

Brief report

Date: 07/31/2023  
 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 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	56,936.27 132,832,317.91 56.94%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	3.9360% 09/12/2023 572.702961 Gross 463.889398 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AAA (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	4.0860% 09/12/2023 1,044.200000 Gross 845.802000 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		154,532,317.91	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	0,78	
Series A	With optional redemption *	Average life	Years	6.76	6.26	5.82	5.43	5.07	4.75	4.46	4.20	
		Final Maturity	Years	03/14/2030	09/14/2029	04/04/2029	11/12/2028	07/04/2028	03/10/2028	11/24/2027	08/22/2027	
	Without optional redemption *	Average life	Years	6.77	6.28	5.83	5.44	5.08	4.76	4.47	4.21	
		Final Maturity	Years	03/19/2030	09/19/2029	04/09/2029	11/15/2028	07/08/2028	03/13/2028	11/29/2027	08/25/2027	
	Series B	With optional redemption *	Average life	Years	14.76	14.01	13.26	12.76	12.01	11.51	10.76	10.26
			Final Maturity	Years	03/12/2038	06/12/2037	09/12/2036	03/12/2036	06/11/2035	12/12/2034	03/12/2034	09/12/2033
Without optional redemption *		Average life	Years	18.86	18.26	17.64	17.03	16.42	15.81	15.22	14.65	
		Final Maturity	Years	04/16/2042	09/08/2041	01/27/2041	06/16/2040	11/06/2039	04/01/2039	08/29/2038	01/31/2038	
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		
Series A	85.96%	132,832,317.91	21.47%	91.49%	233,300,000.00
Series B	14.04%	21,700,000.00	7.43%	8.51%	21,700,000.00
Issue of Bonds		154,532,317.91		100.00%	255,000,000.00
Reserve Fund	7.43%	11,475,000.00	4.50%		11,475,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	17,186,326.69
Servicer ppal collect not yet credited	100,998.67		
Servicer ints collect not yet credited	65,313.63		
Liabilities			
	Available	Balance	Interest
Subordinated Loan L/T		11,475,000.00	4.486%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		66,220.30	4.486%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General				
	Current	At constitution date		
Count	2,420	2,999		
Principal				
Principal outstanding	149,782,184.71	255,099,895.65		
Average loan	61,893.46	85,061.65		
Minimum	50.11	26,904.19		
Maximum	294,005.29	371,537.07		
Interest rate				
Weighted average (wac)	4.62%	1.23%		
Minimum	0.00%	0.21%		
Maximum	8.86%	5.31%		
Final maturity				
Weighted average (WARM) (months)	200	248		
Minimum	08/03/2023	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%	1.03	7.22	0.09	7.76
10.01 - 20%	4.66	15.62	1.56	16.28
20.01 - 30%	9.91	25.80	4.42	25.47
30.01 - 40%	15.72	35.04	8.21	35.63
40.01 - 50%	22.97	45.28	15.30	45.41
50.01 - 60%	25.73	54.83	20.52	55.38
60.01 - 70%	15.18	64.07	25.57	65.28
70.01 - 80%	4.49	74.31	17.36	74.14
80.01 - 90%	0.31	81.78	5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	46.69		58.19	
Minimum	0.02		6.07	
Maximum	82.11		97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.15%	1.11%	1.06%	0.96%	0.48%
Annual Percentage Rate (CPR)	13.01%	12.56%	12.03%	10.92%	5.63%

Geographic distribution		
	Current	At constitution date
Andalucia	0.26%	0.20%
Aragon	88.07%	87.57%
Balearic Islands	0.23%	0.17%
Basque Country	0.27%	0.23%
Cantabria	0.10%	0.08%
Castilla-La Mancha	0.01%	0.02%
Castilla-Leon	0.08%	0.07%
Catalonia	2.63%	2.87%
Galicia	0.05%	0.12%
La Rioja	7.43%	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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 Official register CNMV: C/ Edison, 4 - 28006 Madrid | 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	195	44,605.59	46,680.90	0.00	91,286.49	51.58	13,495,741.09	13,587,027.58	90.58	43.59
from > 1 to = 2 months	5	3,127.67	1,801.72	0.00	4,929.39	2.79	307,052.12	311,981.51	2.08	44.23
from > 2 to = 3 months	6	4,175.28	3,492.56	0.00	7,667.84	4.33	471,574.47	479,242.31	3.20	47.45
from > 3 to = 6 months	4	4,517.31	3,457.16	0.00	7,974.47	4.51	238,835.31	246,809.78	1.65	57.17
from > 6 to < 12 months	2	6,747.01	2,784.94	0.00	9,531.95	5.39	161,430.95	170,962.90	1.14	57.01
from ≥ 2 years	4	49,137.37	6,454.58	0.00	55,591.95	31.41	148,024.79	203,616.74	1.36	37.51
Subtotal	216	112,310.23	64,671.86	0.00	176,982.09	100.00	14,822,658.73	14,999,640.82	100.00	43.91
Total	216	112,310.23	64,671.86	0.00	176,982.09		14,822,658.73	14,999,640.82		