

Brief report

Date: 06/30/2024
 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

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		
		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											
Series	With optional redemption *	Average life	Years	% Monthly CPR (SMM)						0.69	0.78
				0.17	0.25	0.34	0.42	0.51	0.60		
		% 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	15.00%
Series B	38.02%	22,500,000.00	18.96%	10.00%	22,500,000.00	5.00%
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		14,003,910.19	3.692%
Servicer ppal collect not yet credited		62,826.37	
Servicer ints collect not yet credited		39,086.28	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,374,865.41	4.826%
Subordinated Loan S/T		18,157.21	
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	1,030	2,095	
Principal			
Principal outstanding	58,133,197.13	225,099,921.13	
Average loan	56,440.00	107,446.26	
Minimum	78.39	24,729.58	
Maximum	279,494.11	465,227.68	
Interest rate			
Weighted average (wac)	4.59%	2.26%	
Minimum	3.09%	0.73%	
Maximum	7.22%	5.50%	
Final maturity			
Weighted average (WARM) (months)	169	272	
Minimum	07/03/2024	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)	99.83%	98.90%	
Mortgage Market: Savings Banks	0.00%	0.76%	
Mortgage Market: All Institutions	0.17%	0.03%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	2.79	6.48	0.32	7.32
10.01 - 20%	10.67	15.93	2.61	15.83
20.01 - 30%	17.64	25.41	6.42	25.49
30.01 - 40%	25.12	35.14	8.47	35.30
40.01 - 50%	30.58	44.81	12.27	45.03
50.01 - 60%	12.52	53.53	17.72	55.68
60.01 - 70%	0.68	65.24	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)	36.04		57.62	
Minimum	0.04		3.04	
Maximum	69.26		97.22	

RURAL HIPOTECARIO XIV Fondo de Titulización de Activos

Brief report

Date: 06/30/2024

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

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)	0.55%	0.81%	0.83%	0.96%	0.52%
Annual Percentage Rate (CPR)	6.36%	9.31%	9.53%	10.91%	6.08%

Geographic distribution

	Current	At constitution date
Andalucia	0.15%	0.08%
Aragon	89.19%	75.77%
Castilla-La Mancha		0.18%
Castilla-Leon	0.13%	0.21%
Catalonia	4.37%	12.08%
Extremadura		0.06%
Galicia	0.04%	0.11%
La Rioja	5.81%	5.58%
Madrid		4.82%
Murcia	0.10%	0.05%
Navarra	0.13%	0.11%
Valencia	0.09%	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	21	4,847.05	2,053.04	0.00	6,900.09	3.61	1,444,162.32	1,451,062.41	55.77	33.54
from > 1 to = 2 months	4	2,708.48	1,454.57	0.00	4,163.05	2.18	213,441.14	217,604.19	8.36	34.02
from > 2 to = 3 months	2	1,205.53	441.12	0.00	1,646.65	0.86	35,924.15	37,570.80	1.44	21.33
from > 3 to = 6 months	5	7,930.12	5,053.55	0.00	12,983.67	6.80	234,393.75	247,377.42	9.51	26.12
from > 6 to < 12 months	4	12,259.04	3,699.38	0.00	15,958.42	8.36	96,712.65	112,671.07	4.33	15.34
from = 12 to < 18 months	1	2,380.61	3,326.05	0.00	5,706.66	2.99	53,132.64	58,839.30	2.26	26.98
from = 18 to < 24 months	1	5,931.33	3,318.97	0.00	9,250.30	4.84	42,549.09	51,799.39	1.99	42.39
from ≥ 2 years	5	110,056.39	24,336.10	0.00	134,392.49	70.36	290,454.39	424,846.88	16.33	64.59
Subtotal	43	147,318.55	43,682.78	0.00	191,001.33	100.00	2,410,770.13	2,601,771.46	100.00	33.27
Total	43	147,318.55	43,682.78	0.00	191,001.33		2,410,770.13	2,601,771.46		

Additional information