

Brief report

Date: 05/31/2024
 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

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 | 18,109.86 36,672,466.50 18.11% | 100,000.00 202,500,000.00 | Floating 3-M Euribor+0.300% 12.Feb/May/Aug/Nov | 4.1060% 08/12/2024 187.963243 Gross 152.250227 Net | 05/12/2055 Quarterly 12.Feb/May/Aug/Nov | 08/12/2024 "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 | 4.3060% 08/12/2024 1,088.461111 Gross 881.653500 Net | 05/12/2055 Quarterly 12.Feb/May/Aug/Nov | 08/12/2024 "Pass-Through" | AA (sf) Asf | BB (low) B | |
| Total | | 59,172,466.50 | 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 | | | | | | | | | | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|-------------------------|-------|------------|------------|------------|------------|------------|------------|------------|------------|
| | | % Monthly CPR (SMM) | | | | | | | | | |
| | | 0,17 | 0,25 | 0,34 | 0,42 | 0,51 | 0,60 | 0,69 | 0,78 | | |
| | | % Annual equivalent CPR | | | | | | | | | |
| | | 2,00 | 3,00 | 4,00 | 5,00 | 6,00 | 7,00 | 8,00 | 9,00 | | |
| Series A | With optional redemption * | Average life | Years | 3.96 | 3.67 | 3.40 | 3.17 | 2.97 | 2.78 | 2.62 | 2.47 |
| | | Final Maturity | Years | 04/27/2028 | 01/10/2028 | 10/07/2027 | 07/15/2027 | 05/01/2027 | 02/22/2027 | 12/25/2026 | 10/31/2026 |
| | Without optional redemption * | Average life | Years | 3.96 | 3.67 | 3.40 | 3.17 | 2.97 | 2.78 | 2.62 | 2.47 |
| | | Final Maturity | Years | 04/27/2028 | 01/10/2028 | 10/07/2027 | 07/15/2027 | 05/01/2027 | 02/22/2027 | 12/25/2026 | 10/31/2026 |
| Series B | With optional redemption * | Average life | Years | 8.25 | 7.76 | 7.25 | 7.00 | 6.50 | 6.25 | 5.76 | 5.50 |
| | | Final Maturity | Years | 08/12/2032 | 02/12/2032 | 08/12/2031 | 05/11/2031 | 11/12/2030 | 08/11/2030 | 02/12/2030 | 11/12/2029 |
| | Without optional redemption * | Average life | Years | 12.59 | 12.08 | 11.60 | 11.13 | 10.68 | 10.25 | 9.84 | 9.45 |
| | | Final Maturity | Years | 12/10/2036 | 06/09/2036 | 12/14/2035 | 06/27/2035 | 01/13/2035 | 08/09/2034 | 03/12/2034 | 10/20/2033 |

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 | 61.98% | 36,672,466.50 | 56.98% | 90.00% | 202,500,000.00 |
| Series B | 38.02% | 22,500,000.00 | 18.96% | 10.00% | 22,500,000.00 |
| Issue of Bonds | | 59,172,466.50 | | | 225,000,000.00 |
| Principal Reserve Fund | 18.96% | 11,221,909.79 | 5.00% | | 11,250,000.00 |
| Secondary Reserve Fund | 0.24% | 143,022.62 | 0.35% | | 790,000.00 |

| Other financial operations (current) | | | |
|----------------------------------------|-----------|---------------|----------|
| Assets | | Balance | Interest |
| Treasury Account | | 13,113,173.04 | 3.689% |
| Servicer ppal collect not yet credited | | 61,628.52 | |
| Servicer ints collect not yet credited | | 9,263.80 | |
| Liabilities | Available | Balance | Interest |
| Subordinated Loan L/T | | 11,393,022.62 | 4.826% |
| 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 | 1,039 | 2,095 | |
| Principal | | | |
| Principal outstanding | 58,790,459.66 | 225,099,921.13 | |
| Average loan | 56,583.70 | 107,446.26 | |
| Minimum | 156.49 | 24,729.58 | |
| Maximum | 280,146.15 | 465,227.68 | |
| Interest rate | | | |
| Weighted average (wac) | 4.64% | 2.26% | |
| Minimum | 3.09% | 0.73% | |
| Maximum | 7.22% | 5.50% | |
| Final maturity | | | |
| Weighted average (WARM) (months) | 169 | 272 | |
| Minimum | 06/03/2024 | 01/01/2016 | |
| Maximum | 10/18/2051 | 10/18/2051 | |
| Index (principal outstanding distribution) | | | |
| 1-year EURIBOR/MIBOR | 0.00% | 0.30% | |
| 1-year EURIBOR/MIBOR (Mortgage Market) | 99.82% | 98.90% | |
| Mortgage Market: Savings Banks | 0.00% | 0.76% | |
| Mortgage Market: All Institutions | 0.18% | 0.03% | |

