

RURAL HIPOTECARIO XIV Fondo de Titulización de Activos

Brief report

Date: 12/31/2025
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
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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	11,800.74 23,896,498.50 11.80%	100,000.00 202,500,000.00	Floating 3-M Euribor+0.300% 12.Feb/May/Aug/Nov	2.3090% 02/12/2026 69.633544 Gross 56.403171 Net	05/12/2055 Quarterly 12.Feb/May/Aug/Nov	02/12/2026 "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	2.5090% 02/12/2026 641.188889 Gross 519.363000 Net	05/12/2055 Quarterly 12.Feb/May/Aug/Nov	02/12/2026 "Pass-Through"	AA (sf) Asf	BB (low) B
Total		46,396,498.50	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	2.78	2.59	2.42	2.26	2.13	2.01	1.90	1.80
		Date		08/22/2028	06/13/2028	04/11/2028	02/16/2028	12/29/2027	11/14/2027	10/05/2027	08/29/2027
		Final Maturity	Years	5.75	5.50	5.00	4.75	4.50	4.25	4.00	3.75
	Without optional redemption *	Date		08/12/2031	05/12/2031	11/12/2030	08/12/2030	05/12/2030	02/12/2030	11/12/2029	08/12/2029
		Average life	Years	2.78	2.59	2.42	2.26	2.13	2.01	1.90	1.80
		Date		08/22/2028	06/13/2028	04/11/2028	02/16/2028	12/29/2027	11/14/2027	10/05/2027	08/29/2027
Series B	With optional redemption *	Final Maturity	Years	5.75	5.50	5.00	4.75	4.50	4.25	4.00	3.75
		Date		08/12/2031	05/12/2031	11/12/2030	08/12/2030	05/12/2030	02/12/2030	11/12/2029	08/12/2029
		Final Maturity	Years	8.75	5.50	8.75	4.75	4.50	8.75	8.75	8.75
	Without optional redemption *	Date		08/12/2034	05/12/2031	08/12/2034	08/12/2030	05/12/2030	08/12/2034	08/12/2034	08/12/2034
		Average life	Years	10.28	9.86	9.46	9.08	8.71	8.37	8.04	7.73
		Date		02/20/2036	09/20/2035	04/26/2035	12/07/2034	07/27/2034	03/23/2034	11/23/2033	08/02/2033
	Final Maturity	Years	25.76	25.76	25.76	25.76	25.76	25.76	25.76	25.76	25.76
		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	51.50%	23,896,498.50	72.75%	90.00%	202,500,000.00	15.00%
Series B	48.50%	22,500,000.00	24.25%	10.00%	22,500,000.00	5.00%
Issue of Bonds		46,396,498.50			225,000,000.00	
Principal Reserve Fund	24.25%	11,250,000.00		5.00%	11,250,000.00	
Secondary Reserve Fund	0.20%	93,196.34		0.35%	790,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		13,508,644.43	1.730%
Servicer ppal collect not yet credited		23,476.54	
Servicer ints collect not yet credited		3,911.79	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,326,085.58	3.009%
Subordinated Loan S/T		17,110.76	
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	Count
Principal		872	2,095
Principal outstanding		45,328,365.66	225,099,921.13
Average loan		51,982.07	107,446.26
Minimum		267.43	24,729.58
Maximum		266,171.90	465,227.68
Interest rate			
Weighted average (wac)		2.99%	2.26%
Minimum		2.18%	0.73%
Maximum		5.90%	5.50%
Final maturity			
Weighted average (WARM) (months)		154	272
Minimum		01/28/2026	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%		3.58 6.69	0.32 7.32
10.01 - 20%		12.38 15.25	2.61 15.83
20.01 - 30%		21.68 25.35	6.42 25.49
30.01 - 40%		26.99 35.31	8.47 35.30
40.01 - 50%		27.22 44.43	12.27 45.03
50.01 - 60%		7.51 52.78	17.72 55.68
60.01 - 70%		0.63 63.04	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)		33.61	57.62
Minimum		0.18	3.04
Maximum		65.78	97.22

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.72%	0.74%	0.69%	0.63%	0.55%
Annual Percentage Rate (CPR)	8.28%	8.49%	8.02%	7.28%	6.36%

Geographic distribution		
	Current	At constitution date
Andalucia	0.05%	0.08%
Aragon	89.67%	75.77%
Castilla-La Mancha		0.18%
Castilla-Leon	0.15%	0.21%
Catalonia	4.28%	12.08%
Extremadura		0.06%
Galicia	0.05%	0.11%
La Rioja	5.44%	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	%				
Delinquencies										
Up to 1 month	16	3,993.66	1,067.57	0.00	5,061.23	4.09	1,097,388.47	1,102,449.70	64.57	30.78
from > 1 to = 2 months	2	895.82	384.72	0.00	1,280.54	1.03	62,294.87	63,575.41	3.72	27.03
from > 2 to = 3 months	2	2,748.52	670.26	0.00	3,418.78	2.76	108,845.93	112,264.71	6.58	27.29
from > 6 to < 12 months	2	5,618.33	3,269.84	0.00	8,888.17	7.18	123,882.31	132,770.48	7.78	44.34
from = 12 to < 18 months	2	7,305.61	2,657.27	0.00	9,962.88	8.05	51,008.70	60,971.58	3.57	18.54
from = 18 to < 24 months	1	2,487.28	1,740.54	0.00	4,227.82	3.42	19,621.02	23,848.84	1.40	20.46
from ≥ 2 years	2	72,635.12	18,276.89	0.00	90,912.01	73.46	120,508.39	211,420.40	12.38	58.46
Subtotal	27	95,684.34	28,067.09	0.00	123,751.43	100.00	1,583,549.69	1,707,301.12	100.00	32.00
Total	27	95,684.34	28,067.09	0.00	123,751.43		1,583,549.69	1,707,301.12		