

Brief report

Date: 10/31/2023
 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
 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 ES0305393003	12/13/2018 2,333	53,966.05 125,902,794.65 53.97%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	4.2500% 12/12/2023 579.760273 Gross 469.605821 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	4.4000% 12/12/2023 1,112.222222 Gross 900.900000 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. 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)						
				0,17	0,25	0,34	0,42	0,51	0,60	0,69
Series A	With optional redemption *	Average life	6.70	6.20	5.76	5.37	5.02	4.70	4.41	4.15
		Final Maturity	05/22/2030	11/23/2029	06/15/2029	01/24/2029	09/15/2028	05/24/2028	02/07/2028	11/05/2027
		Date	14.51	13.76	13.01	12.51	11.76	11.26	10.50	10.01
	Without optional redemption *	Average life	6.71	6.22	5.78	5.39	5.03	4.71	4.42	4.16
		Final Maturity	05/28/2030	11/28/2029	06/20/2029	01/27/2029	09/20/2028	05/27/2028	02/12/2028	11/09/2027
		Date	15.51	14.76	14.01	13.26	12.51	12.01	11.26	10.76
Series B	With optional redemption *	Average life	14.51	13.76	13.01	12.51	11.76	11.26	10.50	10.01
		Final Maturity	03/12/2038	06/12/2037	09/12/2036	03/11/2036	06/12/2035	12/11/2034	03/12/2034	09/11/2033
		Date	14.51	13.76	13.01	12.51	11.76	11.26	10.50	10.01
	Without optional redemption *	Average life	18.61	18.02	17.41	16.80	16.19	15.60	15.02	14.45
		Final Maturity	04/18/2042	09/12/2041	02/03/2041	06/25/2040	11/17/2039	04/14/2039	09/14/2038	02/19/2038
		Date	29.77	29.77	29.77	29.77	29.77	29.77	29.77	29.77
Periodic 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	85.30%	125,902,794.65	22.47%	91.49%	233,300,000.00
Series B	14.70%	21,700,000.00	7.77%	8.51%	21,700,000.00
Issue of Bonds		147,602,794.65		100.00%	255,000,000.00
Reserve Fund	7.77%	11,475,000.00	4.50%		11,475,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	17,285,237.19
Servicer ppal collect not yet credited		111,776.59	
Servicer ints collect not yet credited		22,607.42	
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		33,110.16	4,800.00
Start-up Loan S/T			0.00

Collateral: Residential mortgage loans (PTCs/MCs)

General				
	Current		At constitution date	
	Count	Count	Count	Count
Count	2,362		2,999	
Principal				
Principal outstanding	143,070,061.26		255,099,895.65	
Average loan	60,571.58		85,061.65	
Minimum	352.14		26,904.19	
Maximum	292,044.40		371,537.07	
Interest rate				
Weighted average (wac)	5.01%		1.23%	
Minimum	2.37%		0.21%	
Maximum	8.86%		5.31%	
Final maturity				
Weighted average (WARM) (months)	198		248	
Minimum	11/01/2023		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%	1.23	7.26	0.09	7.76
10.01 - 20%	4.71	15.72	1.56	16.28
20.01 - 30%	10.27	25.54	4.42	25.47
30.01 - 40%	16.24	35.10	8.21	35.63
40.01 - 50%	23.33	45.38	15.30	45.41
50.01 - 60%	25.06	54.82	20.52	55.38
60.01 - 70%	14.87	63.90	25.57	65.28
70.01 - 80%	4.08	74.09	17.36	74.14
80.01 - 90%	0.21	81.35	5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	46.17		58.19	
Minimum	0.18		6.07	
Maximum	81.67		97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.58%	1.06%	1.09%	1.06%	0.51%
Annual Percentage Rate (CPR)	17.41%	12.05%	12.33%	11.98%	5.97%

Geographic distribution		
	Current	At constitution date
Andalucia	0.27%	0.20%
Aragon	87.87%	87.57%
Balearic Islands	0.24%	0.17%
Basque Country	0.28%	0.23%
Cantabria	0.11%	0.08%
Castilla-La Mancha	0.01%	0.02%
Castilla-Leon	0.08%	0.07%
Catalonia	2.70%	2.87%
Galicia	0.06%	0.12%
La Rioja	7.51%	7.56%
Madrid	0.10%	0.07%
Navarra	0.11%	0.24%
Valencia	0.66%	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.

Brief report

Date: 10/31/2023
 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
 from > 1 to = 2 months
 from > 2 to = 3 months
 from > 3 to = 6 months
 from > 6 to < 12 months
 from ≥ 2 years

CA-CIB
 Banco Cooperativo Español

Underwriter
 Caja Rural de Aragón

Servicer Credit Support Provider
 Banco Cooperativo Español

Bond Paying Agent
 Sociéte Générale

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Sociéte Générale

Assets Custodian
 Banco Cooperativo Español

Start-up Loan
 Caja Rural de Aragón

Subordinated Loan
 Caja Rural de Aragón

Fund Auditor
 KPMG Auditores

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	61	10,975.04	8,536.49	0.00	19,511.53	16.24	3,995,430.36	4,014,941.89	71.97	47.15
from > 1 to = 2 months	6	2,397.63	2,412.02	0.00	4,809.65	4.00	382,690.92	387,500.57	6.95	50.58
from > 2 to = 3 months	4	3,327.84	3,178.90	0.00	6,506.74	5.41	251,194.17	257,700.91	4.62	53.92
Caja Rural de Aragón	7	8,419.36	7,173.15	0.00	15,592.51	12.97	496,393.68	511,986.19	9.18	48.13
from > 3 to = 6 months	3	8,395.56	5,774.91	0.00	14,170.47	11.79	188,934.91	203,105.38	3.64	62.80
from > 6 to < 12 months	4	51,811.70	7,779.09	0.00	59,590.79	49.58	143,708.99	203,299.78	3.64	37.45
from ≥ 2 years										
Subtotal	85	85,327.13	34,854.56	0.00	120,181.69	100.00	5,458,353.03	5,578,534.72	100.00	47.72
Total	85	85,327.13	34,854.56	0.00	120,181.69		5,458,353.03	5,578,534.72		