

Brief report

Date: 09/30/2023  
 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  
 Soci te G n rale

Market  
 AIAF Mercado de Renta Fija

Register of Book Securities  
 Iberclear

Treasury Account  
 Soci te G n rale

Assets Custodian  
 Banco Cooperativo Espa ol

Start-up Loan  
 Caja Rural de Arag n

Subordinated Loan  
 Caja Rural de Arag n

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<br>ES0305393003 | 12/13/2018<br>2,333 | 53,966.05<br>125,902,794.65<br>53.97%                      | 100,000.00<br>233,300,000.00 | Floating<br>3-M Euribor+0.450%<br>12.Mar/Jun/Sep/Dec | 4.2500%<br>12/12/2023<br>579.760273 Gross<br>469.605821 Net   | 12/12/2057<br>Quarterly<br>12.Mar/Jun/Sep/Dec | "Pass-Through"<br>Secutorial | AAA (sf)<br>Aa1       | AA<br>(high)<br>Aa1 |
| Series B<br>ES0305393011 | 12/13/2018<br>217   | 100,000.00<br>21,700,000.00<br>100.00%                     | 100,000.00<br>21,700,000.00  | Floating<br>3-M Euribor+0.600%<br>12.Mar/Jun/Sep/Dec | 4.4000%<br>12/12/2023<br>1,112.222222 Gross<br>900.900000 Net | 12/12/2057<br>Quarterly<br>12.Mar/Jun/Sep/Dec | "Pass-Through"<br>Secutorial | n.c.<br>n.c.          | n.c. n.c.           |
| Total                    |                     | 147,602,794.65   | 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) |            |            |            |            |            | Final Maturity | Date       |
|   |                               |                |       | 2.00                | 3.00       | 4.00       | 5.00       | 6.00       | 8.00       |                |            |
| Series A  | With optional redemption *    | Average life   | Years | 6.70                | 6.20       | 5.76       | 5.37       | 5.02       | 4.70       | 4.41           | 4.15       |
|   |                               | Final Maturity | Years | 14.51               | 13.76      | 13.01      | 12.51      | 11.76      | 11.26      | 10.50          | 10.01      |
|   | Without optional redemption * | Average life   | Years | 6.71                | 6.22       | 5.78       | 5.39       | 5.03       | 4.71       | 4.42           | 4.16       |
|   |                               | Final Maturity | Years | 15.51               | 14.76      | 14.01      | 13.26      | 12.51      | 12.01      | 11.26          | 10.76      |
| Series B  | With optional redemption *    | Average life   | Years | 14.51               | 13.76      | 13.01      | 12.51      | 11.76      | 11.26      | 10.50          | 10.01      |
|   |                               | Final Maturity | Years | 03/12/2038          | 06/12/2037 | 09/12/2036 | 03/11/2036 | 06/12/2035 | 12/11/2034 | 03/12/2034     | 09/11/2033 |
|   | Without optional redemption * | Average life   | Years | 18.61               | 18.02      | 17.41      | 16.80      | 16.19      | 15.60      | 15.02          | 14.45      |
|   |                               | Final Maturity | Years | 04/18/2042          | 09/12/2041 | 02/03/2041 | 06/25/2040 | 11/17/2039 | 04/14/2039 | 09/14/2038     | 02/19/2038 |

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

| Series         | Current |                | At issue date |               |
|----------------|---------|----------------|---------------|---------------|
|                | % CE    | % CE           | % CE          | % CE          |
| Series A       | 85.30%  | 125,902,794.65 | 22.47%        | 91.49%        |
| Series B       | 14.70%  | 21,700,000.00  | 7.77%         | 8.51%         |
| Issue of Bonds |         | 147,602,794.65 |               | 100.00%       |
| Reserve Fund   | 7.77%   | 11,475,000.00  | 4.50%         | 11,475,000.00 |

| Other financial operations (current)   |               |               |          |
|--|---------------|---------------|----------|
| Assets                                 | Balance       | Interest      |          |
| Treasury Account                       | 13,470,987.55 | 3,452.52      |          |
| Servicer ppal collect not yet credited | 169,998.78    |               |          |
| Servicer ints collect not yet credited | 69,093.12     |               |          |
| Liabilities                            | Available     | Balance       | Interest |
| Subordinated Loan L/T                  |               | 11,475,000.00 | 4,800.00 |
| Subordinated Loan S/T                  |               |               | 0.00     |
| Start-up Loan L/T                      |               |               | 0.00     |
| Start-up Loan S/T                      |               | 33,110.16     |          |

