

Brief report

Date: 05/31/2025
 Currency: EUR

Constitution date
 07/03/2014

VAT Reg. no.
 V87054417

Management Company
 Europea de Titulización, S.G.F.T

Originator
 Caja Rural de Aragón
 Caja Rural de Granada
 Caja Rural de Navarra
 Caja Rural de Teruel

Servicer
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Servicer Credit Support Provider
 Banco Cooperativo Español

CA-CIB
 Banco Cooperativo Español

Underwriter
 Banco Europeo de Inversiones

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
 Entidades Cedentes

Subordinated Loan
 Entidades Cedentes

Fund Auditor
 KPMG Auditores

Issued securities: Asset-Backed Bonds

Bonds issue									
Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating DBRS / Fitch	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series ES0305033005	07/03/2014 900	11,398.66 10,258,794.00	100,000.00 90,000,000.00	Floating 3-M Euribor+1.500% 14.Jan/Apr/Jul/Oct	3.7650% 07/14/2025 108.481997 Gross 87.870418 Net	01/14/2057 Quarterly 14.Jan/Apr/Jul/Oct	"Pass-Through" Secuential	AAA (sf) A+sf	A (high) A+
Total		10,258,794.00	90,000,000.00						

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)							
				Date	0,17	0,25	0,34	0,42	0,51	0,60	0,69
				% Annual equivalent CPR							
				2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00
Series	Without optional redemption *	Average life	Years	08/08/2028	04/21/2028	01/19/2028	10/31/2027	08/23/2027	06/23/2027	05/01/2027	03/15/2027
				Date	01/14/2032	07/14/2031	01/14/2031	10/14/2030	04/14/2030	01/14/2030	07/14/2029
				3,32	3,02	2,77	2,55	2,36	2,19	2,05	1,92
				6,76	6,25	5,76	5,50	5,00	4,76	4,25	4,00
				01/14/2032	07/14/2031	01/14/2031	10/14/2030	04/14/2030	01/14/2030	07/14/2029	04/14/2029
				3,32	3,02	2,77	2,55	2,36	2,19	2,05	1,92
				08/08/2028	04/21/2028	01/19/2028	10/31/2027	08/23/2027	06/23/2027	05/01/2027	03/15/2027
				6,76	6,25	5,76	5,50	5,00	4,76	4,25	4,00
				01/14/2032	07/14/2031	01/14/2031	10/14/2030	04/14/2030	01/14/2030	07/14/2029	04/14/2029

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)						
Series	Current	% CE	At issue date			
			% CE	Current	% CE	
Issue of Bonds	100.00%	10,258,794.00	118.42%	100.00%	90,000,000.00	30.50%
B Loan	108.43%	11,124,000.00	12.36%		11,124,000.00	
Principal Reserve Fund	93.64%	9,606,780.00	10.67%		9,606,780.00	
Interest Reserve Fund	44.74%	4,589,747.34	11.24%		10,112,400.00	

Other financial operations (current)			
Assets	Balance	Interest	
		Available	Interest
Treasury Account	14,635,240.39		1.967%
Servicer ppal collect not yet credited	15,668.01		
Servicer ints collect not yet credited	7,972.21		
Liabilities	Available	Balance	Interest
Subordinated Loan Principal L/T		9,606,780.00	3.265%
Subordinated Loan Principal S/T			0.00
Subordinated Loan Interest L/T		4,589,747.34	2.565%
Subordinated Loan Interest 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				
Count	Current		At constitution date	
	Count	%	Count	%
Principal	344		811	
Principal outstanding	21,112,407.29		101,416,645.68	
Average loan	61,373.28		125,051.35	
Minimum	600.25		19,304.72	
Maximum	174,661.08		401,217.96	
Interest rate				
Weighted average (wac)	3.73%		2.50%	
Minimum	2.50%		0.91%	
Maximum	6.18%		4.75%	
Final maturity				
Weighted average (WARM) (months)	196		332	
Minimum	07/16/2025		06/15/2017	
Maximum	06/03/2053		06/28/2053	
Index (principal outstanding distribution)				
1-year EURIBOR/MIBOR (Mortgage Market)	100.00%		100.00%	

LTV Distribution				
LTV	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	1.14	6.07	0.03	8.56
10.01 - 20%	4.93	15.48	0.19	18.03
20.01 - 30%	12.18	26.38	0.71	25.67
30.01 - 40%	21.46	35.02	1.69	35.24
40.01 - 50%	30.61	45.15	5.29	46.93
50.01 - 60%	21.49	54.71	13.55	55.71
60.01 - 70%	8.18	63.91	20.85	65.49
70.01 - 80%			29.20	75.42
80.01 - 90%			28.02	84.49
90.01 - 100%			0.47	94.21
Weighted average (WALTV)		42.37		70.65
Minimum		0.26		8.56
Maximum		66.85		96.54

Prepayments					
Prepayments	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
	Single month. mort. (SMM)	0.06%	0.43%	0.97%	0.93%
Annual Percentage Rate (CPR)	0.69%	5.01%	11.02%	10.58%	9.25%

Geographic distribution		
Geographic	Current	At constitution date
	Andalucia	24.02%
Aragon	53.32%	39.98%
Basque Country	4.71%	9.72%
Castilla-La Mancha		0.09%
Catalonia	1.16%	3.46%
La Rioja	2.66%	3.10%
Madrid	5.50%	6.04%
Navarra	8.61%	19.34%
Valencia	0.03%	0.71%

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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	10	2,315.17	1,130.11	0.00	3,445.28	10.40	669,779.82	673,225.10	55.02	39.60
from > 1 to = 2 months	3	1,620.65	1,532.33	0.00	3,152.98	9.52	251,447.49	254,600.47	20.81	54.25
from > 6 to < 12 months	1	1,457.44	2,547.75	0.00	4,005.19	12.09	125,391.02	129,396.21	10.58	57.56
from = 12 to < 18 months	1	3,758.67	5,987.41	0.00	9,746.08	29.41	80,414.42	90,160.50	7.37	74.95
from = 18 to < 24 months	1	6,162.74	6,622.08	0.00	12,784.82	38.58	63,433.91	76,218.73	6.23	51.40
Subtotal	16	15,314.67	17,819.68	0.00	33,134.35	100.00	1,190,466.66	1,223,601.01	100.00	45.95
Total	16	15,314.67	17,819.68	0.00	33,134.35		1,190,466.66	1,223,601.01		