

Brief report

Date: 11/30/2024
 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 DBRS / Fitch	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0374268003	07/12/2013 2,025	15,853.10 32,102,527.50 15.85%	100,000.00 202,500,000.00	Floating 3-M Euribor+0.300% 12.Feb/May/Aug/Nov	3.3320% 02/12/2025 134.990908 Gross 109.342635 Net	05/12/2055 Quarterly 12.Feb/May/Aug/Nov	02/12/2025 "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	3.5320% 02/12/2025 902.622222 Gross 731.124000 Net	05/12/2055 Quarterly 12.Feb/May/Aug/Nov	02/12/2025 "Pass-Through"	AA (sf) Asf	BB (low) B
Total		54,602,527.50	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	3.58	3.32	3.08	2.88	2.69	2.53	2.38	2.25
		Final Maturity	Years	06/11/2028	03/06/2028	12/12/2027	09/28/2027	07/23/2027	05/24/2027	03/31/2027	02/10/2027
		Date	05/12/2032	11/12/2031	05/12/2031	02/12/2031	08/12/2030	05/12/2030	02/12/2030	11/12/2029	
	Without optional redemption *	Average life	Years	3.58	3.32	3.08	2.88	2.69	2.53	2.38	2.25
		Final Maturity	Years	06/11/2028	03/06/2028	12/12/2027	09/28/2027	07/23/2027	05/24/2027	03/31/2027	02/10/2027
		Date	05/12/2032	11/12/2031	05/12/2031	02/12/2031	08/12/2030	05/12/2030	02/12/2030	11/12/2029	
Series B	With optional redemption *	Average life	Years	7.50	7.00	6.75	6.25	5.75	5.50	5.25	5.00
		Final Maturity	Years	05/12/2032	11/12/2031	08/11/2031	02/12/2031	08/12/2030	05/12/2030	02/12/2030	11/12/2029
		Date	08/12/2033	08/12/2033	08/12/2031	02/12/2031	08/12/2030	08/12/2033	08/12/2033	08/12/2033	
	Without optional redemption *	Average life	Years	11.87	11.39	10.93	10.48	10.06	9.65	9.26	8.90
		Final Maturity	Years	09/22/2036	03/30/2036	10/13/2035	05/04/2035	11/30/2034	07/05/2034	02/14/2034	10/03/2033
		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		% CE		At issue date	
Series A	58.79%	32,102,527.50	61.81%	90.00%	202,500,000.00	15.00%
Series B	41.21%	22,500,000.00	20.60%	10.00%	22,500,000.00	5.00%
Issue of Bonds		54,602,527.50			225,000,000.00	
Principal Reserve Fund	20.60%	11,250,000.00	5.00%		11,250,000.00	
Secondary Reserve Fund	0.23%	125,199.86	0.35%		790,000.00	

Other financial operations (current)			
Assets		Balance Interest	
Treasury Account		12,974,357.92	2,963%
Servicer ppal collect not yet credited		43,559.18	
Servicer ints collect not yet credited		25,405.98	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,375,199.86	4.032%
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		54,201,388.81	225,099,921.13
Average loan		55,251.16	107,446.26
Minimum		182.94	24,729.58
Maximum		276,191.86	465,227.68
Interest rate			
Weighted average (wac)		4.33%	2.26%
Minimum		3.09%	0.73%
Maximum		7.22%	5.50%
Final maturity			
Weighted average (WARM) (months)		165	272
Minimum		12/26/2024	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%	3.01	6.64	0.32	7.32
10.01 - 20%	11.45	16.01	2.61	15.83
20.01 - 30%	17.96	25.50	6.42	25.49
30.01 - 40%	26.51	35.10	8.47	35.30
40.01 - 50%	29.34	44.80	12.27	45.03
50.01 - 60%	11.01	53.37	17.72	55.68
60.01 - 70%	0.72	64.40	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)	35.40		57.62	
Minimum	0.05		3.04	
Maximum	68.41		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)	0.57%	0.69%	0.76%	0.87%	0.53%
Annual Percentage Rate (CPR)	6.65%	7.92%	8.75%	10.00%	6.20%

Geographic distribution		
	Current	At constitution date
Andalucia	0.16%	0.08%
Aragon	89.22%	75.77%
Castilla-La Mancha		0.18%
Castilla-Leon	0.13%	0.21%
Catalonia	4.22%	12.08%
Extremadura		0.06%
Galicia	0.05%	0.11%
La Rioja	5.90%	5.58%
Madrid		4.82%
Murcia	0.10%	0.05%
Navarra	0.14%	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	25	6,322.24	2,694.43	0.00	9,016.67	5.10	1,543,759.22	1,552,775.89	57.88	30.40
from > 1 to = 2 months	4	2,369.75	1,725.71	0.00	4,095.46	2.32	260,279.72	264,375.18	9.85	34.66
from > 2 to = 3 months	4	3,512.82	1,624.08	0.00	5,136.90	2.91	175,258.20	180,395.10	6.72	29.31
from > 3 to = 6 months	2	2,148.11	1,595.29	0.00	3,743.40	2.12	84,018.73	87,762.13	3.27	38.24
from > 6 to < 12 months	5	14,565.51	8,258.24	0.00	22,823.75	12.91	219,222.11	242,045.86	9.02	23.28
from ≥ 2 years	5	106,087.18	25,908.92	0.00	131,996.10	74.65	223,328.67	355,324.77	13.25	59.28
Subtotal	45	135,005.61	41,806.67	0.00	176,812.28	100.00	2,505,866.65	2,682,678.93	100.00	32.11
Total	45	135,005.61	41,806.67	0.00	176,812.28		2,505,866.65	2,682,678.93		