| LTV Distribution | | | | |
|--------------------------|---------|-------|----------------------|-------|
| | Current | | At constitution date | |
| | % Pool | % LTV | % Pool | % LTV |
| 0.01 - 10% | 2.74 | 6.47 | 0.32 | 7.32 |
| 10.01 - 20% | 10.53 | 15.91 | 2.61 | 15.83 |
| 20.01 - 30% | 17.04 | 25.32 | 6.42 | 25.49 |
| 30.01 - 40% | 25.41 | 35.09 | 8.47 | 35.30 |
| 40.01 - 50% | 30.60 | 44.84 | 12.27 | 45.03 |
| 50.01 - 60% | 13.01 | 53.59 | 17.72 | 55.68 |
| 60.01 - 70% | 0.68 | 65.40 | 23.18 | 65.20 |
| 70.01 - 80% | | | 24.28 | 74.17 |
| 80.01 - 90% | | | 3.91 | 84.08 |
| 90.01 - 100% | | | 0.82 | 92.58 |
| Weighted average (WALTV) | 36.22 | | 57.62 | |
| Minimum | 0.09 | | 3.04 | |
| Maximum | 69.42 | | 97.22 | |

RURAL HIPOTECARIO XIV Fondo de Titulización de Activos

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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

| Prepayments | | | | | |
|------------------------------|---------------|---------------|---------------|----------------|------------|
| | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM) | 0.75% | 0.73% | 0.99% | 0.98% | 0.52% |
| Annual Percentage Rate (CPR) | 8.66% | 8.39% | 11.22% | 11.17% | 6.08% |

| Geographic distribution | | |
|-------------------------|---------|----------------------|
| | Current | At constitution date |
| Andalucia | 0.15% | 0.08% |
| Aragon | 89.25% | 75.77% |
| Castilla-La Mancha | | 0.18% |
| Castilla-Leon | 0.13% | 0.21% |
| Catalonia | 4.35% | 12.08% |
| Extremadura | | 0.06% |
| Galicia | 0.04% | 0.11% |
| La Rioja | 5.78% | 5.58% |
| Madrid | | 4.82% |
| Murcia | 0.09% | 0.05% |
| Navarra | 0.13% | 0.11% |
| Valencia | 0.08% | 0.96% |

| Current delinquency | | | | | | | | | | |
|--------------------------|--------|--------------|-----------|-------|------------|--------|--------------|------------------|------------|--------------------------------|
| Aging | Assets | Overdue debt | | | | Total | % | Outstanding debt | Total debt | % Total debt / Appraisal Value |
| | | Principal | Interest | Other | | | | | | |
| <i>Delinquencies</i> | | | | | | | | | | |
| Up to 1 month | 20 | 5,616.67 | 3,565.38 | 0.00 | 9,182.05 | 4.88 | 1,508,043.31 | 1,517,225.36 | 54.76 | 35.00 |
| from > 1 to = 2 months | 5 | 3,513.05 | 1,715.45 | 0.00 | 5,228.50 | 2.78 | 277,649.19 | 282,877.69 | 10.21 | 33.52 |
| from > 2 to = 3 months | 2 | 1,496.57 | 657.37 | 0.00 | 2,153.94 | 1.15 | 80,400.55 | 82,554.49 | 2.98 | 37.33 |
| from > 3 to = 6 months | 5 | 9,959.12 | 4,722.44 | 0.00 | 14,681.56 | 7.81 | 231,278.00 | 245,959.56 | 8.88 | 20.93 |
| from > 6 to < 12 months | 3 | 7,356.89 | 3,362.84 | 0.00 | 10,719.73 | 5.70 | 97,531.51 | 108,251.24 | 3.91 | 24.68 |
| from = 12 to < 18 months | 1 | 2,220.80 | 3,099.16 | 0.00 | 5,319.96 | 2.83 | 53,292.45 | 58,612.41 | 2.12 | 26.87 |
| from = 18 to < 24 months | 1 | 5,631.95 | 3,136.54 | 0.00 | 8,768.49 | 4.66 | 42,848.47 | 51,616.96 | 1.86 | 42.24 |
| from ≥ 2 years | 5 | 108,752.41 | 23,223.09 | 0.00 | 131,975.50 | 70.19 | 291,758.37 | 423,733.87 | 15.29 | 64.42 |
| Subtotal | 42 | 144,547.46 | 43,482.27 | 0.00 | 188,029.73 | 100.00 | 2,582,801.85 | 2,770,831.58 | 100.00 | 34.59 |
| Total | 42 | 144,547.46 | 43,482.27 | 0.00 | 188,029.73 | | 2,582,801.85 | 2,770,831.58 | | |