Collateral: Residential mortgage loans (PTCs/MCs)

| General                                    |                |                      |  |  |
|--|----------------|----------------------|--|--|
|  | Current        | At constitution date |  |  |
| Count                                      | 2,388          | 2,999                |  |  |
| Principal                                  |                |                      |  |  |
| Principal outstanding                      | 146,137,178.25 | 255,099,895.65       |  |  |
| Average loan                               | 61,196.47      | 85,061.65            |  |  |
| Minimum                                    | 379.14         | 26,904.19            |  |  |
| Maximum                                    | 292,671.96     | 371,537.07           |  |  |
| Interest rate                              |                |                      |  |  |
| Weighted average (wac)                     | 4.89%          | 1.23%                |  |  |
| Minimum                                    | 1.70%          | 0.21%                |  |  |
| Maximum                                    | 8.86%          | 5.31%                |  |  |
| Final maturity                             |                |                      |  |  |
| Weighted average (WARM) (months)           | 199            | 248                  |  |  |
| Minimum                                    | 10/03/2023     | 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%               | 1.14    | 7.20  | 0.09                 | 7.76  |
| 10.01 - 20%              | 4.68    | 15.65 | 1.56                 | 16.28 |
| 20.01 - 30%              | 10.12   | 25.65 | 4.42                 | 25.47 |
| 30.01 - 40%              | 15.87   | 35.06 | 8.21                 | 35.63 |
| 40.01 - 50%              | 23.45   | 45.37 | 15.30                | 45.41 |
| 50.01 - 60%              | 25.11   | 54.86 | 20.52                | 55.38 |
| 60.01 - 70%              | 14.92   | 63.96 | 25.57                | 65.28 |
| 70.01 - 80%              | 4.40    | 74.16 | 17.36                | 74.14 |
| 80.01 - 90%              | 0.32    | 81.47 | 5.69                 | 84.71 |
| 90.01 - 100%             |         |       | 1.27                 | 92.87 |
| Weighted average (WALTV) | 46.45   |       | 58.19                |       |
| Minimum                  | 0.20    |       | 6.07                 |       |
| Maximum                  | 81.80   |       | 97.17                |       |

| Prepayments                  |               |               |               |                |            |
|------------------------------|---------------|---------------|---------------|----------------|------------|
|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM)    | 0.58%         | 0.90%         | 0.98%         | 0.98%          | 0.49%      |
| Annual Percentage Rate (CPR) | 6.70%         | 10.31%        | 11.16%        | 11.12%         | 5.75%      |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucia               | 0.26%   | 0.20%                |
| Aragon                  | 88.03%  | 87.57%               |
| Balearic Islands        | 0.24%   | 0.17%                |
| Basque Country          | 0.27%   | 0.23%                |
| Cantabria               | 0.11%   | 0.08%                |
| Castilla-La Mancha      | 0.01%   | 0.02%                |
| Castilla-Leon           | 0.08%   | 0.07%                |
| Catalonia               | 2.66%   | 2.87%                |
| Galicia                 | 0.05%   | 0.12%                |
| La Rioja                | 7.43%   | 7.56%                |
| Madrid                  | 0.10%   | 0.07%                |
| Navarra                 | 0.11%   | 0.24%                |
| Valencia                | 0.65%   | 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.  
 Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information  
 Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid | www.edt-sg.com | info@edt-sg.com  
 Official register CNMV: C/ Edison, 4 - 28006 Madrid | www.cnmv.com

Brief report

Date: 09/30/2023

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

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

Caja Rural de Aragón

| 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           | 71     | 12,738.38    | 10,050.24 | 0.00  | 22,788.62  | 18.70  | 4,754,311.04     | 4,777,099.66 | 73.73  | 45.35                          |
| from > 1 to = 2 months  | 6      | 2,485.10     | 2,964.78  | 0.00  | 5,449.88   | 4.47   | 390,705.31       | 396,155.19   | 6.11   | 49.20                          |
| from > 2 to = 3 months  | 11     | 8,678.77     | 8,135.47  | 0.00  | 16,814.24  | 13.80  | 736,733.98       | 753,548.22   | 11.63  | 49.53                          |
| from > 3 to = 6 months  | 4      | 6,965.32     | 5,236.86  | 0.00  | 12,202.18  | 10.02  | 259,503.90       | 271,706.08   | 4.19   | 54.26                          |
| from > 6 to < 12 months | 1      | 4,412.49     | 1,992.97  | 0.00  | 6,405.46   | 5.26   | 70,860.17        | 77,265.63    | 1.19   | 57.26                          |
| from ≥ 2 years          | 4      | 50,832.42    | 7,340.14  | 0.00  | 58,172.56  | 47.75  | 145,237.15       | 203,409.71   | 3.14   | 37.47                          |
| Subtotal                | 97     | 86,112.48    | 35,720.46 | 0.00  | 121,832.94 | 100.00 | 6,357,351.55     | 6,479,184.49 | 100.00 | 46.15                          |
| Total                   | 97     | 86,112.48    | 35,720.46 | 0.00  | 121,832.94 |        | 6,357,351.55     | 6,479,184.49 |        |                                |

Underwriter

Caja Rural de Aragón

Servicer Credit Support Provider

Banco Cooperativo Español

Bond Paying Agent

Société Générale

Market

AIAF Mercado de Renta Fija

Register of Book Securities

Iberclear

Treasury Account

Société Générale

Assets Custodian

Banco Cooperativo Español

Start-up Loan

Caja Rural de Aragón

Subordinated Loan

Caja Rural de Aragón

Fund Auditor

KPMG Auditores