

RURAL HIPOTECARIO XIV Fondo de Titulización de Activos

Brief report

Date: 10/31/2025
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	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	15.00%
Series B	46.65%	22,500,000.00	23.33%	10.00%	22,500,000.00	5.00%
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		14,264,590.90	1.727%	
Servicer ppal collect not yet credited		13,889.59		
Servicer ints collect not yet credited		4,374.84		
Liabilities		Available	Balance	Interest
Subordinated Loan L/T			11,350,350.53	3.019%
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			
Count		Current	At constitution date
		888	2,095
Principal	Principal outstanding	46,558,251.65	225,099,921.13
	Average loan	52,430.46	107,446.26
	Minimum	152.40	24,729.58
	Maximum	267,827.17	465,227.68
Interest rate	Weighted average (wac)	3.07%	2.26%
	Minimum	2.18%	0.73%
	Maximum	5.90%	5.50%
Final maturity	Weighted average (WARM) (months)	156	272
	Minimum	11/08/2025	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%	3.47	6.65	0.32	7.32
10.01 - 20%	12.21	15.33	2.61	15.83
20.01 - 30%	20.74	25.23	6.42	25.49
30.01 - 40%	27.57	35.19	8.47	35.30
40.01 - 50%	27.20	44.46	12.27	45.03
50.01 - 60%	8.21	52.91	17.72	55.68
60.01 - 70%	0.62	63.43	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 (WALT)	33.86			57.62
Minimum	0.04			3.04
Maximum	66.21			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)	0.96%	0.59%	0.71%	0.69%	0.54%
Annual Percentage Rate (CPR)	10.93%	6.82%	8.21%	8.02%	6.34%

Geographic distribution		
	Current	At constitution date
Andalucia	0.05%	0.08%
Aragon	89.71%	75.77%
Castilla-La Mancha		0.18%
Castilla-Leon	0.15%	0.21%
Catalonia	4.27%	12.08%
Extremadura		0.06%
Galicia	0.05%	0.11%
La Rioja	5.42%	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	20	4,561.81	1,471.75	0.00	6,033.56	4.92	1,279,809.92	1,285,843.48	66.89	32.28
from > 1 to = 2 months	2	1,242.72	541.03	0.00	1,783.75	1.45	90,042.32	91,826.07	4.78	14.85
from > 2 to = 3 months	1	1,010.77	438.10	0.00	1,448.87	1.18	76,134.35	77,583.22	4.04	36.03
from > 3 to = 6 months	2	4,032.09	1,105.34	0.00	5,137.43	4.19	89,510.41	94,647.84	4.92	27.29
from > 6 to < 12 months	2	2,936.76	2,155.29	0.00	5,092.05	4.15	70,331.08	75,423.13	3.92	49.24
from = 12 to < 18 months	1	7,771.24	2,543.34	0.00	10,314.58	8.40	51,524.15	61,838.73	3.22	18.81
from = 18 to < 24 months	1	2,739.74	1,630.16	0.00	4,369.90	3.56	19,968.56	24,338.46	1.27	20.88
from ≥ 2 years	2	70,916.52	17,637.97	0.00	88,554.49	72.15	122,226.99	210,781.48	10.97	58.28
Subtotal	31	95,211.65	27,522.98	0.00	122,734.63	100.00	1,799,547.78	1,922,282.41	100.00	31.41
Total	31	95,211.65	27,522.98	0.00	122,734.63		1,799,547.78	1,922,282.41		