

Brief report

Date: 08/31/2022
 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	28.171.06 57,046,396.50 28.17%	100,000.00 202,500,000.00	Floating 3-M Euribor+0.300% 12.Feb/May/Aug/Nov	0.6250% 11/14/2022 45,973605 Gross 37.238620 Net	05/12/2055 Quarterly 12.Feb/May/Aug/Nov	11/14/2022 "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	0.8250% 11/14/2022 215.416667 Gross 174.487500 Net	05/12/2055 Quarterly 12.Feb/May/Aug/Nov	11/14/2022 "Pass-Through"	A (high) (sf) Asf	BB (low) B
Total		79,546,396.50	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	With optional redemption *	Average life	Years	4.25	3.94	3.67	3.43	3.21	3.02	2.85	2.69
		Final Maturity	Years	11/09/2026	07/20/2026	04/12/2026	01/14/2026	10/27/2025	08/17/2025	06/15/2025	04/18/2025
		Date	11/12/2031	05/12/2031	11/12/2030	05/12/2030	11/12/2029	08/12/2029	02/12/2029	11/12/2028	
	Without optional redemption *	Average life	Years	4.25	3.94	3.67	3.43	3.21	3.02	2.85	2.69
		Final Maturity	Years	11/09/2026	07/20/2026	04/12/2026	01/14/2026	10/27/2025	08/17/2025	06/15/2025	04/18/2025
		Date	11/12/2031	05/12/2031	11/12/2030	05/12/2030	11/12/2029	08/12/2029	02/12/2029	11/12/2028	
Series B	With optional redemption *	Average life	Years	9.95	9.45	8.94	8.45	7.95	7.47	7.20	6.72
		Final Maturity	Years	07/22/2032	01/19/2032	07/19/2031	01/20/2031	07/23/2030	01/28/2030	10/21/2029	04/28/2029
		Date	08/12/2032	02/12/2032	08/12/2031	02/12/2031	08/12/2030	02/12/2030	11/12/2029	05/12/2029	
	Without optional redemption *	Average life	Years	12.45	11.89	11.35	10.83	10.33	9.86	9.42	9.01
		Final Maturity	Years	01/21/2035	06/29/2034	12/12/2033	06/06/2033	12/07/2032	06/20/2032	01/10/2032	08/12/2031
		Date	08/12/2039	02/12/2039	08/12/2038	02/12/2038	08/12/2037	02/12/2037	08/12/2036	02/12/2036	

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		
		% CE	% CE	% CE	% CE	
Series A	71.71%	57,046,396.50	42.43%	90.00%	202,500,000.00	15.00%
Series B	28.29%	22,500,000.00	14.14%	10.00%	22,500,000.00	5.00%
Issue of Bonds		79,546,396.50			225,000,000.00	
Principal Reserve Fund	14.14%	11,250,000.00		5.00%	11,250,000.00	
Secondary Reserve Fund	0.28%	222,480.95		0.35%	790,000.00	

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	13,447,745.97
Servicer ppal collect not yet credited	21,531.96		
Servicer ints collect not yet credited	2,660.25		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,472,480.95	1.325%
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	79,133,000.38	225,099,921.13
	Average loan	63,765.51	107,446.26
	Minimum	67.34	24,729.58
	Maximum	309,326.66	465,227.68
Interest rate	Weighted average (wac)	0.74%	2.26%
	Minimum	0.00%	0.73%
	Maximum	5.00%	5.50%
	Final maturity		
Weighted average (WARM) (months)	187	272	
Minimum	10/02/2022	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
0.01 - 10%	2.24	6.48	0.32
10.01 - 20%	7.07	15.85	2.61
20.01 - 30%	13.93	25.55	6.42
30.01 - 40%	23.59	35.36	8.47
40.01 - 50%	29.62	45.05	12.27
50.01 - 60%	20.66	53.77	17.72
60.01 - 70%	2.72	62.76	23.18
70.01 - 80%	0.17	73.13	24.28
80.01 - 90%			3.91
90.01 - 100%			0.82
Weighted average (WALTV)	39.45		57.62
Minimum	0.05		3.04
Maximum	73.13		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)	0.38%	0.29%	0.31%	0.27%	0.46%
Annual Percentage Rate (CPR)	4.49%	3.37%	3.65%	3.21%	5.40%

Geographic distribution		
	Current	At constitution date
Andalucia	0.13%	0.08%
Aragon	88.28%	75.77%
Castilla-La Mancha		0.18%
Castilla-Leon	0.16%	0.21%
Catalonia	4.48%	12.08%
Extremadura	0.00%	0.06%
Galicia	0.04%	0.11%
La Rioja	6.62%	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	24	7,204.63	331.58	0.00	7,536.21	5.58	1,677,276.40	1,694,812.61	62.15	36.43	
from > 1 to = 2 months	4	3,518.76	64.66	0.00	3,583.42	2.65	314,546.73	318,130.15	11.73	23.94	
from > 2 to = 3 months	2	1,105.07	581.32	0.00	1,686.39	1.25	101,225.90	102,912.29	3.80	52.94	
from > 3 to = 6 months	1	1,263.80	209.81	0.00	1,473.61	1.09	79,037.73	80,511.34	2.97	52.15	
from = 12 to < 18 months	1	2,442.98	144.48	0.00	2,587.46	1.91	23,976.48	26,563.94	0.98	46.60	
from = 18 to < 24 months	1	8,480.44	765.28	0.00	9,245.72	6.84	111,094.91	120,340.63	4.44	66.68	
from ≥ 2 years	5	99,050.49	10,008.63	0.00	109,059.12	80.68	268,709.21	377,768.33	13.93	51.20	
	Subtotal	38	123,066.17	12,105.76	0.00	135,171.93	100.00	2,575,867.36	2,711,039.29	100.00	37.25
Total	38	123,066.17	12,105.76	0.00	135,171.93		2,575,867.36	2,711,039.29			