

Brief report

Date: 01/31/2023
 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

CA-CIB
 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 DBRS / Moody's		
		Current	Original			Final maturity (legal)	Next	Current	Original	
Series A ES0305393003	12/13/2018 2,333	63,594.08	100,000.00	148,364,988.64	233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	2.4270% 03/13/2023 390.144381 Gross 316.016949 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AAA (sf) Aa1 (high) Aa1
Series B ES0305393011	12/13/2018 217	100,000.00	100,000.00	21,700,000.00	21,700,000.00	Floating 3-M Euribor+0.600% 12.Mar/Jun/Sep/Dec	2.5770% 03/13/2023 651.408333 Gross 527.640750 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. n.c. n.c.
Total		170,064,988.64	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)						Average life	Years
				0.17	0.25	0.34	0.42	0.51	0.60		
Series A	With optional redemption *	Average life	6.63	6.15	5.73	5.35	5.01	4.70	4.42	4.17	
		Final Maturity	07/27/2029	02/04/2029	09/02/2028	04/16/2028	12/14/2027	08/23/2027	05/14/2027	02/11/2027	
		Date	12/12/2037	03/12/2037	06/12/2036	09/12/2035	03/12/2035	06/12/2034	12/12/2033	06/12/2033	
	Without optional redemption *	Average life	6.64	6.16	5.74	5.36	5.02	4.71	4.43	4.18	
		Final Maturity	07/31/2029	02/07/2029	09/06/2028	04/20/2028	12/17/2027	08/27/2027	05/17/2027	02/14/2027	
		Date	09/12/2038	12/12/2037	03/12/2037	06/12/2036	12/12/2035	03/12/2035	09/12/2034	03/12/2034	
Series B	With optional redemption *	Average life	15.01	14.26	13.51	12.76	12.25	11.51	11.01	10.51	
		Final Maturity	12/11/2037	03/12/2037	06/12/2036	09/11/2035	03/11/2035	06/12/2034	12/12/2033	06/12/2033	
		Date	12/12/2037	03/12/2037	06/12/2036	09/12/2035	03/12/2035	06/12/2034	12/12/2033	06/12/2033	
	Without optional redemption *	Average life	19.07	18.45	17.82	17.20	16.58	15.97	15.38	14.80	
		Final Maturity	12/31/2041	05/19/2041	10/03/2040	02/18/2040	07/06/2039	11/27/2038	04/24/2038	09/26/2037	
		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

	Current		At issue date	
	% CE	% CE	% CE	% CE
Series A	87.24%	148,364,988.64	19.51%	91.49%
Series B	12.76%	21,700,000.00	6.75%	8.51%
Issue of Bonds		170,064,988.64		100.00%
Reserve Fund	6.75%	11,475,000.00	4.50%	11,475,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	17,807,430.19	0.000%	
Servicer ppal collect not yet credited	213,043.65		
Servicer ints collect not yet credited	13,064.13		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,475,000.00	2.977%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		132,440.58	2.977%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General				
	Current	At constitution date		
Count	2,545	2,999		
Principal				
Principal outstanding	164,362,070.76	255,099,895.65		
Average loan	64,582.35	85,061.65		
Minimum	41.41	26,904.19		
Maximum	298,429.71	371,537.07		
Interest rate				
Weighted average (wac)	2.80%	1.23%		
Minimum	0.00%	0.21%		
Maximum	6.73%	5.31%		
Final maturity				
Weighted average (WARM) (months)	207	248		
Minimum	02/19/2023	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%	0.86	7.27	0.09	7.76
10.01 - 20%	4.19	15.69	1.56	16.28
20.01 - 30%	8.15	25.71	4.42	25.47
30.01 - 40%	16.01	35.14	8.21	35.63
40.01 - 50%	22.03	45.50	15.30	45.41
50.01 - 60%	26.23	55.05	20.52	55.38
60.01 - 70%	16.64	64.13	25.57	65.28
70.01 - 80%	5.34	74.01	17.36	74.14
80.01 - 90%	0.54	81.85	5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	47.97		58.19	
Minimum	0.03		6.07	
Maximum	83.23		97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.91%	1.02%	0.85%	0.63%	0.41%
Annual Percentage Rate (CPR)	10.39%	11.55%	9.69%	7.36%	4.82%

Geographic distribution		
	Current	At constitution date
Andalucia	0.25%	0.20%
Aragon	88.34%	87.57%
Balearic Islands	0.22%	0.17%
Basque Country	0.26%	0.23%
Cantabria	0.10%	0.08%
Castilla-La Mancha	0.02%	0.02%
Castilla-Leon	0.08%	0.07%
Catalonia	2.66%	2.87%
Galicia	0.05%	0.12%
La Rioja	7.12%	7.56%
Madrid	0.09%	0.07%
Navarra	0.10%	0.24%
Valencia	0.72%	0.80%

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
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Additional information
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 Official register CNMV: C/ Edison, 4 - 28006 Madrid | +34 91 585 15 00 | www.cnmv.com

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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	55	10,387.38	4,711.59	0.00	15,098.97	14.11	3,578,578.85	3,593,677.82	72.49	43.36	
from > 1 to = 2 months	7	3,490.78	1,759.13	0.00	5,249.91	4.91	450,645.90	455,895.81	9.20	48.32	
from > 2 to = 3 months	3	2,851.83	1,285.15	0.00	3,936.98	3.68	309,738.18	313,675.16	6.33	60.93	
Caja Rural de Aragón from > 3 to = 6 months	2	3,435.82	925.87	0.00	4,361.69	4.08	146,910.60	151,272.29	3.05	48.43	
from > 6 to < 12 months	1	3,829.14	481.34	0.00	4,110.48	3.84	73,997.54	78,108.02	1.58	57.88	
CA-CIB from = 18 to < 24 months	1	16,605.26	1,536.70	0.00	18,141.96	16.95	77,399.02	95,540.98	1.93	39.46	
from ≥ 2 years	4	47,213.83	8,916.89	0.00	56,130.72	52.44	213,475.68	269,606.40	5.44	46.86	
Subtotal	73	87,414.04	19,616.67	0.00	107,030.71	100.00	4,850,745.77	4,957,776.48	100.00	45.03	
Total	73	87,414.04	19,616.67	0.00	107,030.71		4,850,745.77	4,957,776.48			