

Brief report

Date: 10/31/2023  
 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<br>ES0374268003 | 07/12/2013<br>2,025 | 22.551.75  | 100,000.00     | Floating<br>3-M Euribor+0.300%<br>12.Feb/May/Aug/Nov | 4.0880%<br>11/13/2023<br>233.039762 Gross<br>188.762207 Net   | 05/12/2055<br>Quarterly<br>12.Feb/May/Aug/Nov | 11/13/2023<br>"Pass-Through" | AAA (sf)<br>A+sf        | A A           |  |
|                          |                     | 45,667.293.75  | 202,500,000.00 |  |   |   |                              |                         |               |  |
| Series B<br>ES0374268011 | 07/12/2013<br>225   | 100,000.00   | 100,000.00     | Floating<br>3-M Euribor+0.500%<br>12.Feb/May/Aug/Nov | 4.2880%<br>11/13/2023<br>1,083.911111 Gross<br>877.968000 Net | 05/12/2055<br>Quarterly<br>12.Feb/May/Aug/Nov | 11/13/2023<br>"Pass-Through" | A (high)<br>(sf)<br>Asf | BB (low)<br>B |  |
|                          |                     | 22,500,000.00  | 22,500,000.00  |  |   |   |                              |                         |               |  |
| Total                    |                     | 68,167.293.75  | 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 |                            |                         |       |            |            |            |            |            |            |            |            |
|---|----------------------------|-------------------------|-------|------------|------------|------------|------------|------------|------------|------------|------------|
|   |                            | % Monthly CPR (SMM)     |       |            |            |            |            |            |            |            |            |
|   |                            | % Annual equivalent CPR |       | 0,17       | 0,25       | 0,34       | 0,42       | 0,51       | 0,60       | 0,69       | 0,78       |
| Series A  | With optional redemption * | Average life            | Years | 4.41       | 4.09       | 3.79       | 3.54       | 3.30       | 3.10       | 2.91       | 2.75       |
|   | Final Maturity             | Years                   | Date  | 01/11/2028 | 09/13/2027 | 05/29/2027 | 02/24/2027 | 12/02/2026 | 09/18/2026 | 07/12/2026 | 05/12/2026 |
| Series B  | With optional redemption * | Average life            | Years | 4.41       | 4.09       | 3.79       | 3.54       | 3.30       | 3.10       | 2.91       | 2.75       |
|   | Final Maturity             | Years                   | Date  | 02/12/2033 | 05/12/2032 | 11/12/2031 | 05/12/2031 | 02/12/2031 | 08/12/2030 | 02/12/2030 | 11/12/2029 |

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                | 66.99% | 45,667.293.75 | 48.86% | 90.00%        | 202,500,000.00 |
| Series B                | 33.01% | 22,500,000.00 | 15.85% | 10.00%        | 22,500,000.00  |
| Issue of Bonds          |        | 68,167,293.75 |        |               | 225,000,000.00 |
| Principal Reserve Fund  | 15.85% | 10,801,112.90 |        | 5.00%         | 11,250,000.00  |
| Secondary Reserve Fund  | 0.26%  | 178,102.45    |        | 0.35%         | 790,000.00     |

| Other financial operations (current)   |           |                  |               |
|--|-----------|------------------|---------------|
| Assets                                 |           | Balance          | Interest      |
|  |           | Treasury Account | 15,631,626.61 |
| Servicer ppal collect not yet credited | 57,423.00 |                  |               |
| Servicer ints collect not yet credited | 10,909.70 |                  |               |
| Liabilities                            | Available | Balance          | Interest      |
| Subordinated Loan L/T                  |           | 11,428,102.45    | 4,788%        |
| 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                  | 65,588,496.74 | 225,099,921.13       |
|  | Average loan                           | 58,718.44     | 107,446.26           |
|  | Minimum                                | 255.20        | 24,729.58            |
|  | Maximum                                | 284,540.19    | 465,227.68           |
| Interest rate                              | Weighted average (wac)                 | 4.36%         | 2.26%                |
|  | Minimum                                | 0.71%         | 0.73%                |
|  | Maximum                                | 7.15%         | 5.50%                |
|  | Final maturity                         |               |                      |
| Weighted average (WARM) (months)           |  | 175           | 272                  |
|  | Minimum                                | 11/05/2023    | 01/01/2016           |
|  | Maximum                                | 10/18/2051    | 10/18/2051           |
| Index (principal outstanding distribution) | 1-year EURIBOR/MIBOR                   | 0.01%         | 0.30%                |
|  | 1-year EURIBOR/MIBOR (Mortgage Market) | 99.74%        | 98.90%               |
|  | Mortgage Market: Savings Banks         | 0.00%         | 0.76%                |
|  | Mortgage Market: All Institutions      | 0.25%         | 0.03%                |

