > 3 to = 6 months	5	7,584.00	5,373.43	0.00	12,957.43	7.00	315,914.98	328,872.41	12.47	32.45
from > 6 to < 12 months	2	6,977.69	1,480.28	0.00	8,457.97	4.57	36,373.14	44,831.11	1.70	17.11
from = 12 to < 18 months	2	5,076.28	4,173.52	0.00	9,249.80	5.00	74,878.90	84,128.70	3.19	28.71
from ≥ 2 years	5	110,101.61	28,462.77	0.00	138,564.38	74.91	219,314.24	357,878.62	13.57	59.70
Subtotal	46	140,430.49	44,550.47	0.00	184,980.96	100.00	2,452,796.45	2,637,777.41	100.00	32.35
Total	46	140,430.49	44,550.47	0.00	184,980.96		2,452,796.45	2,637,777.41		