

Brief report

Date: 01/31/2026
 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 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

Registrar 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 N° 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													
Series	With optional redemption *	Average life	Years	% Monthly CPR (SMM)									
				% Annual equivalent CPR									
Series A	With optional redemption *	Average life	Years	2.78	2.59	2.42	2.26	2.13	2.01	1.90	1.80		
		Final Maturity	Years	08/22/2028	06/13/2028	04/11/2028	02/16/2028	12/29/2027	11/14/2027	10/05/2027	08/29/2027		
		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			
	Without optional redemption *	Average life	Years	2.78	2.59	2.42	2.26	2.13	2.01	1.90	1.80		
		Final Maturity	Years	08/22/2028	06/13/2028	04/11/2028	02/16/2028	12/29/2027	11/14/2027	10/05/2027	08/29/2027		
		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			
Series B	With optional redemption *	Average life	Years	5.75	5.50	5.00	4.75	4.50	4.25	4.00	3.75		
		Final Maturity	Years	08/12/2031	05/12/2031	11/12/2030	08/12/2030	05/12/2030	02/12/2030	11/12/2029	08/12/2029		
		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			
	Without optional redemption *	Average life	Years	10.28	9.86	9.46	9.08	8.71	8.37	8.04	7.73		
		Final Maturity	Years	02/20/2036	09/20/2035	04/26/2035	12/07/2034	07/27/2034	03/23/2034	11/23/2033	08/02/2033		
		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	% CE	% 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	14,711,204.77	1,721.51	
Servicer ppal collect not yet credited	28,213.03		
Servicer ints collect not yet credited	9,269.85		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,343,196.34	3,009.9%
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	861	2,095	
Principal			
Principal outstanding	44,250,040.33	225,099,921.13	
Average loan	51,393.78	107,446.26	
Minimum	196.79	24,729.58	
Maximum	207,550.48	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)	153	272	
Minimum	02/09/2026	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%	3.64	6.66	0.32	7.32
10.01 - 20%	12.95	15.40	2.61	15.83
20.01 - 30%	21.18	25.40	6.42	25.49
30.01 - 40%	27.49	35.21	8.47	35.30
40.01 - 50%	27.43	44.31	12.27	45.03
50.01 - 60%	6.66	52.85	17.72	55.68
60.01 - 70%	0.65	62.84	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)	33.38		57.62	
Minimum	0.05		3.04	
Maximum	65.56		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.

Europa 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 Europa de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information
 Europa 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

RURAL HIPOTECARIO XIV Fondo de Titulización de Activos

Brief report

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.67%	0.97%	0.78%	0.73%	0.55%
Annual Percentage Rate (CPR)	18.30%	11.08%	8.98%	8.46%	6.44%

Geographic distribution		
	Current	At constitution date
Andalucia	0.05%	0.08%
Aragon	89.73%	75.77%
Castilla-La Mancha		0.18%
Castilla-Leon	0.16%	0.21%
Catalonia	4.14%	12.08%
Extremadura		0.06%
Galicia	0.05%	0.11%
La Rioja	5.51%	5.58%
Madrid		4.82%
Murcia	0.11%	0.05%
Navarra		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	13	3,132.79	1,034.02	0.00	4,166.81	3.38	760,809.96	764,976.77	56.58	31.33
from > 1 to = 2 months	2	1,141.29	223.22	0.00	1,364.51	1.11	46,918.35	48,282.86	3.57	10.16
from > 2 to = 3 months	2	2,776.76	673.13	0.00	3,449.89	2.80	107,865.39	111,315.28	8.23	27.06
from > 3 to = 6 months	1	1,717.45	630.67	0.00	2,348.12	1.90	53,800.19	56,148.31	4.15	38.40
from > 6 to < 12 months	1	3,585.45	2,504.90	0.00	6,090.35	4.94	69,415.92	75,508.27	5.58	49.29
from = 12 to < 18 months	2	6,969.13	2,709.18	0.00	9,678.31	7.85	50,744.36	60,422.67	4.47	18.38
from = 18 to < 24 months	1	2,361.78	1,795.00	0.00	4,156.78	3.37	19,446.52	23,603.30	1.75	20.25
from ≥ 2 years	2	73,497.86	18,592.91	0.00	92,090.77	74.66	119,645.65	211,736.42	15.66	58.54
Subtotal	24	95,182.51	28,163.03	0.00	123,345.54	100.00	1,228,646.34	1,351,991.88	100.00	30.49
Total	24	95,182.51	28,163.03	0.00	123,345.54		1,228,646.34	1,351,991.88		

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