

# FONDO DE TITULIZACIÓN MAGDALENA 14

## QUARTERLY INVESTOR REPORT

Cash Settlement Date July 27, 2026

| Dates                    |           |
|--------------------------|-----------|
| Cash Settlement Date     | 27-Jul-26 |
| Previous Settlement Date | 27-Apr-26 |
| 3 Months Euribor         | 2,472%    |
| Next Settlement Date     | 26-Oct-26 |

| Portfolio information                                             |                  |
|-------------------------------------------------------------------|------------------|
| Protected Reference Portfolio Amount                              | 2.055.000.081,90 |
| Protected Reference Obligation Notional Amount pre-Replenishment  | 1.866.184.972,98 |
| Replenishment Amount                                              | 188.740.640,51   |
| Protected Reference Obligation Notional Amount post-Replenishment | 2.054.925.613,49 |
| C.P.R. (Annual)                                                   | 1,08%            |
| Amortisation Amount (on or prior to the Last Replenishment Date)  | 0,00             |

An amount between 0,00 and (i) - (ii) + (iii)

|                                                               |                       |
|---------------------------------------------------------------|-----------------------|
| (i) Maximum Protected Reference Portfolio Notional Amount     | 2.050.824.285,13      |
| (ii) Protected Reference Portfolio Notional Amount            | 1.866.184.972,98      |
| (iii) Protected Reference Portfolio Notional Amount of Non WO | 4.101.331,10          |
| <b>(i) - (ii) + (iii)</b>                                     | <b>188.740.643,25</b> |

| Current Period Loss Adjustment information        |                     |
|---------------------------------------------------|---------------------|
| <b>(i) Loss Adjustment previous (abr-2026)</b>    | <b>1.326.254,45</b> |
| Initial Credit Protection Amount                  | 1.765.630,96        |
| Credit Protection Adjustment Amounts              | 30.678,35           |
| Late Recovery Amount                              | 0,00                |
| <b>(ii) Loss Adjustment (jul-2026)</b>            | <b>1.796.309,31</b> |
| <b>(ii) - (i) Current Period Loss Adjustment</b>  | <b>470.054,86</b>   |
| Initial Verifiable Reference Obligation (Pending) | 0,00                |
| Final Verifiable Reference Obligation (Pending)   | 0,00                |
| <b>Aggregate Seller Payment</b>                   | <b>0,00</b>         |

### Tranches Information

| Tranches                 |                         |               |                         |                                    |              |                         |                     |
|--------------------------|-------------------------|---------------|-------------------------|------------------------------------|--------------|-------------------------|---------------------|
|                          | Initial Balance         |               | Previous Balance        | Loss Allocation as of 27 July 2026 | Amortisation | Final Balance           | Cumulative Losses   |
| <b>Senior Tranche</b>    | 1.870.050.074,53        | 91,0%         | 1.870.050.074,53        | 0,00                               | 0,00         | 1.870.050.074,53        | 0,00                |
| <b>Protected Tranche</b> | 164.400.000,00          | 8,0%          | 164.400.000,00          | 0,00                               | 0,00         | 164.400.000,00          | 0,00                |
| <b>Threshold Amount</b>  | 20.550.007,37           | 1,0%          | 19.223.752,92           | 470.054,86                         | 0,00         | 18.753.698,06           | 1.796.309,31        |
| <b>Total</b>             | <b>2.055.000.081,90</b> | <b>100,0%</b> | <b>2.053.673.827,45</b> | <b>470.054,86</b>                  | <b>0,00</b>  | <b>2.053.203.772,59</b> | <b>1.796.309,31</b> |

| CLN information   |              |                 |                  |              |                     |         |      |                    |               |              |
|-------------------|--------------|-----------------|------------------|--------------|---------------------|---------|------|--------------------|---------------|--------------|
|                   | ISIN Code    | Number of Bonds | Current Interest |              | Amortisation Amount |         | WAL  | Next Interest Rate | Next Interest |              |
|                   |              |                 | Note             | Tranche      | Note                | Tranche |      |                    | Note          | Tranche      |
| Protected Tranche | ES0305975007 | 1.644           | 2.253,51         | 3.704.770,44 | 0,00                | 0,00    | 3,04 | 9,222%             | 2.331,12      | 3.832.361,28 |

### Triggers

| Triggers: Subordination Event Information  |                |              |
|--------------------------------------------|----------------|--------------|
|                                            | Threshold      | Actual Data  |
| (a) Cumulative Credit Losses               | 2,00%          | 0,09%        |
| (b) Detachment Point Protected Tranche     | 4,500%         | 8,935%       |
| (c) Higherf Risk PRONA (difference 35 bps) | 35,00%         | 3,29%        |
| (d) Cumulative Unmatured Losses            | 183.623.752,92 | 2.379.487,46 |

