

Brief report

Date: 03/31/2024
 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	47,972.02 111,918,722.66 47.97%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	4.3900% 06/12/2024 538.192762 Gross 435.936137 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	4.5400% 06/12/2024 1,160.222222 Gross 939.780000 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		133,618,722.66	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	6.43	5.96	5.53	5.16	4.82	4.52	4.24	4.00
		Final Maturity	Years	08/14/2030	02/22/2030	09/21/2029	05/08/2029	01/03/2029	09/15/2028	06/08/2028	03/10/2028
		Date	12/12/2037	03/12/2037	06/12/2036	12/12/2035	03/12/2035	09/12/2034	03/12/2034	09/12/2033	
	Without optional redemption *	Average life	Years	6.44	5.97	5.55	5.17	4.83	4.53	4.26	4.01
		Final Maturity	Years	08/19/2030	02/28/2030	09/27/2029	05/12/2029	01/09/2029	09/20/2028	06/12/2028	03/14/2028
		Date	09/12/2038	03/12/2038	06/12/2037	09/12/2036	03/12/2036	06/12/2035	12/12/2034	06/12/2034	
Series B	With optional redemption *	Average life	Years	13.76	13.01	12.26	11.76	11.01	10.51	10.01	9.51
		Final Maturity	Years	12/12/2037	03/12/2037	06/12/2036	12/12/2035	03/11/2035	09/12/2034	03/12/2034	09/12/2033
		Date	12/12/2037	03/12/2037	06/12/2036	12/12/2035	03/12/2035	09/12/2034	03/12/2034	09/12/2033	
	Without optional redemption *	Average life	Years	17.95	17.36	16.76	16.16	15.58	15.00	14.44	13.89
		Final Maturity	Years	02/16/2042	07/15/2041	12/09/2040	05/06/2040	10/05/2039	03/08/2039	08/14/2038	01/27/2038
		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	% CE		At issue date		
		% CE	% CE	% CE	% CE	
Series A	83.76%	111,918,722.66	24.83%	91.49%	233,300,000.00	13.01%
Series B	16.24%	21,700,000.00	8.59%	8.51%	21,700,000.00	4.50%
Issue of Bonds		133,618,722.66		100.00%	255,000,000.00	
Reserve Fund	8.59%	11,475,000.00		4.50%	11,475,000.00	

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	13,407,268.07
Servicer ppal collect not yet credited	94,963.00		
Servicer ints collect not yet credited	87,368.70		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,475,000.00	4.940%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General				
	Current	At constitution date		
Count	2,242	2,999		
Principal				
Principal outstanding	132,177,203.34	255,099,895.65		
Average loan	58,955.04	85,061.65		
Minimum	310.03	26,904.19		
Maximum	288,843.88	371,537.07		
Interest rate				
Weighted average (wac)	5.23%	1.23%		
Minimum	0.00%	0.21%		
Maximum	8.86%	5.31%		
Final maturity				
Weighted average (WARM) (months)	193	248		
Minimum	04/08/2024	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%	1.40	7.26	0.09	7.76
10.01 - 20%	5.02	15.69	1.56	16.28
20.01 - 30%	11.09	25.40	4.42	25.47
30.01 - 40%	16.52	35.12	8.21	35.63
40.01 - 50%	24.18	45.25	15.30	45.41
50.01 - 60%	24.77	54.81	20.52	55.38
60.01 - 70%	13.37	63.67	25.57	65.28
70.01 - 80%	3.51	74.07	17.36	74.14
80.01 - 90%	0.15	81.01	5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	45.26		58.19	
Minimum	0.12		6.07	
Maximum	81.12		97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.62%	0.79%	1.19%	1.09%	0.56%
Annual Percentage Rate (CPR)	7.18%	9.04%	13.33%	12.37%	6.51%

Geographic distribution		
	Current	At constitution date
Andalucia	0.28%	0.20%
Aragon	87.99%	87.57%
Balearic Islands	0.13%	0.17%
Basque Country	0.29%	0.23%
Cantabria	0.12%	0.08%
Castilla-La Mancha	0.01%	0.02%
Castilla-Leon	0.07%	0.07%
Catalonia	2.70%	2.87%
Galicia	0.06%	0.12%
La Rioja	7.49%	7.56%
Madrid	0.10%	0.07%
Navarra	0.12%	0.24%
Valencia	0.64%	0.80%

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Additional information
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