

Brief report

Date: 03/31/2026  
 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	10,651.96	100,000.00	Floating 3-M Euribor+0.300% 12.Feb/May/Aug/Nov	2.2810% 05/12/2026 60.067882 Gross 48.654984 Net	05/12/2055 Quarterly 12.Feb/May/Aug/Nov	05/12/2026 "Pass-Through"	AAA (sf) A+sf	A A	
		21,570,219.00	202,500,000.00							
Series B ES0374268011	07/12/2013 225	100,000.00	100,000.00	Floating 3-M Euribor+0.500% 12.Feb/May/Aug/Nov	2.4810% 05/12/2026 613.358333 Gross 496.820250 Net	05/12/2055 Quarterly 12.Feb/May/Aug/Nov	05/12/2026 "Pass-Through"	AA (sf) Asf	BB (low) B	
		22,500,000.00	22,500,000.00							
Total		44,070,219.00	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)						
				0.17	0.25	0.34	0.42	0.51	0.60	0.69
Series A	Final Maturity	Years	2.58	2.40	2.25	2.11	1.98	1.87	1.77	1.68
		Date	09/10/2028	07/08/2028	05/11/2028	03/21/2028	02/04/2028	12/25/2027	11/19/2027	10/16/2027
	Final Maturity	Years	5.25	5.00	4.75	4.50	4.25	4.00	3.75	3.50
		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	2.58	2.40	2.25	2.11	1.98	1.87	1.77	1.68
		Date	09/10/2028	07/08/2028	05/11/2028	03/21/2028	02/04/2028	12/25/2027	11/19/2027	10/16/2027
Final Maturity	Years	5.25	5.00	4.75	4.50	4.25	4.00	3.75	3.50	
	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	Final Maturity	Years	5.25	5.00	4.75	4.50	4.25	4.00	3.75	3.50
		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	8.75	8.75	8.75	4.50	4.25	8.75	8.75	3.50
		Date	11/12/2034	11/12/2034	11/12/2034	08/12/2030	05/12/2030	11/12/2034	11/12/2034	08/12/2029
	Final Maturity	Years	9.87	9.46	9.08	8.71	8.37	8.04	7.72	7.42
		Date	12/24/2035	07/29/2035	03/11/2035	10/28/2034	06/23/2034	02/22/2034	10/31/2033	07/14/2033
Final Maturity	Years	25.51	25.51	25.51	25.51	25.51	25.51	25.51	25.51	
	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		
Series A	48.95%	21,570,219.00	76.58%	90.00%	202,500,000.00
Series B	51.05%	22,500,000.00	25.53%	10.00%	22,500,000.00
Issue of Bonds		44,070,219.00			225,000,000.00
Principal Reserve Fund	25.53%	11,250,000.00	5.00%		11,250,000.00
Secondary Reserve Fund	0.19%	84,123.85	0.35%		790,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	13,232,600.79
Servicer ppal collect not yet credited	14,432.50		
Servicer ints collect not yet credited	4,131.62		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,318,475.39	2.981%
Subordinated Loan S/T		15,648.46	
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	Principal outstanding	43,208,104.17	225,099,921.13
	Average loan	50,833.06	107,446.26
	Minimum	173.58	24,729.58
	Maximum	205,786.97	465,227.68
Interest rate	Weighted average (wac)	2.99%	2.26%
	Minimum	2.34%	0.73%
	Maximum	5.90%	5.50%
Final maturity	Weighted average (WARM) (months)	152	272
	Minimum	04/11/2026	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%	3.65	6.66	0.32	7.32
10.01 - 20%	13.15	15.26	2.61	15.83
20.01 - 30%	22.55	25.50	6.42	25.49
30.01 - 40%	26.73	35.35	8.47	35.30
40.01 - 50%	27.36	44.27	12.27	45.03
50.01 - 60%	6.08	53.13	17.72	55.68
60.01 - 70%	0.47	63.50	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)	33.09		57.62	
Minimum	0.16		3.04	
Maximum	65.13		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  
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 Official register CNMV: C/ Edison, 4 - 28006 Madrid [www.cnmv.com](http://www.cnmv.com)

# RURAL HIPOTECARIO XIV Fondo de Titulización de Activos

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.45%	0.87%	0.80%	0.76%	0.55%
Annual Percentage Rate (CPR)	5.32%	9.90%	9.20%	8.78%	6.43%

Geographic distribution		
	Current	At constitution date
Andalucia	0.05%	0.08%
Aragon	89.72%	75.77%
Castilla-La Mancha		0.18%
Castilla-Leon	0.16%	0.21%
Catalonia	4.16%	12.08%
Extremadura		0.06%
Galicia	0.05%	0.11%
La Rioja	5.50%	5.58%
Madrid		4.82%
Murcia	0.11%	0.05%
Navarra	0.16%	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	15	4,376.15	1,387.43	0.00	5,763.58	4.48	914,208.55	919,972.13	58.02	28.84
from > 1 to = 2 months	3	1,592.45	399.80	0.00	1,992.25	1.55	103,917.29	105,909.54	6.68	18.46
from > 2 to = 3 months	3	3,370.08	917.39	0.00	4,287.47	3.33	129,926.79	134,214.26	8.46	25.15
from > 3 to = 6 months	1	1,964.79	660.36	0.00	2,625.15	2.04	53,088.79	55,713.94	3.51	38.10
from = 12 to < 18 months	3	10,258.90	5,196.11	0.00	15,455.01	12.02	119,007.65	134,462.66	8.48	27.90
from ≥ 2 years	3	77,341.14	21,123.49	0.00	98,464.63	76.57	137,010.67	235,475.30	14.85	49.24
Subtotal	28	98,903.51	29,684.58	0.00	128,588.09	100.00	1,457,159.74	1,585,747.83	100.00	29.35
Total	28	98,903.51	29,684.58	0.00	128,588.09		1,457,159.74	1,585,747.83		

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