

RURAL HIPOTECARIO XIV Fondo de Titulización de Activos

Brief report

Date: 09/30/2025
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 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 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	12,706.62 25,730,905.50 12.71%	100,000.00 202,500,000.00	Floating 3-M Euribor+0.300% 12.Feb/May/Aug/Nov	2.3190% 11/12/2025 75.303666 Gross 60.995969 Net	05/12/2055 Quarterly 12.Feb/May/Aug/Nov	11/12/2025 "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	2.5190% 11/12/2025 643.744444 Gross 521.433000 Net	05/12/2055 Quarterly 12.Feb/May/Aug/Nov	11/12/2025 "Pass-Through"	AA (sf) Asf	BB (low) B
Total		48,230,905.50	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	2.97	2.76	2.57	2.41	2.26	2.13	2.01	1.90
			Date	07/29/2028	05/14/2028	03/07/2028	01/07/2028	11/15/2027	09/28/2027	08/15/2027	07/07/2027
		Final Maturity	Years	6.25	5.75	5.51	5.00	4.75	4.51	4.25	4.00
		Date	11/12/2031	05/12/2031	02/12/2031	08/12/2030	05/12/2030	02/12/2030	11/12/2029	08/12/2029	
	Without optional redemption *	Average life	Years	2.97	2.76	2.57	2.41	2.26	2.13	2.01	1.90
			Date	07/29/2028	05/14/2028	03/07/2028	01/07/2028	11/15/2027	09/28/2027	08/15/2027	07/07/2027
Final Maturity		Years	6.25	5.75	5.51	5.00	4.75	4.51	4.25	4.00	
	Date	11/12/2031	05/12/2031	02/12/2031	08/12/2030	05/12/2030	02/12/2030	11/12/2029	08/12/2029		
Series B	With optional redemption *	Average life	Years	6.25	5.75	5.51	5.25	4.75	4.51	4.25	4.00
			Date	11/12/2031	05/12/2031	02/12/2031	11/11/2030	05/12/2030	02/12/2030	11/12/2029	08/12/2029
		Final Maturity	Years	6.25	5.75	5.51	5.25	4.75	4.51	4.25	4.00
		Date	11/12/2031	05/12/2031	02/12/2031	11/12/2030	05/12/2030	04/12/2034	05/12/2034	08/12/2029	
	Without optional redemption *	Average life	Years	10.65	10.22	9.80	9.40	9.03	8.67	8.32	8.00
			Date	04/04/2036	10/28/2035	05/29/2035	01/04/2035	08/19/2034	04/09/2034	12/06/2033	08/09/2033
Final Maturity		Years	26.02	26.02	26.02	26.02	26.02	26.02	26.02	26.02	
	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		At issue date	
			% CE		% CE
Series A	53.35%	25,730,905.50	69.98%	90.00%	202,500,000.00
Series B	46.65%	22,500,000.00	23.33%	10.00%	22,500,000.00
Issue of Bonds		48,230,905.50			225,000,000.00
Principal Reserve Fund	23.33%	11,250,000.00		5.00%	11,250,000.00
Secondary Reserve Fund	0.21%	100,350.53		0.35%	790,000.00

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		13,310,973.00	1.725%
Servicer ppal collect not yet credited		41,095.14	
Servicer ints collect not yet credited		10,783.37	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,333,263.70	3.019%
Subordinated Loan S/T		17,086.83	
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		897	2,095
Principal outstanding		47,341,778.08	225,099,921.13
Average loan		52,777.90	107,446.26
Minimum		228.36	24,729.58
Maximum		268,652.04	465,227.68
Interest rate			
Weighted average (wac)		3.15%	2.26%
Minimum		2.18%	0.73%
Maximum		5.90%	5.50%
Final maturity			
Weighted average (WARM) (months)		157	272
Minimum		10/02/2025	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%	3.32	6.59	0.32	7.32
10.01 - 20%	12.21	15.37	2.61	15.83
20.01 - 30%	20.21	25.26	6.42	25.49
30.01 - 40%	27.47	35.20	8.47	35.30
40.01 - 50%	27.53	44.52	12.27	45.03
50.01 - 60%	8.66	52.96	17.72	55.68
60.01 - 70%	0.61	63.62	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)	34.10			57.62
Minimum	0.06			3.04
Maximum	66.42			97.22

Additional information

Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid ☎ www.edt-sg.com ✉ info@edt-sg.com

Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ www.cnmv.com

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.42%	0.65%	0.72%	0.69%	0.54%
Annual Percentage Rate (CPR)	4.95%	7.56%	8.36%	7.94%	6.31%

Geographic distribution		
	Current	At constitution date
Andalucia	0.17%	0.08%
Aragon	89.47%	75.77%
Castilla-La Mancha		0.18%
Castilla-Leon	0.15%	0.21%
Catalonia	4.24%	12.08%
Extremadura		0.06%
Galicia	0.05%	0.11%
La Rioja	5.58%	5.58%
Madrid		4.82%
Murcia	0.11%	0.05%
Navarra	0.15%	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	16	2,831.75	933.70	0.00	3,765.45	3.13	980,407.95	984,173.40	59.56	31.25
from > 1 to = 2 months	2	603.51	484.82	0.00	1,088.33	0.91	80,771.13	81,859.46	4.95	29.37
from > 2 to = 3 months	2	1,727.18	773.21	0.00	2,500.39	2.08	115,156.23	117,656.62	7.12	36.56
from > 3 to = 6 months	1	2,237.31	332.02	0.00	2,569.33	2.14	35,227.67	37,797.00	2.29	18.84
from > 6 to < 12 months	2	4,663.99	2,970.32	0.00	7,634.31	6.35	125,822.54	133,456.85	8.08	44.57
from = 12 to < 18 months	2	8,114.82	2,647.39	0.00	10,762.21	8.96	51,780.75	62,542.96	3.78	19.02
from = 18 to < 24 months	1	2,866.69	1,574.25	0.00	4,440.94	3.70	20,141.61	24,582.55	1.49	21.09
from ≥ 2 years	2	70,060.67	17,315.06	0.00	87,375.73	72.73	123,082.84	210,458.57	12.74	58.19
Subtotal	28	93,105.92	27,030.77	0.00	120,136.69	100.00	1,532,390.72	1,652,527.41	100.00	32.66
Total	28	93,105.92	27,030.77	0.00	120,136.69		1,532,390.72	1,652,527.41		