

RURAL HIPOTECARIO XIV Fondo de Titulización de Activos

Brief report

Date: 06/30/2026
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	9,835.06 19,915,996.50 9.84%	100,000.00 202,500,000.00	Floating 3-M Euribor+0.300% 12.Feb/May/Aug/Nov	2.5340% 08/12/2026 63.689663 Gross 51.588627 Net	05/12/2055 Quarterly 12.Feb/May/Aug/Nov	08/12/2026 "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	2.7340% 08/12/2026 698.688889 Gross 565.938000 Net	05/12/2055 Quarterly 12.Feb/May/Aug/Nov	08/12/2026 "Pass-Through"	AA (sf) A+sf	BB (low) B
Total		42,415,996.50	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	2.44	2.27	2.12	1.99	1.87	1.77	1.67	1.59	
			Date	10/17/2028	08/17/2028	06/24/2028	05/07/2028	03/25/2028	02/16/2028	01/13/2028	12/12/2027	
		Final Maturity	Years	5.00	4.76	4.51	4.25	4.00	3.76	3.51	3.25	
		Date	05/12/2031	02/12/2031	11/12/2030	08/12/2030	05/12/2030	02/12/2030	11/12/2029	08/12/2029		
	Without optional redemption *	Average life	Years	2.44	2.27	2.12	1.99	1.87	1.77	1.67	1.59	
			Date	10/17/2028	08/17/2028	06/24/2028	05/07/2028	03/25/2028	02/16/2028	01/13/2028	12/12/2027	
Final Maturity		Years	5.00	4.76	4.51	4.25	4.00	3.76	3.51	3.25		
	Date	05/12/2031	02/12/2031	11/12/2030	08/12/2030	05/12/2030	02/12/2030	11/12/2029	08/12/2029			
Series B	With optional redemption *	Average life	Years	5.00	4.76	4.51	4.25	4.00	3.76	3.51	3.25	
			Date	05/12/2031	02/12/2031	11/12/2030	08/12/2030	05/12/2030	02/12/2030	11/12/2029	08/12/2029	
		Final Maturity	Years	8.76	4.76	4.51	4.25	4.00	3.76	8.76	8.76	
		Date	02/12/2035	02/12/2031	11/12/2030	08/12/2030	02/12/2030	02/12/2030	02/12/2035	02/12/2035		
	Without optional redemption *	Average life	Years	9.58	9.19	8.82	8.46	8.12	7.80	7.50	7.21	
			Date	12/08/2035	07/18/2035	03/03/2035	10/24/2034	06/23/2034	02/26/2034	11/07/2033	07/25/2033	
Final Maturity		Years	25.27	25.27	25.27	25.27	25.27	25.27	25.27	25.27		
	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	46.95%	19,915,996.50	79.57%	90.00%	202,500,000.00	15.00%
Series B	53.05%	22,500,000.00	26.52%	10.00%	22,500,000.00	5.00%
Issue of Bonds		42,415,996.50			225,000,000.00	
Principal Reserve Fund	26.52%	11,250,000.00		5.00%	11,250,000.00	
Secondary Reserve Fund	0.18%	77,672.39		0.35%	790,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		13,371,679.35	1.731%
Servicer ppal collect not yet credited		28,797.17	
Servicer ints collect not yet credited		8,696.83	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,327,672.39	3.234%
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		828	2,095
Principal outstanding		41,370,367.06	225,099,921.13
Average loan		49,964.21	107,446.26
Minimum		275.59	24,729.58
Maximum		203,124.91	465,227.68
Interest rate			
Weighted average (wac)		3.10%	2.26%
Minimum		2.37%	0.73%
Maximum		6.07%	5.50%
Final maturity			
Weighted average (WARM) (months)		150	272
Minimum		07/20/2026	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%		3.66 6.69	0.32 7.32
10.01 - 20%		14.37 15.24	2.61 15.83
20.01 - 30%		21.28 25.33	6.42 25.49
30.01 - 40%		27.90 35.30	8.47 35.30
40.01 - 50%		27.22 44.29	12.27 45.03
50.01 - 60%		5.08 53.27	17.72 55.68
60.01 - 70%		0.49 62.88	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)		32.74	57.62
Minimum		0.14	3.04
Maximum		64.49	97.22

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

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)	0.50%	0.66%	0.76%	0.73%	0.55%
Annual Percentage Rate (CPR)	5.85%	7.65%	8.78%	8.40%	6.45%

Geographic distribution

	Current	At constitution date
Andalucia	0.05%	0.08%
Aragon	89.98%	75.77%
Castilla-La Mancha		0.18%
Castilla-Leon	0.16%	0.21%
Catalonia	3.92%	12.08%
Extremadura		0.06%
Galicia	0.05%	0.11%
La Rioja	5.49%	5.58%
Madrid		4.82%
Murcia	0.09%	0.05%
Navarra	0.16%	0.11%
Valencia	0.11%	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	10	3,166.50	667.79	0.00	3,834.29	3.15	519,448.86	523,283.15	47.33	25.89
from > 1 to = 2 months	2	673.94	535.29	0.00	1,209.23	0.99	107,849.64	109,058.87	9.87	56.37
from > 2 to = 3 months	2	2,874.22	582.87	0.00	3,457.09	2.84	102,895.91	106,353.00	9.62	25.85
from > 3 to = 6 months	1	1,853.56	613.17	0.00	2,466.73	2.03	52,015.51	54,482.24	4.93	37.26
from = 12 to < 18 months	2	5,580.68	3,045.05	0.00	8,625.73	7.10	67,861.02	76,486.75	6.92	25.04
from ≥ 2 years	3	79,761.67	22,199.62	0.00	101,961.29	83.88	133,864.59	235,825.88	21.33	49.31
Subtotal	20	93,910.57	27,643.79	0.00	121,554.36	100.00	983,935.53	1,105,489.89	100.00	31.09
Total	20	93,910.57	27,643.79	0.00	121,554.36		983,935.53	1,105,489.89		

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