

Brief report

Date: 07/31/2022  
 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 DBRS / Fitch	
		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)							0.78
				2.00	0.25	0.34	0.42	0.51	0.60	0.69	
Series A	With optional redemption *	Average life	4.48	4.16	3.88	3.62	3.40	3.19	3.01	2.84	
		Final Maturity	11/01/2026	07/07/2026	03/26/2026	12/24/2025	10/02/2025	07/20/2025	05/14/2025	03/14/2025	
		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	
	Without optional redemption *	Average life	4.48	4.16	3.88	3.62	3.40	3.19	3.01	2.84	
		Final Maturity	11/01/2026	07/07/2026	03/26/2026	12/24/2025	10/02/2025	07/20/2025	05/14/2025	03/14/2025	
		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	
Series B	With optional redemption *	Average life	10.25	9.74	9.00	8.50	8.24	7.75	7.25	6.99	
		Final Maturity	08/07/2032	02/04/2032	05/09/2031	11/10/2030	08/05/2030	02/07/2030	08/09/2029	05/07/2029	
		Date	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	
		Final Maturity	10/12/2035	03/19/2035	09/01/2034	02/21/2034	08/21/2033	02/26/2033	09/11/2032	04/05/2032	
		Date	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	15,111,624.46
Servicer ppal collect not yet credited	73,258.89		
Servicer ints collect not yet credited	5,533.75		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,481,827.80	0.583%
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	1,246	2,095	
Principal			
Principal outstanding	79,943,318.44	225,099,921.13	
Average loan	64,159.97	107,446.26	
Minimum	70.87	24,729.58	
Maximum	310,254.34	465,227.68	
Interest rate			
Weighted average (wac)	0.63%	2.26%	
Minimum	0.00%	0.73%	
Maximum	5.00%	5.50%	
Final maturity			
Weighted average (WARM) (months)	187	272	
Minimum	08/02/2022	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	6.58	0.32	7.32
10.01 - 20%	7.08	15.91	2.61	15.83
20.01 - 30%	13.43	25.56	6.42	25.49
30.01 - 40%	23.57	35.31	8.47	35.30
40.01 - 50%	29.74	45.06	12.27	45.03
50.01 - 60%	20.87	53.83	17.72	55.68
60.01 - 70%	2.93	62.77	23.18	65.20
70.01 - 80%	0.17	73.33	24.28	74.17
80.01 - 90%			3.91	84.08
90.01 - 100%			0.82	92.58
Weighted average (WALTV)	39.62		57.62	
Minimum	0.05		3.04	
Maximum	73.33		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)	0.37%	0.34%	0.26%	0.26%	0.46%
Annual Percentage Rate (CPR)	4.36%	3.97%	3.10%	3.07%	5.41%

Geographic distribution		
	Current	At constitution date
Andalucia	0.13%	0.08%
Aragon	88.23%	75.77%
Castilla-La Mancha		0.18%
Castilla-Leon	0.16%	0.21%
Catalonia	4.54%	12.08%
Extremadura	0.00%	0.06%
Galicia	0.04%	0.11%
La Rioja	6.61%	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	25	7,062.03	319.16	0.00	7,381.19	5.56	2,000,264.93	2,007,646.12	66.90	38.83
from > 1 to = 2 months	4	3,825.94	52.24	0.00	3,878.18	2.92	280,941.60	284,819.78	9.49	21.60
from > 2 to = 3 months	2	1,103.04	583.35	0.00	1,686.39	1.27	101,594.93	103,281.32	3.44	53.13
from > 3 to = 6 months	1	1,369.20	204.00	0.00	1,573.20	1.18	79,353.89	80,927.09	2.70	52.42
from = 12 to < 18 months	2	10,303.05	828.32	0.00	11,131.37	8.38	135,691.76	146,823.13	4.89	61.83
from ≥ 2 years	5	97,349.76	9,872.43	0.00	107,222.19	80.70	270,409.94	377,632.13	12.58	51.19
Subtotal	39	121,013.02	11,859.50	0.00	132,872.52	100.00	2,868,257.05	3,001,129.57	100.00	38.41
Total	39	121,013.02	11,859.50	0.00	132,872.52		2,868,257.05	3,001,129.57		

### Additional information