

Brief report

Date: 11/30/2025
 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	11,800.74 23,896,498.50 11.80%	100,000.00 202,500,000.00	Floating 3-M Euribor+0.300% 12.Feb/May/Aug/Nov	2.3090% 02/12/2026 69.633544 Gross 56.403171 Net	05/12/2055 Quarterly 12.Feb/May/Aug/Nov	02/12/2026 "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	2.5090% 02/12/2026 641.188889 Gross 519.363000 Net	05/12/2055 Quarterly 12.Feb/May/Aug/Nov	02/12/2026 "Pass-Through"	AA (sf) Asf	BB (low) B
Total		46,396,498.50	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)							Final Maturity	Date
				0.17	0.25	0.34	0.42	0.51	0.60	0.69		
Series A	With optional redemption *	Average life	2.78	2.59	2.42	2.26	2.13	2.01	1.90	1.80	08/22/2028	08/12/2029
		Final Maturity	5.75	5.50	5.00	4.75	4.50	4.25	4.00	3.75	08/12/2031	08/12/2029
		Date	08/12/2031	05/12/2031	11/12/2030	08/12/2030	05/12/2030	02/12/2030	11/12/2029	08/12/2029	08/12/2029	08/12/2029
	Without optional redemption *	Average life	2.78	2.59	2.42	2.26	2.13	2.01	1.90	1.80	08/22/2028	08/12/2029
		Final Maturity	5.75	5.50	5.00	4.75	4.50	4.25	4.00	3.75	08/12/2031	08/12/2029
		Date	08/12/2031	05/12/2031	11/12/2030	08/12/2030	05/12/2030	02/12/2030	11/12/2029	08/12/2029	08/12/2029	08/12/2029
Series B	With optional redemption *	Average life	5.75	5.50	5.00	4.75	4.50	4.25	4.00	3.75	08/12/2034	08/12/2034
		Final Maturity	8.75	5.50	8.75	4.75	4.50	8.75	8.75	8.75	08/12/2034	08/12/2034
		Date	08/12/2034	05/12/2031	08/12/2034	08/12/2030	05/12/2030	08/12/2034	08/12/2034	08/12/2034	08/12/2034	08/12/2034
	Without optional redemption *	Average life	10.28	9.86	9.46	9.08	8.71	8.37	8.04	7.73	02/20/2036	08/02/2033
		Final Maturity	25.76	25.76	25.76	25.76	25.76	25.76	25.76	25.76	08/12/2051	08/12/2051
		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	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		% CE		At issue date	
Series A	51.50%	23,896,498.50	72.75%	90.00%	202,500,000.00	15.00%
Series B	48.50%	22,500,000.00	24.25%	10.00%	22,500,000.00	5.00%
Issue of Bonds		46,396,498.50			225,000,000.00	
Principal Reserve Fund	24.25%	11,250,000.00		5.00%	11,250,000.00	
Secondary Reserve Fund	0.20%	93,196.34		0.35%	790,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	12,673,709.87	1.721%	
Servicer ppal collect not yet credited	51,896.12		
Servicer ints collect not yet credited	18,905.99		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,343,196.34	3.048%
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	881	2,095
Principal		
Principal outstanding	45,984,259.39	225,099,921.13
Average loan	52,195.53	107,446.26
Minimum	76.27	24,729.58
Maximum	267,000.46	465,227.68
Interest rate		
Weighted average (wac)	3.02%	2.26%
Minimum	2.18%	0.73%
Maximum	5.90%	5.50%
Final maturity		
Weighted average (WARM) (months)	155	272
Minimum	12/01/2025	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%	3.46	6.61	0.32	7.32
10.01 - 20%	12.39	15.30	2.61	15.83
20.01 - 30%	21.28	25.40	6.42	25.49
30.01 - 40%	27.31	35.32	8.47	35.30
40.01 - 50%	27.11	44.45	12.27	45.03
50.01 - 60%	7.83	52.81	17.72	55.68
60.01 - 70%	0.63	63.23	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)	33.75		57.62	
Minimum	0.02		3.04	
Maximum	65.99		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)	0.53%	0.64%	0.71%	0.69%	0.54%
Annual Percentage Rate (CPR)	6.19%	7.39%	8.15%	7.98%	6.34%

Geographic distribution		
	Current	At constitution date
Andalucia	0.05%	0.08%
Aragon	89.71%	75.77%
Castilla-La Mancha		0.18%
Castilla-Leon	0.15%	0.21%
Catalonia	4.28%	12.08%
Extremadura		0.06%
Galicia	0.05%	0.11%
La Rioja	5.42%	5.58%
Madrid		4.82%
Murcia	0.11%	0.05%
Navarra	0.15%	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	23	4,803.40	1,391.39	0.00	6,194.79	4.93	1,092,075.79	1,098,270.58	59.71	27.91
from > 1 to = 2 months	3	2,390.92	983.80	0.00	3,374.72	2.69	194,758.79	198,133.51	10.77	22.66
from > 2 to = 3 months	2	2,721.88	697.39	0.00	3,419.27	2.72	109,823.80	113,243.07	6.16	27.53
from > 3 to < 6 months	2	5,150.00	3,130.76	0.00	8,280.76	6.59	124,546.90	132,827.66	7.22	44.36
from = 6 to < 12 months	2	7,574.63	2,693.23	0.00	10,267.86	8.18	51,266.80	61,534.66	3.35	18.71
from = 12 to < 18 months	1	2,613.27	1,685.59	0.00	4,298.86	3.42	19,795.03	24,093.89	1.31	20.68
from = 18 to < 24 months	2	71,774.67	17,958.58	0.00	89,733.25	71.46	121,368.84	211,102.09	11.48	58.37
from ≥ 24 months										
Subtotal	35	97,028.77	28,540.74	0.00	125,569.51	100.00	1,713,635.95	1,839,205.46	100.00	29.07
Total	35	97,028.77	28,540.74	0.00	125,569.51		1,713,635.95	1,839,205.46		