

RURAL HIPOTECARIO XIV Fondo de Titulización de Activos

Brief report

Date: 06/30/2025
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 Suscriber

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 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	13,809.56 27,964,359.00 13.81%	100,000.00 202,500,000.00	Floating 3-M Euribor+0.300% 12.Feb/May/Aug/Nov	2.4380% 08/12/2025 86.039696 Gross 69.692154 Net	05/12/2055 Quarterly 12.Feb/May/Aug/Nov	08/12/2025 "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	2.6380% 08/12/2025 674.155556 Gross 546.066000 Net	05/12/2055 Quarterly 12.Feb/May/Aug/Nov	08/12/2025 "Pass-Through"	AA (sf) Asf	BB (low) B
Total		50,464,359.00	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	3.18	2.95	2.75	2.57	2.41	2.27	2.14	2.03	
		Final Maturity	Years	07/16/2028	04/24/2028	02/10/2028	12/07/2027	10/10/2027	08/18/2027	07/02/2027	05/21/2027	
			Date	6.51	6.25	5.76	5.51	5.25	5.00	4.76	4.51	
	Without optional redemption *	Average life	Years	11/12/2031	08/12/2031	02/12/2031	11/12/2030	08/12/2030	05/12/2030	02/12/2030	11/12/2029	
		Final Maturity	Years	07/16/2028	04/24/2028	02/10/2028	12/07/2027	10/10/2027	08/18/2027	07/02/2027	05/21/2027	
			Date	6.51	6.25	5.76	5.51	5.25	5.00	4.76	4.51	
Series B	With optional redemption *	Average life	Years	6.76	6.25	5.76	5.51	5.25	5.00	4.76	4.51	
		Final Maturity	Years	02/11/2032	08/12/2031	02/12/2031	11/12/2030	08/12/2030	05/12/2030	02/12/2030	11/12/2029	
			Date	6.76	8.76	5.76	5.51	5.25	5.00	8.76	8.76	
	Without optional redemption *	Average life	Years	11.09	10.63	10.20	9.79	9.39	9.02	8.66	8.32	
		Final Maturity	Years	06/09/2036	12/27/2035	07/22/2035	02/20/2035	09/29/2034	05/15/2034	01/05/2034	09/03/2033	
			Date	26.27	26.27	26.27	26.27	26.27	26.27	26.27	26.27	
			Date	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	55.41%	27,964,359.00	66.88%	90.00%	202,500,000.00	15.00%
Series B	44.59%	22,500,000.00	22.29%	10.00%	22,500,000.00	5.00%
Issue of Bonds		50,464,359.00			225,000,000.00	
Principal Reserve Fund	22.29%	11,250,000.00		5.00%	11,250,000.00	
Secondary Reserve Fund	0.22%	109,061.00		0.35%	790,000.00	

Other financial operations (current)			
Assets		Balance	Interest
	Treasury Account	13,849,096.47	1.961%
	Servicer ppal collect not yet credited	64,043.85	
	Servicer ints collect not yet credited	11,626.82	
Liabilities	Available	Balance	Interest
	Subordinated Loan L/T	11,340,314.56	3.138%
	Subordinated Loan S/T	18,746.44	
	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		916	2,095
Principal outstanding		49,279,645.47	225,099,921.13
Average loan		53,798.74	107,446.26
Minimum		36.63	24,729.58
Maximum		271,051.12	465,227.68
Interest rate			
Weighted average (wac)		3.39%	2.26%
Minimum		2.19%	0.73%
Maximum		5.90%	5.50%
Final maturity			
Weighted average (WARM) (months)		159	272
Minimum		07/07/2025	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)		99.84%	98.90%
Mortgage Market: Savings Banks		0.00%	0.76%
Mortgage Market: All Institutions		0.16%	0.03%

LTV Distribution			
		Current	At constitution date
		% Pool % LTV	% Pool % LTV
0.01 - 10%		3.26 6.60	0.32 7.32
10.01 - 20%		11.99 15.57	2.61 15.83
20.01 - 30%		19.22 25.41	6.42 25.49
30.01 - 40%		27.79 35.15	8.47 35.30
40.01 - 50%		27.59 44.60	12.27 45.03
50.01 - 60%		9.56 53.14	17.72 55.68
60.01 - 70%		0.59 64.18	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)		34.50	57.62
Minimum		0.02	3.04
Maximum		67.05	97.22

Additional information

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.79%	0.80%	0.56%	0.74%	0.54%
Annual Percentage Rate (CPR)	9.05%	9.16%	6.52%	8.50%	6.29%

Geographic distribution

	Current	At constitution date
Andalucia	0.16%	0.08%
Aragon	89.53%	75.77%
Castilla-La Mancha		0.18%
Castilla-Leon	0.14%	0.21%
Catalonia	4.18%	12.08%
Extremadura		0.06%
Galicia	0.05%	0.11%
La Rioja	5.59%	5.58%
Madrid		4.82%
Murcia	0.10%	0.05%
Navarra	0.14%	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	%			%	
Delinquencies										
Up to 1 month	22	5,860.80	2,200.70	0.00	8,061.50	6.61	1,243,812.00	1,251,873.50	62.36	27.84
from > 1 to = 2 months	2	401.47	141.08	0.00	542.55	0.44	44,978.36	45,520.91	2.27	32.93
from > 2 to = 3 months	5	4,393.01	1,905.24	0.00	6,298.25	5.16	270,234.26	276,532.51	13.77	30.95
from > 3 to = 6 months	1	1,728.20	842.44	0.00	2,570.64	2.11	56,185.58	58,756.22	2.93	40.18
from > 6 to < 12 months	1	2,238.69	1,753.54	0.00	3,992.23	3.27	71,559.09	75,551.32	3.76	49.32
from = 12 to < 18 months	3	12,227.06	4,443.49	0.00	16,670.55	13.67	73,198.49	89,869.04	4.48	20.18
from ≥ 2 years	2	67,526.08	16,289.94	0.00	83,816.02	68.73	125,617.43	209,433.45	10.43	57.91
Subtotal	36	94,375.31	27,576.43	0.00	121,951.74	100.00	1,885,585.21	2,007,536.95	100.00	30.26
Total	36	94,375.31	27,576.43	0.00	121,951.74		1,885,585.21	2,007,536.95		