

Brief report

Date: 12/31/2022  
 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	27,005.58 54,686,299.50 27.01%	100,000.00 202,500,000.00	Floating 3-M Euribor+0.300% 12.Feb/May/Aug/Nov	2.0980% 02/13/2023 143.218092 Gross 116.006655 Net	05/12/2055 Quarterly 12.Feb/May/Aug/Nov	02/13/2023 "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	2.2980% 02/13/2023 580.883333 Gross 470.515500 Net	05/12/2055 Quarterly 12.Feb/May/Aug/Nov	02/13/2023 "Pass-Through"	A (high) (sf) Asf	BB (low) B
Total		77,186,299.50	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)									
				% Annual equivalent CPR									
Series A	With optional redemption *	Average life	Years	4.47	4.15	3.87	3.61	3.39	3.19	3.00	2.84		
		Final Maturity	Years	05/02/2027	01/06/2027	09/25/2026	06/25/2026	04/03/2026	01/19/2026	11/13/2025	09/14/2025		
			Date	08/12/2032	02/12/2032	08/12/2031	02/12/2031	08/12/2030	05/12/2030	11/12/2029	08/12/2029		
	Without optional redemption *	Average life	Years	4.47	4.15	3.87	3.61	3.39	3.19	3.00	2.84		
		Final Maturity	Years	05/02/2027	01/06/2027	09/25/2026	06/25/2026	04/03/2026	01/19/2026	11/13/2025	09/14/2025		
			Date	08/12/2032	02/12/2032	08/12/2031	02/12/2031	08/12/2030	05/12/2030	11/12/2029	08/12/2029		
Series B	With optional redemption *	Average life	Years	9.75	9.25	8.75	8.25	7.75	7.50	7.00	6.75		
		Final Maturity	Years	08/12/2032	02/12/2032	08/12/2031	02/12/2031	08/12/2030	05/12/2030	11/12/2029	08/12/2029		
			Date	08/12/2032	02/12/2032	08/12/2031	02/12/2031	08/12/2030	05/12/2030	11/12/2029	08/12/2029		
	Without optional redemption *	Average life	Years	13.91	13.37	12.84	12.33	11.84	11.38	10.92	10.50		
		Final Maturity	Years	10/08/2036	03/24/2036	09/14/2035	03/12/2035	09/14/2034	03/27/2034	10/14/2033	05/11/2033		
			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		

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	
Series A	70.85%	54,686,299.50	43.53%	90.00%	202,500,000.00	15.00%
Series B	29.15%	22,500,000.00	14.38%	10.00%	22,500,000.00	5.00%
Issue of Bonds		77,186,299.50			225,000,000.00	
Principal Reserve Fund	14.38%	11,099,255.99	5.00%		11,250,000.00	
Secondary Reserve Fund	0.28%	213,276.57	0.35%		790,000.00	

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	14,997,220.81
Servicer ppal collect not yet credited	142,148.11		
Servicer ints collect not yet credited	8,637.32		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,436,812.68	2.798%
Subordinated Loan S/T		26,463.89	
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	1,209		2,095
Principal				
Principal outstanding	75,118,315.51		225,099,921.13	
Average loan	62,132.60		107,446.26	
Minimum	53.19		24,729.58	
Maximum	305,604.70		465,227.68	
Interest rate				
Weighted average (wac)	1.84%		2.26%	
Minimum	0.00%		0.73%	
Maximum	5.00%		5.50%	
Final maturity				
Weighted average (WARM) (months)	184		272	
Minimum	01/20/2023		01/01/2016	
Maximum	10/18/2051		10/18/2051	
Index (principal outstanding distribution)				
1-year EURIBOR/MIBOR	0.03%		0.30%	
1-year EURIBOR/MIBOR (Mortgage Market)	99.70%		98.90%	
Mortgage Market: Savings Banks	0.00%		0.76%	
Mortgage Market: All Institutions	0.26%		0.03%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	2.39	6.47	0.32	7.32
10.01 - 20%	7.30	15.79	2.61	15.83
20.01 - 30%	14.12	25.13	6.42	25.49
30.01 - 40%	26.04	35.25	8.47	35.30
40.01 - 50%	29.18	45.22	12.27	45.03
50.01 - 60%	18.61	53.66	17.72	55.68
60.01 - 70%	2.19	62.60	23.18	65.20
70.01 - 80%	0.17	72.33	24.28	74.17
80.01 - 90%			3.91	84.08
90.01 - 100%			0.82	92.58
Weighted average (WALTV)	38.71		57.62	
Minimum	0.04		3.04	
Maximum	72.33		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)	1.44%	0.76%	0.57%	0.41%	0.47%
Annual Percentage Rate (CPR)	15.96%	8.77%	6.63%	4.77%	5.49%

### Geographic distribution

	Current	At constitution date
Andalucia	0.13%	0.08%
Aragon	88.56%	75.77%
Castilla-La Mancha		0.18%
Castilla-Leon	0.11%	0.21%
Catalonia	4.19%	12.08%
Extremadura	0.00%	0.06%
Galicia	0.04%	0.11%
La Rioja	6.68%	5.58%
Madrid		4.82%
Murcia	0.08%	0.05%
Navarra	0.11%	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	16	5,044.92	760.51	0.00	5,805.43	3.86	1,071,928.12	1,077,733.55	45.79	38.54
from > 1 to = 2 months	8	5,549.11	745.57	0.00	6,294.68	4.19	444,139.37	450,434.05	19.14	26.81
from > 2 to = 3 months	4	4,564.65	1,022.86	0.00	5,587.51	3.72	214,693.84	220,281.35	9.36	32.23
from > 3 to = 6 months	1	1,543.56	428.69	0.00	1,972.25	1.31	77,768.78	79,741.03	3.39	51.65
from = 12 to < 18 months	1	2,802.75	150.78	0.00	2,953.53	1.96	23,223.11	26,176.64	1.11	45.92
from = 18 to < 24 months	1	10,212.10	1,046.18	0.00	11,258.28	7.49	109,363.25	120,621.53	5.13	66.84
from ≥ 2 years	5	105,799.42	10,679.75	0.00	116,479.17	77.47	261,960.28	378,439.45	16.08	51.30
Subtotal	36	135,516.51	14,834.34	0.00	150,350.85	100.00	2,203,076.75	2,353,427.60	100.00	37.42
Total	36	135,516.51	14,834.34	0.00	150,350.85		2,203,076.75	2,353,427.60		