

Brief report

Date: 11/30/2024
 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
 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

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	43,671.32	100,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	3.9100% 12/12/2024 431.630344 Gross 349.620579 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	100,000.00	Floating 3-M Euribor+0.600% 12.Mar/Jun/Sep/Dec	4.0600% 12/12/2024 1,026.277778 Gross 831.285000 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.	
Total		123,585,189.56	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	0.43	0.51	0.60	0.69
Series A	With optional redemption *	Average life	6.08	5.64	5.24	4.90	4.59	4.30	4.04	3.81
		Final Maturity	10/10/2030	05/02/2030	12/09/2029	08/04/2029	04/12/2029	12/30/2028	09/24/2028	07/05/2028
		Date	09/12/2037	12/12/2036	03/12/2036	09/12/2035	03/12/2035	09/12/2034	12/12/2033	09/12/2033
	Without optional redemption *	Average life	6.10	5.66	5.26	4.91	4.60	4.31	4.06	3.82
		Final Maturity	10/15/2030	05/08/2030	12/16/2029	08/09/2029	04/16/2029	01/03/2029	10/01/2028	07/08/2028
		Date	06/12/2038	09/12/2037	03/12/2037	06/12/2036	12/12/2035	06/12/2035	12/12/2034	06/12/2034
Series B	With optional redemption *	Average life	13.01	12.26	11.50	11.01	10.50	10.01	9.25	9.01
		Final Maturity	09/12/2037	12/12/2036	03/11/2036	09/12/2035	03/12/2035	09/11/2034	12/12/2033	09/12/2033
		Date	09/12/2037	12/12/2036	03/12/2036	09/12/2035	03/12/2035	09/12/2034	12/12/2033	09/12/2033
	Without optional redemption *	Average life	17.20	16.63	16.05	15.48	14.91	14.36	13.82	13.30
		Final Maturity	11/20/2041	04/24/2041	09/25/2040	02/29/2040	08/07/2039	01/18/2039	07/06/2038	12/29/2037
		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	% CE	% CE	
Series A	82.44%	101,885,189.56	26.56%	91.49%	233,300,000.00
Series B	17.56%	21,700,000.00	9.00%	8.51%	21,700,000.00
Issue of Bonds		123,585,189.56		100.00%	255,000,000.00
Reserve Fund	9.00%	11,122,667.06	4.50%		11,475,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	17,595,401.82
Servicer ppal collect not yet credited	141,105.42		
Servicer ints collect not yet credited	59,375.12		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,122,667.06	4.460%
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	2,098	2,999		
Principal				
Principal outstanding	118,591,591.98	255,099,895.65		
Average loan	56,526.02	85,061.65		
Minimum	478.56	26,904.19		
Maximum	283,419.46	371,537.07		
Interest rate				
Weighted average (wac)	4.82%	1.23%		
Minimum	2.37%	0.21%		
Maximum	7.92%	5.31%		
Final maturity				
Weighted average (WARM) (months)	185	248		
Minimum	12/15/2024	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%	1.59	7.25	0.09	7.76
10.01 - 20%	5.87	15.66	1.56	16.28
20.01 - 30%	11.97	25.50	4.42	25.47
30.01 - 40%	17.93	35.46	8.21	35.63
40.01 - 50%	25.86	45.49	15.30	45.41
50.01 - 60%	23.06	55.00	20.52	55.38
60.01 - 70%	10.62	63.60	25.57	65.28
70.01 - 80%	3.10	73.63	17.36	74.14
80.01 - 90%			5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	43.93		58.19	
Minimum	0.17		6.07	
Maximum	79.60		97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.12%	0.89%	0.82%	0.93%	0.59%
Annual Percentage Rate (CPR)	12.61%	10.19%	9.37%	10.57%	6.89%

Geographic distribution		
	Current	At constitution date
Andalucia	0.19%	0.20%
Aragon	87.83%	87.57%
Balearic Islands	0.14%	0.17%
Basque Country	0.28%	0.23%
Cantabria	0.12%	0.08%
Castilla-La Mancha	0.00%	0.02%
Castilla-Leon	0.03%	0.07%
Catalonia	2.70%	2.87%
Galicia	0.06%	0.12%
La Rioja	7.73%	7.56%
Madrid	0.11%	0.07%
Navarra	0.13%	0.24%
Valencia	0.67%	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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Originator
 Caja Rural de Aragón
 from > 1 to = 2 months
 from > 2 to = 3 months
Servicer
 Caja Rural de Aragón
 from > 3 to = 6 months
 from > 6 to < 12 months
CA-CIB
 Banco Cooperativo Español
 from = 12 to < 18 months
 from = 18 to < 24 months
 from ≥ 2 years

Underwriter
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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	36	8,797.38	6,984.50	0.00	15,771.88	9.24	2,554,793.92	2,570,555.80	59.84	41.50	
from > 1 to = 2 months	6	3,402.28	2,811.69	0.00	6,213.97	3.64	397,576.59	403,790.56	9.40	44.17	
from > 2 to = 3 months	5	4,623.37	4,986.30	0.00	9,609.67	5.63	368,896.09	378,505.76	8.81	51.64	
Caja Rural de Aragón from > 3 to = 6 months	4	3,831.63	3,111.32	0.00	6,942.95	4.07	225,673.35	232,616.30	5.42	42.67	
from > 6 to < 12 months	6	19,386.77	9,223.03	0.00	28,609.80	16.77	300,485.72	329,095.52	7.66	29.58	
from = 12 to < 18 months	3	11,316.50	8,625.22	0.00	19,941.72	11.69	135,189.76	155,131.48	3.61	50.49	
from = 18 to < 24 months	1	3,840.41	1,980.91	0.00	5,821.32	3.41	19,210.22	25,031.54	0.58	48.99	
from ≥ 2 years	4	64,618.87	13,116.05	0.00	77,734.92	45.55	123,284.73	201,019.65	4.68	37.03	
Underwriter Caja Rural de Aragón	Subtotal	65	119,807.21	50,839.02	0.00	170,646.23	100.00	4,125,100.38	4,295,746.61	100.00	41.31
Total	65	119,807.21	50,839.02	0.00	170,646.23		4,125,100.38	4,295,746.61			