| LTV Distribution         |         |       |                      |       |
|--------------------------|---------|-------|----------------------|-------|
|                          | Current |       | At constitution date |       |
|                          | % Pool  | % LTV | % Pool               | % LTV |
| 0.01 - 10%               | 3.05    | 6.91  | 0.32                 | 7.32  |
| 10.01 - 20%              | 8.28    | 15.95 | 2.61                 | 15.83 |
| 20.01 - 30%              | 17.16   | 25.37 | 6.42                 | 25.49 |
| 30.01 - 40%              | 25.58   | 35.28 | 8.47                 | 35.30 |
| 40.01 - 50%              | 30.78   | 45.11 | 12.27                | 45.03 |
| 50.01 - 60%              | 13.60   | 53.87 | 17.72                | 55.68 |
| 60.01 - 70%              | 1.35    | 61.73 | 23.18                | 65.20 |
| 70.01 - 80%              | 0.19    | 70.56 | 24.28                | 74.17 |
| 80.01 - 90%              |         |       | 3.91                 | 84.08 |
| 90.01 - 100%             |         |       | 0.82                 | 92.58 |
| Weighted average (WALTV) | 37.10   |       | 57.62                |       |
| Minimum                  | 0.10    |       | 3.04                 |       |
| Maximum                  | 70.56   |       | 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)    | 1.32%         | 0.98%         | 0.88%         | 0.82%          | 0.49%      |
| Annual Percentage Rate (CPR) | 14.77%        | 11.14%        | 10.08%        | 9.40%          | 5.78%      |

### Geographic distribution

|                    | Current | At constitution date |
|--------------------|---------|----------------------|
| Andalucia          | 0.14%   | 0.08%                |
| Aragon             | 88.28%  | 75.77%               |
| Castilla-La Mancha |         | 0.18%                |
| Castilla-Leon      | 0.12%   | 0.21%                |
| Catalonia          | 4.31%   | 12.08%               |
| Extremadura        |         | 0.06%                |
| Galicia            | 0.04%   | 0.11%                |
| La Rioja           | 6.81%   | 5.58%                |
| Madrid             |         | 4.82%                |
| Murcia             | 0.09%   | 0.05%                |
| Navarra            | 0.12%   | 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           | 25     | 6,163.93     | 3,480.85  | 0.00  | 9,644.78   | 5.49   | 1,583,820.55     | 1,593,465.33 | 56.96                          | 27.88 |
| from > 1 to = 2 months  | 5      | 2,440.46     | 1,473.05  | 0.00  | 3,913.51   | 2.23   | 285,328.99       | 289,242.50   | 10.34                          | 32.67 |
| from > 2 to = 3 months  | 4      | 4,003.30     | 815.93    | 0.00  | 4,819.23   | 2.74   | 113,441.44       | 118,260.67   | 4.23                           | 17.09 |
| from > 3 to = 6 months  | 3      | 5,783.64     | 1,983.73  | 0.00  | 7,767.37   | 4.42   | 117,683.73       | 125,451.10   | 4.48                           | 22.41 |
| from > 6 to < 12 months | 4      | 7,334.03     | 5,252.94  | 0.00  | 12,586.97  | 7.16   | 184,853.13       | 197,440.10   | 7.06                           | 30.90 |
| from ≥ 2 years          | 6      | 118,436.34   | 18,570.68 | 0.00  | 137,007.02 | 77.96  | 336,854.48       | 473,861.50   | 16.94                          | 55.50 |
| Subtotal                | 47     | 144,161.70   | 31,577.18 | 0.00  | 175,738.88 | 100.00 | 2,621,982.32     | 2,797,721.20 | 100.00                         | 29.93 |
| Total                   | 47     | 144,161.70   | 31,577.18 | 0.00  | 175,738.88 |        | 2,621,982.32     | 2,797,721.20 |                                |       |

#### Additional information