

Brief report

Date: 06/30/2022
 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 Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating		
		Current	Original			Final maturity (legal)	Next	Current	Original	
Series A ES0374268003	07/12/2013 2,025	29,354.58 59,443,024.50 29.35%	100,000.00 202,500,000.00	Floating 3-M Euribor+0.300% 12.Feb/May/Aug/Nov	0.0000% 08/12/2022 0.000000 Gross 0.000000 Net	05/12/2055 Quarterly 12.Feb/May/Aug/Nov	08/12/2022 "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	0.0830% 08/12/2022 21.211111 Gross 17.181000 Net	05/12/2055 Quarterly 12.Feb/May/Aug/Nov	08/12/2022 "Pass-Through"	A (high) (sf) Asf	BB (low) B	
Total		81,943,024.50	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)								
				0.17	0.25	0.34	0.42	0.51	0.60	0.69	0.78	
Series A		% Annual equivalent CPR			2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00
		Date	4.48	4.16	3.88	3.62	3.40	3.19	3.01	2.84		
	Final Maturity	Date	11/01/2026	07/07/2026	03/26/2026	12/24/2025	10/02/2025	07/20/2025	05/14/2025	03/14/2025		
		Years	9.76	9.26	8.76	8.26	7.76	7.51	7.01	6.76		
	Without optional redemption *	Average life	4.48	4.16	3.88	3.62	3.40	3.19	3.01	2.84		
		Date	02/12/2032	08/12/2031	02/12/2031	08/12/2030	02/12/2030	11/12/2029	05/12/2029	02/12/2029		
Final Maturity	Date	11/01/2026	07/07/2026	03/26/2026	12/24/2025	10/02/2025	07/20/2025	05/14/2025	03/14/2025			
	Years	9.76	9.26	8.76	8.26	7.76	7.51	7.01	6.76			
Series B	With optional redemption *	Average life	10.25	9.74	9.00	8.50	8.24	7.75	7.25	6.99		
		Date	08/07/2032	02/04/2032	05/09/2031	11/10/2030	08/05/2030	02/07/2030	08/09/2029	05/07/2029		
Final Maturity	Date	10.26	9.76	9.01	8.51	8.26	7.76	7.26	7.01			
	Years	08/12/2032	02/12/2032	05/12/2031	11/12/2030	08/12/2030	02/12/2030	08/12/2029	05/12/2029			
Without optional redemption *	Average life	13.43	12.86	12.32	11.79	11.29	10.81	10.34	9.91			
	Date	10/12/2035	03/19/2035	09/01/2034	02/21/2034	08/21/2033	02/26/2033	09/11/2032	04/05/2032			
Final Maturity	Date	19.01	18.52	18.27	17.77	17.26	16.77	16.26	16.01			
	Years	05/12/2041	11/12/2040	08/12/2040	02/12/2040	08/12/2039	02/12/2039	08/12/2038	05/12/2038			

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	72.54%	59,443,024.50	41.19%	90.00%	202,500,000.00
Series B	27.46%	22,500,000.00	13.73%	10.00%	22,500,000.00
Issue of Bonds		81,943,024.50			225,000,000.00
Principal Reserve Fund	13.73%	11,250,000.00		5.00%	11,250,000.00
Secondary Reserve Fund	0.28%	231,827.80		0.35%	790,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	14,306,319.69
Servicer ppal collect not yet credited	51,574.89		
Servicer ints collect not yet credited	3,516.73		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,456,415.53	0.583%
Subordinated Loan S/T		25,412.27	
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	80,752,105.87	225,099,921.13
	Average loan	64,550.04	107,446.26
	Minimum	74.40	24,729.58
	Maximum	311,345.78	465,227.68
Interest rate	Weighted average (wac)	0.55%	2.26%
	Minimum	0.00%	0.73%
	Maximum	5.00%	5.50%
	Final maturity		
Weighted average (WARM) (months)	188	272	
Minimum	07/18/2022	01/01/2016	
Maximum	10/18/2051	10/18/2051	
Index (principal outstanding distribution)	1-year EURIBOR/MIBOR	0.04%	0.30%
	1-year EURIBOR/MIBOR (Mortgage Market)	99.69%	98.90%
	Mortgage Market: Savings Banks	0.00%	0.76%
	Mortgage Market: All Institutions	0.27%	0.03%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	2.22	6.63	0.32	7.32
10.01 - 20%	7.04	15.97	2.61	15.83
20.01 - 30%	13.30	25.63	6.42	25.49
30.01 - 40%	23.48	35.44	8.47	35.30
40.01 - 50%	29.14	45.11	12.27	45.03
50.01 - 60%	21.75	53.91	17.72	55.68
60.01 - 70%	2.91	63.00	23.18	65.20
70.01 - 80%	0.16	73.53	24.28	74.17
80.01 - 90%			3.91	84.08
90.01 - 100%			0.82	92.58
Weighted average (WALTV)	39.82		57.62	
Minimum	0.06		3.04	
Maximum	73.53		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)	0.10%	0.27%	0.24%	0.26%	0.46%
Annual Percentage Rate (CPR)	1.21%	3.22%	2.87%	3.04%	5.42%

Geographic distribution		
	Current	At constitution date
Andalucia	0.13%	0.08%
Aragon	88.12%	75.77%
Castilla-La Mancha		0.18%
Castilla-Leon	0.18%	0.21%
Catalonia	4.53%	12.08%
Extremadura	0.00%	0.06%
Galicia	0.04%	0.11%
La Rioja	6.73%	5.58%
Madrid		4.82%
Murcia	0.08%	0.05%
Navarra	0.10%	0.11%
Valencia	0.11%	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	5,238.67	314.05	0.00	5,552.72	4.23	1,110,267.31	1,115,820.03	50.64	32.96
from > 1 to = 2 months	3	2,266.84	161.06	0.00	2,427.90	1.85	221,112.88	223,540.78	10.15	25.66
from > 2 to = 3 months	4	4,645.37	620.02	0.00	5,265.39	4.01	252,429.55	257,694.94	11.70	33.26
from > 3 to = 6 months	1	1,368.33	199.65	0.00	1,567.98	1.19	79,696.52	81,264.50	3.69	52.64
from = 12 to < 18 months	2	10,344.08	782.28	0.00	11,126.36	8.47	136,311.77	147,438.13	6.69	62.09
from ≥ 2 years	5	95,649.91	9,735.35	0.00	105,385.26	80.25	272,109.79	377,495.05	17.13	51.17
Subtotal	36	119,513.20	11,812.41	0.00	131,325.61	100.00	2,071,927.82	2,203,253.43	100.00	35.76
Total	36	119,513.20	11,812.41	0.00	131,325.61		2,071,927.82	2,203,253.43		

Additional information