There is no Subordination Event, so amortisation takes place Pro-rata

| Triggers: Replenishment Stop Event         |               |              |
|--------------------------------------------|---------------|--------------|
|                                            | Threshold     | Actual Data  |
| (a) Cumulative Credit Losses               | 35.962.501,43 | 1.796.309,31 |
| (b) Higherf Risk PRONA (difference 25 bps) | 25,00%        | 3,63%        |
| (c) PRONA > 10% Protected Ref. Port. Am.   | 10,00%        | 90,81%       |
| (d) No Replenishment Previous Payment      | FALSE         | FALSE        |
| (e) Issuer Bankruptcy                      | FALSE         | FALSE        |
| (f) Settlement Date > 21 Oct 2026          | 21/10/2026    | 27/07/2026   |

There is no Replenishment Stop Event

# FONDO DE TITULIZACIÓN MAGDALENA 14

## QUARTERLY INVESTOR REPORT

| QUARTER CREDIT EVENT NOTICE INFORMATION |                   |                   |                                  |                      |
|-----------------------------------------|-------------------|-------------------|----------------------------------|----------------------|
| Original RO ID Anon                     | Credit Event Type | Credit Event Date | Initial Credit Protection Amount | Auditor Verification |
| 90630001-55X000WOMI                     | Restructuring     | March 30, 2026    | 48.450,01                        | N/A                  |
| 90630001-55X000WOMH                     | Restructuring     | March 30, 2026    | 32.933,35                        | N/A                  |
| 90630001-55X001078V                     | Restructuring     | April 8, 2026     | 12.347,11                        | N/A                  |
| 90630001-55X0010S9A                     | Restructuring     | April 17, 2026    | 19.790,44                        | N/A                  |
| 90630001-55X000WNBS                     | Failure to pay    | April 7, 2026     | 10.868,41                        | N/A                  |
| 90630001-55X000WPBA                     | Failure to pay    | April 9, 2026     | 3.584,47                         | N/A                  |
| 90630001-55X000WR8Z                     | Failure to pay    | April 23, 2026    | 12.301,95                        | N/A                  |
| 90630001-55X000WOBB                     | Failure to pay    | April 24, 2026    | 11.016,56                        | N/A                  |
| 90630001-55X000WR6U                     | Failure to pay    | April 28, 2026    | 18.639,82                        | N/A                  |
| 90630001-55X0010SBG                     | Restructuring     | May 14, 2026      | 6.343,50                         | N/A                  |
| 90630001-55X0010SC0                     | Restructuring     | May 22, 2026      | 5.664,10                         | N/A                  |
| 90630001-55X000WO09                     | Failure to pay    | May 12, 2026      | 29.405,96                        | N/A                  |
| 90630001-55X000WP86                     | Failure to pay    | May 12, 2026      | 17.535,52                        | N/A                  |
| 90630001-55X000WR08                     | Failure to pay    | May 14, 2026      | 5.806,65                         | N/A                  |
| 90630001-55X000WMTE                     | Failure to pay    | May 26, 2026      | 8.322,18                         | N/A                  |
| 90630001-55X000WPL6                     | Failure to pay    | May 26, 2026      | 11.702,97                        | N/A                  |
| 90630001-55Y00005LS                     | Failure to pay    | May 7, 2026       | 51.426,37                        | N/A                  |
| 90630001-55X000WRS2                     | Restructuring     | May 27, 2026      | 155.230,00                       | N/A                  |
| 90630001-55X0011102                     | Restructuring     | June 23, 2026     | 33.171,94                        | N/A                  |
| 90630001-55X000WS2J                     | Failure to pay    | June 2, 2026      | 14.736,98                        | N/A                  |
| 90630001-55X000WQP7                     | Failure to pay    | June 3, 2026      | 3.252,31                         | N/A                  |
| 90630001-55X000WQG4                     | Failure to pay    | June 18, 2026     | 6.179,22                         | N/A                  |
| 90630001-55X000WQM1                     | Failure to pay    | June 26, 2026     | 14.103,74                        | N/A                  |
| 90630001-55X000WQMA                     | Failure to pay    | June 26, 2026     | 11.938,35                        | N/A                  |
| 90630001-55X00110VW                     | Restructuring     | May 29, 2026      | 14.359,13                        | N/A                  |

