

Brief report

Date: 04/30/2025
 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	39,266.14 91,607.904.62 39.27%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	2.9970% 06/12/2025 300.739366 Gross 243.598886 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Sequential	AAA (sf) Aa1 (sf)	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	3.1470% 06/12/2025 804.233333 Gross 651.429000 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Sequential	n.c. n.c.	n.c. n.c.
Total		113,307,904.62	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	0,78
Series A	With optional redemption *	Average life	Years	5.64	5.24	4.89	4.57	4.28	4.02	3.79	3.58
		Final Maturity	Years	10/29/2030	06/05/2030	01/28/2030	10/05/2029	06/19/2029	03/17/2029	12/25/2028	10/08/2028
		Date	12/01	11/26	10/26	10/26	9/51	9/01	8/76	8/26	
	Without optional redemption *	Average life	Years	5.65	5.26	4.90	4.58	4.30	4.04	3.80	3.59
		Final Maturity	Years	11/04/2030	06/12/2030	02/03/2030	10/09/2029	06/27/2029	03/24/2029	12/29/2028	10/12/2028
		Date	12/12/2037	06/12/2037	09/12/2036	03/12/2036	09/12/2035	12/12/2034	09/12/2034	03/12/2034	
Series B	With optional redemption *	Average life	Years	12.01	11.26	10.76	10.26	9.51	9.01	8.76	8.26
		Final Maturity	Years	03/12/2037	06/12/2036	12/12/2035	06/11/2035	09/11/2034	03/12/2034	12/12/2033	06/12/2033
		Date	12/01	11/26	10/26	10/26	9/51	9/01	8/76	8/26	
	Without optional redemption *	Average life	Years	16.33	15.77	15.21	14.66	14.12	13.59	13.08	12.59
		Final Maturity	Years	07/05/2041	12/12/2040	05/22/2040	11/03/2039	04/20/2039	10/11/2038	04/08/2038	10/11/2037
		Date	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27	

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
Series A	80.85%	91,607,904.62	28.15%	91.49%	233,300,000.00	13.01%
Series B	19.15%	21,700,000.00	9.00%	8.51%	21,700,000.00	4.50%
Issue of Bonds		113,307,904.62		100.00%	255,000,000.00	
Reserve Fund	9.00%	10,197,711.42	4.50%		11,475,000.00	

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	13,809,172.90
Servicer ppal collect not yet credited	215,506.92		
Servicer ints collect not yet credited	31,500.54		
Liabilities	Available	Balance	Interest
	Subordinated Loan L/T	10,197,711.42	3.456%
	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		Count	
Principal	2,004		2,999	
Principal outstanding		110,413,788.00		255,099,895.65
Average loan		55,096.70		85,061.65
Minimum		450.76		26,904.19
Maximum		279,730.79		371,537.07
Interest rate				
Weighted average (wac)		4.10%		1.23%
Minimum		0.00%		0.21%
Maximum		7.70%		5.31%
Final maturity				
Weighted average (WARM) (months)		181		248
Minimum		05/03/2025		06/30/2021
Maximum		07/17/2053		07/17/2053
Index (principal outstanding distribution)				
1-year EURIBOR/MIBOR (Mortgage Market)		100.00%		99.98%
Mortgage Market: All Institutions		0.00%		0.01%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	1.76	7.05	0.09	7.76
10.01 - 20%	6.37	15.79	1.56	16.28
20.01 - 30%	11.89	25.44	4.42	25.47
30.01 - 40%	18.90	35.28	8.21	35.63
40.01 - 50%	25.74	45.22	15.30	45.41
50.01 - 60%	23.02	54.86	20.52	55.38
60.01 - 70%	9.58	63.55	25.57	65.28
70.01 - 80%	2.74	73.18	17.36	74.14
80.01 - 90%			5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	43.18		58.19	
Minimum	0.29		6.07	
Maximum	78.71		97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.86%	0.81%	0.93%	0.91%	0.61%
Annual Percentage Rate (CPR)	9.82%	9.28%	10.63%	10.38%	7.11%

Geographic distribution		
	Current	At constitution date
Andalucia	0.20%	0.20%
Aragon	87.72%	87.57%
Balearic Islands	0.14%	0.17%
Basque Country	0.29%	0.23%
Cantabria	0.13%	0.08%
Castilla-La Mancha	0.00%	0.02%
Castilla-Leon	0.03%	0.07%
Catalonia	2.68%	2.87%
Galicia	0.07%	0.12%
La Rioja	7.83%	7.56%
Madrid	0.08%	0.07%
Navarra	0.14%	0.24%
Valencia	0.69%	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: 04/30/2025

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

Caja Rural de Aragón

from > 3 to = 6 months

from > 6 to < 12 months

from = 12 to < 18 months

from ≥ 2 years

Subtotal

Total

Assets

Principal

Interest

Other

Total

%

Outstanding debt

Total debt

%

% Total debt / Appraisal Value

38.81

34.77

48.39

47.79

51.63

53.14

38.00

41.70

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

100.00

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