

Brief report

Date: 01/31/2022  
 Currency: EUR

Constitution date  
 12/13/2018

VAT Reg. no.  
 V88261839

Management Company  
 Europea de Titulización, S.G.F.T

Originator  
 Caja Rural de Aragón

Servicer  
 Caja Rural de Aragón

Lead Manager  
 Banco Cooperativo Español

Underwriter  
 Caja Rural de Aragón

Servicer Credit Support Provider  
 Banco Cooperativo Español

Bond Paying Agent  
 Banco Santander

Market  
 AIAF Mercado de Renta Fija

Register of Book Securities  
 Iberclear

Treasury Account  
 Banco Santander

Assets Custodian  
 Banco Cooperativo Español

Start-up Loan  
 Caja Rural de Aragón

Subordinated Loan  
 Caja Rural de Aragón

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)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating		
		Current	Original			Final maturity (legal)	Next	Current	Original	
Series A ES0305393003	12/13/2018 2,333	73,121.53 170,592,529.49 73.12%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	0.0000% 03/14/2022 0.000000 Gross 0.000000 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AA (high) (sf) Aa1 (sf)	AA (high) Aa1	
Series B ES0305393011	12/13/2018 217	100,000.00 21,700,000.00 100.00%	100,000.00 21,700,000.00	Floating 3-M Euribor+0.600% 12.Mar/Jun/Sep/Dec	0.0150% 03/14/2022 3.791667 Gross 3.071250 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c.	n.c. n.c.	
Total		192,292,529.49	255,000,000.00							

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	With optional redemption *	Average life	6.83	6.34	5.90	5.51	5.16	4.84	4.56	4.30
		Final Maturity	10/08/2028	04/14/2028	11/06/2027	06/16/2027	02/09/2027	10/16/2026	07/04/2026	03/30/2026
		Date	09/12/2037	12/12/2036	03/12/2036	06/12/2035	12/12/2034	03/12/2034	09/12/2033	12/12/2032
	Without optional redemption *	Average life	6.84	6.35	5.91	5.52	5.17	4.85	4.57	4.31
		Final Maturity	10/12/2028	04/17/2028	11/10/2027	06/20/2027	02/11/2027	10/19/2026	07/06/2026	04/02/2026
		Date	06/12/2038	09/12/2037	12/12/2036	03/12/2036	09/12/2035	12/12/2034	03/12/2034	09/12/2033
Series B	With optional redemption *	Average life	15.76	15.01	14.25	13.50	13.01	12.25	11.76	11.01
		Final Maturity	09/12/2037	12/11/2036	03/11/2036	06/11/2035	12/12/2034	03/12/2034	09/12/2033	12/12/2032
		Date	09/12/2037	12/12/2036	03/12/2036	06/12/2035	12/12/2034	03/12/2034	09/12/2033	12/12/2032
	Without optional redemption *	Average life	19.87	19.22	18.57	17.91	17.27	16.63	16.01	15.41
		Final Maturity	10/21/2041	02/27/2041	07/03/2040	11/07/2039	03/16/2039	07/27/2038	12/13/2037	05/07/2037
		Date	06/12/2053	06/12/2053	06/12/2053	06/12/2053	06/12/2053	06/12/2053	06/12/2053	06/12/2053

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	88.72%	170,592,529.49	17.25%	91.49%	233,300,000.00	13.01%
Series B	11.28%	21,700,000.00	5.97%	8.51%	21,700,000.00	4.50%
Issue of Bonds		192,292,529.49		100.00%	255,000,000.00	
Reserve Fund	5.97%	11,475,000.00	4.50%		11,475,000.00	

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	15,373,963.16
Servicer ppal collect not yet credited	116,755.20		
Servicer ints collect not yet credited	15,236.12		
Liabilities	Available	Balance	Interest
	Subordinated Loan L/T	11,475,000.00	0.415%
	Subordinated Loan S/T	0.00	
	Start-up Loan L/T	264,881.14	0.415%
Start-up Loan S/T	0.00		

Collateral: Residential mortgage loans (PTCs/MCs)

General				
	Current	At constitution date		
Count	2,721	2,999		
Principal				
Principal outstanding	188,895,505.67	255,099,895.65		
Average loan	69,421.35	85,061.65		
Minimum	2,448.12	26,904.19		
Maximum	314,338.87	371,537.07		
Interest rate				
Weighted average (wac)	0.87%	1.23%		
Minimum	0.00%	0.21%		
Maximum	4.52%	5.31%		
Final maturity				
Weighted average (WARM) (months)	217	248		
Minimum	03/11/2022	06/30/2021		
Maximum	07/17/2053	07/17/2053		
Index (principal outstanding distribution)				
1-year EURIBOR/MIBOR (Mortgage Market)	99.99%	99.98%		
Mortgage Market: All Institutions	0.01%	0.01%		

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.69	7.34	0.09	7.76
10.01 - 20%	3.42	15.68	1.56	16.28
20.01 - 30%	6.96	25.66	4.42	25.47
30.01 - 40%	14.22	35.43	8.21	35.63
40.01 - 50%	19.53	45.29	15.30	45.41
50.01 - 60%	25.21	55.11	20.52	55.38
60.01 - 70%	21.01	64.32	25.57	65.28
70.01 - 80%	7.29	74.29	17.36	74.14
80.01 - 90%	1.67	82.52	5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	50.46		58.19	
Minimum	0.30		6.07	
Maximum	86.25		97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.23%	0.38%	0.32%	0.36%	0.34%
Annual Percentage Rate (CPR)	2.67%	4.42%	3.77%	4.29%	4.00%

Geographic distribution		
	Current	At constitution date
Andalucia	0.23%	0.20%
Aragon	88.17%	87.57%
Balearic Islands	0.20%	0.17%
Basque Country	0.25%	0.23%
Cantabria	0.09%	0.08%
Castilla-La Mancha	0.02%	0.02%
Castilla-Leon	0.08%	0.07%
Catalonia	2.81%	2.87%
Galicia	0.11%	0.12%
La Rioja	7.10%	7.56%
Madrid	0.08%	0.07%
Navarra	0.10%	0.24%
Valencia	0.77%	0.80%

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Additional information  
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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	52	12,235.65	1,626.85	0.00	13,862.50	11.65	3,668,353.90	3,682,216.40	66.16	47.98
from > 1 to = 2 months	7	4,095.79	346.78	0.00	4,442.57	3.73	551,215.49	555,658.06	9.98	51.81
from > 2 to = 3 months	5	6,282.45	848.17	0.00	7,130.62	5.99	430,281.01	437,411.63	7.86	62.07
from > 3 to = 6 months	1	1,606.54	24.66	0.00	1,631.20	1.37	59,655.52	61,286.72	1.10	41.59
from > 6 to < 12 months	2	8,411.95	1,022.71	0.00	9,434.66	7.93	116,903.11	126,337.77	2.27	42.14
from = 12 to < 18 months	1	8,020.57	1,789.15	0.00	9,809.72	8.24	138,289.52	148,099.24	2.66	53.92
from = 18 to < 24 months	4	22,129.13	4,958.91	0.00	27,088.04	22.77	206,324.93	233,412.97	4.19	41.91
from ≥ 2 years	4	37,104.92	8,476.10	0.00	45,581.02	38.31	275,868.90	321,449.92	5.78	47.42
Subtotal	76	99,887.00	19,093.33	0.00	118,980.33	100.00	5,446,892.38	5,565,872.71	100.00	48.77
Total	76	99,887.00	19,093.33	0.00	118,980.33		5,446,892.38	5,565,872.71		