559.111,04

# FONDO DE TITULIZACIÓN MAGDALENA 14

## QUARTERLY INVESTOR REPORT

| QUARTER LOSS AMOUNT |                     |                   |                                  |                      |                                     |                |                 |
|---------------------|---------------------|-------------------|----------------------------------|----------------------|-------------------------------------|----------------|-----------------|
| Original RO ID Anon | Credit Event Type   | Credit Event Date | Initial Credit Protection Amount | Auditor Verification | Credit Protection Adjustment Amount | Cure Date      | Worked out Date |
| 90630001-55X000WNT0 | Failure to pay      | March 4, 2026     | 0,00                             | N/A                  | 15.171,83                           | -              | -               |
| 90630001-55X000WOMI | Restructuring       | March 30, 2026    | 48.450,01                        | N/A                  | -                                   | -              | -               |
| 90630001-55X000WOMH | Restructuring       | March 30, 2026    | 32.933,35                        | N/A                  | -                                   | -              | -               |
| 90630001-55X001078V | Restructuring       | April 8, 2026     | 12.347,11                        | N/A                  | -                                   | -              | -               |
| 90630001-55X0010S9A | Restructuring       | April 17, 2026    | 19.790,44                        | N/A                  | -                                   | -              | -               |
| 90630001-55X000WNBS | Failure to pay      | April 7, 2026     | 10.868,41                        | N/A                  | -                                   | -              | -               |
| 90630001-55X000WPBA | Failure to pay      | April 9, 2026     | 3.584,47                         | N/A                  | -                                   | -              | -               |
| 90630001-55X000WR8Z | Failure to pay      | April 23, 2026    | 12.301,95                        | N/A                  | -                                   | -              | -               |
| 90630001-55X000WOBB | Failure to pay      | April 24, 2026    | 11.016,56                        | N/A                  | -                                   | -              | -               |
| 90630001-55X000WR6U | Failure to pay      | April 28, 2026    | 18.639,82                        | N/A                  | -                                   | -              | -               |
| 90630001-55X000WMHC | Failure to pay      | February 17, 2026 | (47.649,32)                      | N/A                  | -                                   | April 13, 2026 | -               |
| 90630001-55X0010SBG | Restructuring       | May 14, 2026      | 6.343,50                         | N/A                  | -                                   | -              | -               |
| 90630001-55X0010SC0 | Restructuring       | May 22, 2026      | 5.664,10                         | N/A                  | -                                   | -              | -               |
| 90630001-55X000WO09 | Failure to pay      | May 12, 2026      | 29.405,96                        | N/A                  | -                                   | -              | -               |
| 90630001-55X000WP86 | Failure to pay      | May 12, 2026      | 17.535,52                        | N/A                  | -                                   | -              | -               |
| 90630001-55X000WR08 | Failure to pay      | May 14, 2026      | 5.806,65                         | N/A                  | -                                   | -              | -               |
| 90630001-55X000WMTE | Failure to pay      | May 26, 2026      | 8.322,18                         | N/A                  | -                                   | -              | -               |
| 90630001-55X000WPL6 | Failure to pay      | May 26, 2026      | 11.702,97                        | N/A                  | -                                   | -              | -               |
| 90630001-55Y00005LS | Failure to pay      | May 7, 2026       | 51.426,37                        | N/A                  | -                                   | -              | -               |
| 90630001-55X000WNLG | Failure to pay Drag | March 24, 2026    | (5.007,28)                       | N/A                  | -                                   | May 19, 2026   | -               |
| 90630001-55X000WMW3 | Failure to pay Drag | March 24, 2026    | (51.571,41)                      | N/A                  | -                                   | May 25, 2026   | -               |
| 90630001-55X000WRS2 | Restructuring       | May 27, 2026      | 155.230,00                       | N/A                  | -                                   | -              | -               |
| 90630001-55X0011102 | Restructuring       | June 23, 2026     | 33.171,94                        | N/A                  | -                                   | -              | -               |
| 90630001-55X000WS2J | Failure to pay      | June 2, 2026      | 14.736,98                        | N/A                  | -                                   | -              | -               |
| 90630001-55X000WQP7 | Failure to pay      | June 3, 2026      | 3.252,31                         | N/A                  | -                                   | -              | -               |
| 90630001-55X000WQG4 | Failure to pay      | June 18, 2026     | 6.179,22                         | N/A                  | -                                   | -              | -               |
| 90630001-55X000WQM1 | Failure to pay      | June 26, 2026     | 14.103,74                        | N/A                  | -                                   | -              | -               |
| 90630001-55X000WQMA | Failure to pay      | June 26, 2026     | 11.938,35                        | N/A                  | -                                   | -              | -               |
| 90630001-55X00110VW | Restructuring       | May 29, 2026      | 14.359,13                        | N/A                  | -                                   | -              | -               |

454.883,03

15.171,83