

Brief report

Date: 05/31/2026
 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	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												
Series	With optional redemption *	Average life	Years	% Monthly CPR (SMM)							0.69	0.78
				0.17	0.25	0.34	0.42	0.51	0.60	8.00		
				% Annual equivalent CPR								
Series A	With optional redemption *	Average life	Years	2.44	2.27	2.12	1.99	1.87	1.77	1.67	1.59	
		Final Maturity	Years	10/17/2028	08/17/2028	06/24/2028	05/07/2028	03/25/2028	02/16/2028	01/13/2028	12/12/2027	
		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	
		Final Maturity	Years	10/17/2028	08/17/2028	06/24/2028	05/07/2028	03/25/2028	02/16/2028	01/13/2028	12/12/2027	
		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	
		Final Maturity	Years	05/12/2031	02/12/2031	11/12/2030	08/12/2030	05/12/2030	02/12/2030	11/12/2029	08/12/2029	
		Date	02/12/2035	02/12/2031	11/12/2030	08/12/2030	02/12/2035	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	
		Final Maturity	Years	12/08/2035	07/18/2035	03/03/2035	10/24/2034	06/23/2034	02/26/2034	11/07/2033	07/25/2033	
		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	
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	12,582,981.97
Servicer ppal collect not yet credited	107,143.79		
Servicer ints collect not yet credited	13,232.86		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,327,672.39	3,252.50
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			
Principal outstanding		41,941,871.08	225,099,921.13
Average loan		50,049.97	107,446.26
Minimum		233.13	24,729.58
Maximum		204,014.51	465,227.68
Interest rate			
Weighted average (wac)		3.01%	2.26%
Minimum		2.34%	0.73%
Maximum		6.07%	5.50%
Final maturity			
Weighted average (WARM) (months)		150	272
Minimum		06/04/2026	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%	3.59	6.64	0.32	7.32
10.01 - 20%	14.45	15.36	2.61	15.83
20.01 - 30%	21.50	25.45	6.42	25.49
30.01 - 40%	27.09	35.28	8.47	35.30
40.01 - 50%	27.61	44.29	12.27	45.03
50.01 - 60%	5.26	53.30	17.72	55.68
60.01 - 70%	0.49	63.09	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)	32.83		57.62	
Minimum	0.14		3.04	
Maximum	64.71		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)	0.94%	0.65%	0.80%	0.75%	0.55%
Annual Percentage Rate (CPR)	10.67%	7.47%	9.18%	8.67%	6.46%

Geographic distribution		
	Current	At constitution date
Andalucia	0.05%	0.08%
Aragon	89.86%	75.77%
Castilla-La Mancha		0.18%
Castilla-Leon	0.16%	0.21%
Catalonia	4.07%	12.08%
Extremadura		0.06%
Galicia	0.05%	0.11%
La Rioja	5.45%	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	12	3,443.83	807.68	0.00	4,251.51	3.23	725,583.10	729,834.61	53.53	30.65
from > 1 to = 2 months	1	239.79	167.74	0.00	407.53	0.31	29,271.03	29,678.56	2.18	48.95
from > 2 to = 3 months	5	5,106.91	1,110.67	0.00	6,217.58	4.73	171,764.03	177,981.61	13.06	17.64
from > 6 to < 12 months	1	2,679.48	904.81	0.00	3,584.29	2.72	52,374.10	55,958.39	4.10	38.27
from = 12 to < 18 months	2	5,868.78	2,865.07	0.00	8,733.85	6.50	68,172.84	76,906.69	5.63	25.11
from = 18 to < 24 months	1	4,817.76	2,851.92	0.00	7,669.68	5.83	49,679.96	57,349.64	4.21	32.49
from ≥ 2 years	3	79,008.27	21,847.96	0.00	100,856.23	76.67	134,917.99	235,774.22	17.29	49.30
Subtotal	25	100,984.82	30,555.85	0.00	131,540.67	100.00	1,231,763.05	1,363,303.72	100.00	29.92
Total	25	100,984.82	30,555.85	0.00	131,540.67		1,231,763.05	1,363,303.72		

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