

Brief report

Date: 02/28/2021
 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

Lead Manager
 Banco Cooperativo Español

Underwriter
 Caja Rural de Aragón

Servicer Credit Support Provider
 Banco Cooperativo Español

Bond Paying Agent
 Banco Santander

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Banco Santander

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 Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating				
		Current	Original			Final maturity (legal)	Next	Current	Original			
Series A ES0305393003	12/13/2018 2,333	82,352.14	100,000.00	192,127,542.62	233,300,000.00	82.35%	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	0.0000% 03/12/2021 0.000000 Gross 0.000000 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AA (high) (sf) Aa1 (sf)	AA (high) Aa1
Series B ES0305393011	12/13/2018 217	100,000.00	100,000.00	21,700,000.00	21,700,000.00	100.00%	Floating 3-M Euribor+0.600% 12.Mar/Jun/Sep/Dec	0.0540% 03/12/2021 13.200000 Gross 10.692000 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c.	n.c. n.c.
Total		213,827,542.62	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)							Final Maturity	Date
				2.00	3.00	4.00	5.00	6.00	7.00	8.00		
Series A	With optional redemption *	Average life	7.15	6.62	6.15	5.73	5.35	5.01	4.71	4.44	4.17	02/04/2028
		Final Maturity	17.01	16.25	15.25	14.50	13.75	12.50	11.75	11.00	10.25	07/26/2027
	Without optional redemption *	Average life	7.15	6.62	6.15	5.73	5.35	5.01	4.71	4.44	4.17	02/04/2028
		Final Maturity	17.01	16.25	15.25	14.50	13.75	12.50	11.75	11.00	10.25	07/26/2027
Series B	With optional redemption *	Average life	17.24	16.25	15.50	14.75	14.00	13.25	12.50	11.75	11.00	03/08/2038
		Final Maturity	17.25	16.25	15.50	14.75	14.00	13.25	12.50	11.75	11.00	03/12/2037
	Without optional redemption *	Average life	19.45	18.70	17.94	17.19	16.46	15.75	15.07	14.42	13.75	05/23/2040
		Final Maturity	22.76	22.25	21.51	21.01	20.25	19.76	19.01	18.25	17.50	08/22/2039

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

	Current		% CE		At issue date		% CE	
Series A	89.85%	192,127,542.62	15.52%	91.49%	233,300,000.00	13.01%		
Series B	10.15%	21,700,000.00	5.37%	8.51%	21,700,000.00	4.50%		
Issue of Bonds		213,827,542.62		100.00%	255,000,000.00			
Reserve Fund	5.37%	11,475,000.00		4.50%	11,475,000.00			

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	17,848,011.71	0.0000%	
Servicer ppal collect not yet credited	247,204.85		
Servicer ints collect not yet credited	41,227.78		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,475,000.00	0.454%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		397,321.70	0.454%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General				
	Current	At constitution date		
Count	2,826	2,999		
Principal				
Principal outstanding	207,706,371.01	255,099,895.65		
Average loan	73,498.36	85,061.65		
Minimum	495.28	26,904.19		
Maximum	331,470.64	371,537.07		
Interest rate				
Weighted average (wac)	0.99%	1.23%		
Minimum	0.00%	0.21%		
Maximum	4.92%	5.31%		
Final maturity				
Weighted average (WARM) (months)	225	248		
Minimum	03/05/2021	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%	0.48	7.75	0.09	7.76
10.01 - 20%	2.92	15.93	1.56	16.28
20.01 - 30%	6.16	25.64	4.42	25.47
30.01 - 40%	11.99	35.52	8.21	35.63
40.01 - 50%	18.28	45.18	15.30	45.41
50.01 - 60%	24.97	55.26	20.52	55.38
60.01 - 70%	23.38	64.79	25.57	65.28
70.01 - 80%	8.65	74.11	17.36	74.14
80.01 - 90%	3.17	83.44	5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	52.60		58.19	
Minimum	0.72		6.07	
Maximum	89.19		97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.44%	0.46%	0.40%	0.36%	0.33%
Annual Percentage Rate (CPR)	5.20%	5.40%	4.75%	4.25%	3.90%

Geographic distribution		
	Current	At constitution date
Andalucia	0.22%	0.20%
Aragon	88.04%	87.57%
Balearic Islands	0.19%	0.17%
Basque Country	0.25%	0.23%
Cantabria	0.08%	0.08%
Castilla-La Mancha	0.02%	0.02%
Castilla-Leon	0.08%	0.07%
Catalonia	2.87%	2.87%
Galicia	0.10%	0.12%
La Rioja	7.18%	7.56%
Madrid	0.08%	0.07%
Navarra	0.11%	0.24%
Valencia	0.79%	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/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 📠 +34 91 411 84 68 🌐 www.edt-sg.com ✉ info@edt-sg.com
 Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

RURAL HIPOTECARIO XVIII Fondo de Titulización

Brief report

Date: 02/28/2021

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

Caja Rural de Aragón

Caja Rural de Aragón

Lead Manager

Banco Cooperativo Español

Underwriter

Caja Rural de Aragón

Servicer Credit Support Provider

Banco Cooperativo Español

Bond Paying Agent

Banco Santander

Market

AIAF Mercado de Renta Fija

Register of Book Securities

Iberclear

Treasury Account

Banco Santander

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	67	16,166.33	1,795.56	0.00	17,961.89	13.98	4,806,986.26	4,824,948.15	56.88	52.37	
from > 1 to = 2 months	4	881.64	433.66	0.00	1,315.30	1.02	448,321.61	449,636.91	5.30	54.92	
from > 2 to = 3 months	6	6,305.42	1,380.53	0.00	7,685.95	5.98	704,048.38	711,734.33	8.39	46.99	
from > 3 to = 6 months	1	159.53	28.15	0.00	187.68	0.15	4,076.88	4,264.56	0.05	4.16	
from > 6 to < 12 months	22	45,422.43	12,356.00	0.00	57,778.43	44.98	2,015,592.46	2,073,370.89	24.44	50.41	
from = 12 to < 18 months	4	19,108.88	4,288.10	0.00	23,396.98	18.21	273,308.60	296,705.58	3.50	57.19	
from = 18 to < 24 months	2	16,684.64	3,445.89	0.00	20,130.53	15.67	102,181.51	122,312.04	1.44	42.05	
	Subtotal	106	104,728.87	23,727.89	0.00	128,456.76	100.00	8,354,515.70	8,482,972.46	100.00	51.19
Total	106	104,728.87	23,727.89	0.00	128,456.76		8,354,515.70	8,482,972.46			

Additional information