

Brief report

Date: 05/31/2025
 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	13,809.56	100,000.00	Floating 3-M Euribor+0.300% 12.Feb/May/Aug/Nov	2.4380% 08/12/2025 86,039696 Gross 69.692154 Net	05/12/2055 Quarterly 12.Feb/May/Aug/Nov	08/12/2025 "Pass-Through"	AAA (sf) A+sf	A A
		27,964,359.00	202,500,000.00						
Series B ES0374268011	07/12/2013 225	100,000.00	100,000.00	Floating 3-M Euribor+0.500% 12.Feb/May/Aug/Nov	2.6380% 08/12/2025 674.155556 Gross 546.066000 Net	05/12/2055 Quarterly 12.Feb/May/Aug/Nov	08/12/2025 "Pass-Through"	AA (sf) Asf	BB (low) B
		22,500,000.00	22,500,000.00						
Total		50,464,359.00	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											
		% 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	3.18	2.95	2.75	2.57	2.41	2.27	2.14	2.03
	Final Maturity	Years	Date	07/16/2028	04/24/2028	02/10/2028	12/07/2027	10/10/2027	08/18/2027	07/02/2027	05/21/2027
Series B	With optional redemption *	Average life	Years	3.18	2.95	2.75	2.57	2.41	2.27	2.14	2.03
	Final Maturity	Years	Date	07/16/2028	04/24/2028	02/10/2028	12/07/2027	10/10/2027	08/18/2027	07/02/2027	05/21/2027
				11/12/2031	08/12/2031	02/12/2031	11/12/2030	08/12/2030	05/12/2030	02/12/2030	11/12/2029
Series B	Without optional redemption *	Average life	Years	6.76	6.25	5.76	5.51	5.25	5.00	4.76	4.51
	Final Maturity	Years	Date	02/11/2032	08/12/2031	02/12/2031	11/12/2030	08/12/2030	05/12/2030	02/12/2030	11/12/2029
				02/12/2032	02/12/2034	02/12/2031	11/12/2030	08/12/2030	05/12/2030	02/12/2034	02/12/2034
Series B	Without optional redemption *	Average life	Years	11.09	10.63	10.20	9.79	9.39	9.02	8.66	8.32
	Final Maturity	Years	Date	06/09/2036	12/27/2035	07/22/2035	02/20/2035	09/29/2034	05/15/2034	01/05/2034	09/03/2033
				26.27	26.27	26.27	26.27	26.27	26.27	26.27	26.27
				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	55.41%	27,964,359.00	66.88%	90.00%	202,500,000.00
Series B	44.59%	22,500,000.00	22.29%	10.00%	22,500,000.00
Issue of Bonds		50,464,359.00			225,000,000.00
Principal Reserve Fund	22.29%	11,250,000.00		5.00%	11,250,000.00
Secondary Reserve Fund	0.22%	109,061.00		0.35%	790,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	12,839,238.87
Servicer ppal collect not yet credited	33,683.31		
Servicer ints collect not yet credited	12,750.74		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,359,061.00	3.138%
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	50,090,659.76	225,099,921.13
	Average loan	53,918.90	107,446.26
	Minimum	37.88	24,729.58
	Maximum	271,836.16	465,227.68
Interest rate	Weighted average (wac)	3.50%	2.26%
	Minimum	2.54%	0.73%
	Maximum	5.90%	5.50%
	Final maturity		
Weighted average (WARM) (months)	160	272	
Minimum	06/07/2025	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)	99.84%	98.90%
	Mortgage Market: Savings Banks	0.00%	0.76%
	Mortgage Market: All Institutions	0.16%	0.03%

LTV Distribution			
		Current	At constitution date
		% Pool % LTV	% Pool % LTV
0.01 - 10%		3.08	6.49
10.01 - 20%		12.07	15.59
20.01 - 30%		18.75	25.48
30.01 - 40%		27.71	35.12
40.01 - 50%		28.37	44.68
50.01 - 60%		9.44	53.30
60.01 - 70%		0.59	64.37
70.01 - 80%			24.28
80.01 - 90%			3.91
90.01 - 100%			0.82
Weighted average (WALTV)		34.67	57.62
Minimum		0.03	3.04
Maximum		67.25	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)	0.56%	0.58%	0.68%	0.72%	0.54%
Annual Percentage Rate (CPR)	6.56%	6.79%	7.81%	8.28%	6.27%

Geographic distribution		
	Current	At constitution date
Andalucía	0.16%	0.08%
Aragón	89.58%	75.77%
Castilla-La Mancha		0.18%
Castilla-León	0.14%	0.21%
Catalonia	4.15%	12.08%
Extremadura		0.06%
Galicia	0.05%	0.11%
La Rioja	5.58%	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	15	4,524.43	1,710.59	0.00	6,235.02	3.44	1,162,484.56	1,168,719.58	55.19	34.21
from > 1 to = 2 months	3	950.82	475.82	0.00	1,426.64	0.79	84,990.08	86,416.72	4.08	34.39
from > 2 to = 3 months	4	3,923.72	1,891.31	0.00	5,815.03	3.21	237,413.30	243,228.33	11.48	31.03
from > 3 to = 6 months	2	2,376.66	1,130.16	0.00	3,506.82	1.93	90,940.58	94,447.40	4.46	36.90
from > 6 to < 12 months	2	7,595.09	1,728.01	0.00	9,323.10	5.14	71,854.09	81,177.19	3.83	26.57
from = 12 to < 18 months	2	5,811.07	4,199.45	0.00	10,010.52	5.52	73,620.47	83,630.99	3.95	28.54
from ≥ 2 years	5	114,248.00	30,770.87	0.00	145,018.87	79.97	215,167.85	360,186.72	17.01	60.09
Subtotal	33	139,429.79	41,906.21	0.00	181,336.00	100.00	1,936,470.93	2,117,806.93	100.00	35.86
Total	33	139,429.79	41,906.21	0.00	181,336.00		1,936,470.93	2,117,806.93		