

Brief report

Date: 04/30/2023
 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
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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 N° 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	60,097.97 140,208,564.01 60.10%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	3.3980% 06/12/2023 516.204836 Gross 418.125917 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AAA (sf) Aa1	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	3.5480% 06/12/2023 896.855556 Gross 726.453000 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		161,908,564.01	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)						0.69	0.78
				% Annual equivalent CPR							
Series A	With optional redemption *	Average life	Years	6.72	6.23	5.79	5.40	5.05	4.74	4.45	4.19
		Final Maturity	Years	11/28/2029	06/03/2029	12/25/2028	08/04/2028	03/28/2028	12/05/2027	08/24/2027	05/20/2027
		Date	15.01	14.26	13.51	12.76	12.01	11.51	11.01	10.26	
	Without optional redemption *	Average life	Years	6.73	6.24	5.80	5.41	5.06	4.75	4.46	4.20
		Final Maturity	Years	12/01/2029	06/06/2029	12/29/2028	08/08/2028	04/02/2028	12/09/2027	08/27/2027	05/24/2027
		Date	15.76	15.01	14.26	13.51	13.01	12.26	11.76	11.01	
Series B	With optional redemption *	Average life	Years	15.01	14.26	13.51	12.76	12.01	11.51	11.01	10.26
		Final Maturity	Years	03/12/2038	06/12/2037	09/11/2036	12/12/2035	03/12/2035	09/12/2034	03/12/2034	06/12/2033
		Date	15.01	14.26	13.51	12.76	12.01	11.51	11.01	10.26	
	Without optional redemption *	Average life	Years	19.00	18.39	17.76	17.14	16.53	15.92	15.33	14.75
		Final Maturity	Years	03/07/2042	07/26/2041	12/12/2040	04/28/2040	09/16/2039	02/06/2039	07/05/2038	12/07/2037
		Date	30.27	30.27	30.27	30.27	30.27	30.27	30.27	30.27	
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	% CE		At issue date		
		% CE	% CE	% CE	% CE	
Series A	86.60%	140,208,564.01	20.49%	91.49%	233,300,000.00	13.01%
Series B	13.40%	21,700,000.00	7.09%	8.51%	21,700,000.00	4.50%
Issue of Bonds		161,908,564.01		100.00%	255,000,000.00	
Reserve Fund	7.09%	11,475,000.00		4.50%	11,475,000.00	

Other financial operations (current)				
Assets		Balance	Interest	
		Treasury Account	17,121,985.01	0.0000%
Servicer ppal collect not yet credited	143,966.09			
Servicer ints collect not yet credited	72,973.89			
Liabilities		Available	Balance	Interest
		Subordinated Loan L/T	11,475,000.00	3.646%
Subordinated Loan S/T		0.00		
Start-up Loan L/T		99,330.44	3.646%	
Start-up Loan S/T		0.00		

Collateral: Residential mortgage loans (PTCs/MCs)

General				
	Current	At constitution date		
Count	2,471	2,999		
Principal				
Principal outstanding	157,045,590.01	255,099,895.65		
Average loan	63,555.48	85,061.65		
Minimum	663.92	26,904.19		
Maximum	296,117.26	371,537.07		
Interest rate				
Weighted average (wac)	3.81%	1.23%		
Minimum	0.21%	0.21%		
Maximum	7.24%	5.31%		
Final maturity				
Weighted average (WARM) (months)	204	248		
Minimum	05/12/2023	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%	0.93	7.18	0.09	7.76
10.01 - 20%	4.31	15.58	1.56	16.28
20.01 - 30%	9.40	25.84	4.42	25.47
30.01 - 40%	15.19	35.06	8.21	35.63
40.01 - 50%	22.43	45.26	15.30	45.41
50.01 - 60%	26.22	54.90	20.52	55.38
60.01 - 70%	16.25	64.10	25.57	65.28
70.01 - 80%	4.81	74.14	17.36	74.14
80.01 - 90%	0.45	81.62	5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	47.40		58.19	
Minimum	0.29		6.07	
Maximum	82.59		97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.00%	1.01%	1.02%	0.82%	0.45%
Annual Percentage Rate (CPR)	11.32%	11.50%	11.63%	9.37%	5.22%

Geographic distribution		
	Current	At constitution date
Andalucia	0.25%	0.20%
Aragon	88.25%	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	7.27%	7.56%
Madrid	0.09%	0.07%
Navarra	0.11%	0.24%
Valencia	0.64%	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	58	10,703.04	6,041.43	0.00	16,744.47	18.53	4,303,456.62	4,320,201.09	76.16	46.46
from > 1 to = 2 months	11	6,061.44	2,171.92	0.00	8,233.36	9.11	640,930.31	649,163.67	11.44	41.78
from > 2 to = 3 months	4	3,711.42	2,339.42	0.00	6,050.84	6.70	320,967.22	327,018.06	5.77	59.98
from > 3 to = 6 months	1	2,379.35	1,073.34	0.00	3,452.69	3.82	91,131.61	94,584.30	1.67	57.34
from > 6 to < 12 months	1	3,498.52	769.40	0.00	4,267.92	4.72	72,716.18	76,984.10	1.36	57.05
from ≥ 2 years	4	45,831.35	5,766.42	0.00	51,597.77	57.11	152,881.52	204,479.29	3.60	37.67
Subtotal	79	72,185.12	18,161.93	0.00	90,347.05	100.00	5,582,083.46	5,672,430.51	100.00	46.34
Total	79	72,185.12	18,161.93	0.00	90,347.05		5,582,083.46	5,672,430.51		

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Banco Cooperativo Español

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