RURAL HIPOTECARIO XIV Fondo de Titulización de Activos

Brief report

Date: 08/31/2026
Currency: EUR

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

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) Current	 Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	 Next	Rating DBRS / Fitch Current	 Original
Series A ES0374268003	07/12/2013 2,025	9,053.51 18,333,357.75 9.05%	100,000.00 202,500,000.00	Floating 3-M Euribor+0.300% 12.Feb/May/Aug/Nov	2.7750% 11/12/2026 64.204475 Gross 52.005625 Net	05/12/2055 Quarterly 12.Feb/May/Aug/Nov	11/12/2026 "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	2.9750% 11/12/2026 760.277778 Gross 615.825000 Net	05/12/2055 Quarterly 12.Feb/May/Aug/Nov	11/12/2026 "Pass-Through"	AA (sf) A+sf	BB (low) B
Total		40,833,357.75	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

Series	Option	Measure		0,17	0,25	0,34	0,42	0,51	0,60	0,69	0,78
		% 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	2.30	2.14	2.00	1.88	1.77	1.67	1.58	1.50
			Date	11/28/2028	10/02/2028	08/12/2028	06/28/2028	05/19/2028	04/13/2028	03/11/2028	02/10/2028
		Final Maturity	Years	4.75	4.51	4.00	4.00	3.75	3.51	3.25	3.00
			Date	05/12/2031	02/12/2031	08/12/2030	08/12/2030	05/12/2030	02/12/2030	11/12/2029	08/12/2029
	Without optional redemption *	Average life	Years	2.30	2.14	2.00	1.88	1.77	1.67	1.58	1.50
			Date	11/28/2028	10/02/2028	08/12/2028	06/28/2028	05/19/2028	04/13/2028	03/11/2028	02/10/2028
		Final Maturity	Years	4.75	4.51	4.00	4.00	3.75	3.51	3.25	3.00
			Date	05/12/2031	02/12/2031	08/12/2030	08/12/2030	05/12/2030	02/12/2030	11/12/2029	08/12/2029
Series B	With optional redemption *	Average life	Years	4.75	4.51	4.25	4.00	3.75	3.51	3.25	3.25
			Date	05/12/2031	02/12/2031	11/11/2030	08/12/2030	05/12/2030	02/12/2030	11/12/2029	11/11/2029
		Final Maturity	Years	4.75	4.51	8.75	4.00	3.75	8.75	8.75	8.75
			Date	05/12/2031	02/12/2031	05/12/2035	08/12/2030	05/12/2030	05/12/2035	05/12/2035	05/12/2035
	Without optional redemption *	Average life	Years	9.32	8.93	8.57	8.22	7.90	7.58	7.29	7.01
			Date	12/03/2035	07/17/2035	03/06/2035	10/30/2034	07/02/2034	03/10/2034	11/23/2033	08/13/2033
		Final Maturity	Years	25.02	25.02	25.02	25.02	25.02	25.02	25.02	25.02
			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		% CE	At issue date		% CE
Series A	44.90%	18,333,357.75	82.65%	90.00%	202,500,000.00	15.00%
Series B	55.10%	22,500,000.00	27.55%	10.00%	22,500,000.00	5.00%
Issue of Bonds		40,833,357.75			225,000,000.00	
Principal Reserve Fund	27.55%	11,250,000.00		5.00%	11,250,000.00	
Secondary Reserve Fund	0.18%	71,500.10		0.35%	790,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		12,496,270.32	1.984%
Servicer ppal collect not yet credited		15,713.32	
Servicer ints collect not yet credited		4,469.32	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		11,321,500.10	3.475%
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	818	2,095
Principal		
Principal outstanding	40,507,642.43	225,099,921.13
Average loan	49,520.35	107,446.26
Minimum	92.11	24,729.58
Maximum	201,423.37	465,227.68
Interest rate		
Weighted average (wac)	3.23%	2.26%
Minimum	2.46%	0.73%
Maximum	6.07%	5.50%
Final maturity		
Weighted average (WARM) (months)	148	272
Minimum	09/14/2026	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)	99.85%	98.90%
Mortgage Market: Savings Banks	0.00%	0.76%
Mortgage Market: All Institutions	0.15%	0.03%

LTV Distribution

	Current % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	3.70	6.67	0.32	7.32
10.01 - 20%	14.17	15.00	2.61	15.83
20.01 - 30%	21.33	25.12	6.42	25.49
30.01 - 40%	29.12	35.26	8.47	35.30
40.01 - 50%	26.39	44.25	12.27	45.03
50.01 - 60%	4.79	53.18	17.72	55.68
60.01 - 70%	0.50	62.47	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)		32.53		57.62
Minimum		0.07		3.04
Maximum		64.07		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.

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)	0.48%	0.37%	0.51%	0.65%	0.55%
Annual Percentage Rate (CPR)	5.66%	4.37%	5.93%	7.55%	6.42%

Geographic distribution

	Current	At constitution date
Andalucia	0.05%	0.08%
Aragon	90.02%	75.77%
Castilla-La Mancha		0.18%
Castilla-Leon	0.17%	0.21%
Catalonia	3.93%	12.08%
Extremadura		0.06%
Galicia	0.04%	0.11%
La Rioja	5.43%	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	%			%	
Delinquencies										
Up to 1 month	14	2,905.48	1,083.04	0.00	3,988.52	3.14	727,634.63	731,623.15	48.98	31.89
from > 1 to = 2 months	4	4,146.33	1,190.13	0.00	5,336.46	4.20	238,618.36	243,954.82	16.33	21.44
from > 2 to = 3 months	2	1,945.90	985.23	0.00	2,931.13	2.31	150,187.95	153,119.08	10.25	44.56
from > 3 to = 6 months	1	1,886.92	604.92	0.00	2,491.84	1.96	51,295.86	53,787.70	3.60	36.78
from = 12 to < 18 months	2	5,138.54	3,042.99	0.00	8,181.53	6.44	67,234.84	75,416.37	5.05	24.69
from ≥ 2 years	3	81,576.95	22,594.46	0.00	104,171.41	81.96	131,749.31	235,920.72	15.79	49.33
Subtotal	26	97,600.12	29,500.77	0.00	127,100.89	100.00	1,366,720.95	1,493,821.84	100.00	31.74
Total	26	97,600.12	29,500.77	0.00	127,100.89		1,366,720.95	1,493,821.84		

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