

Brief report

Date: 07/31/2021
 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 DBRS / Moody's	Original
Series A ES0305393003	12/13/2018 2,333	77,366.39	100,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	0.0000% 09/13/2021 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	Floating 3-M Euribor+0.600% 12.Mar/Jun/Sep/Dec	0.0550% 09/13/2021 13.902778 Gross 11.261250 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c.	n.c. n.c.
Total		202,195,787.87	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	0,42	0,51	0,60	0,69
Series A	With optional redemption *	Average life	7.04	6.53	6.08	5.67	5.30	4.98	4.68	4.41
		Final Maturity	06/28/2028	12/23/2027	07/10/2027	02/11/2027	09/30/2026	06/03/2026	02/14/2026	11/08/2025
		Date	12/12/2037	12/12/2036	03/12/2036	06/12/2035	09/12/2034	03/12/2034	06/12/2033	12/12/2032
	Without optional redemption *	Average life	7.05	6.54	6.08	5.68	5.31	4.98	4.68	4.41
		Final Maturity	06/30/2028	12/27/2027	07/13/2027	02/15/2027	10/04/2026	06/06/2026	02/17/2026	11/11/2025
		Date	09/12/2038	09/12/2037	12/12/2036	03/12/2036	06/12/2035	12/12/2034	03/12/2034	09/12/2033
Series B	With optional redemption *	Average life	16.51	15.51	14.75	14.00	13.25	12.75	12.00	11.50
		Final Maturity	12/12/2037	12/12/2036	03/12/2036	06/12/2035	09/11/2034	03/12/2034	06/12/2033	12/12/2032
		Date	12/12/2037	12/12/2036	03/12/2036	06/12/2035	09/12/2034	03/12/2034	06/12/2033	12/12/2032
	Without optional redemption *	Average life	20.41	19.75	19.08	18.40	17.74	17.08	16.44	15.82
		Final Maturity	11/04/2041	03/08/2041	07/06/2040	11/04/2039	03/06/2039	07/10/2038	11/18/2037	04/05/2037
		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	% CE		At issue date		
		% CE	% CE	% CE	% CE	
Series A	89.27%	180,495,787.87	16.41%	91.49%	233,300,000.00	13.01%
Series B	10.73%	21,700,000.00	5.68%	8.51%	21,700,000.00	4.50%
Issue of Bonds		202,195,787.87		100.00%	255,000,000.00	
Reserve Fund	5.68%	11,475,000.00		4.50%	11,475,000.00	

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	15,350,035.42
Servicer ppal collect not yet credited	84,950.91		
Servicer ints collect not yet credited	10,251.20		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,475,000.00	0.455%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		331,101.42	0.455%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General				
	Current		At constitution date	
	Count		Count	
Principal	2,773		2,999	
Principal outstanding		198,629,891.85		255,099,895.65
Average loan		71,629.96		85,061.65
Minimum		454.92		26,904.19
Maximum		323,725.31		371,537.07
Interest rate				
Weighted average (wac)		0.88%		1.23%
Minimum		0.00%		0.21%
Maximum		4.52%		5.31%
Final maturity				
Weighted average (WARM) (months)		221		248
Minimum		08/14/2021		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%	0.61	7.90	0.09	7.76
10.01 - 20%	3.42	16.17	1.56	16.28
20.01 - 30%	6.36	26.00	4.42	25.47
30.01 - 40%	12.69	35.50	8.21	35.63
40.01 - 50%	18.81	45.16	15.30	45.41
50.01 - 60%	24.91	55.10	20.52	55.38
60.01 - 70%	22.93	64.54	25.57	65.28
70.01 - 80%	7.94	74.39	17.36	74.14
80.01 - 90%	2.34	83.18	5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	51.63		58.19	
Minimum	0.19		6.07	
Maximum	87.86		97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.52%	0.42%	0.41%	0.39%	0.34%
Annual Percentage Rate (CPR)	6.06%	4.88%	4.80%	4.61%	4.03%

Geographic distribution		
	Current	At constitution date
Andalucia	0.23%	0.20%
Aragon	87.95%	87.57%
Balearic Islands	0.19%	0.17%
Basque Country	0.25%	0.23%
Cantabria	0.09%	0.08%
Castilla-La Mancha	0.02%	0.02%
Castilla-Leon	0.08%	0.07%
Catalonia	2.86%	2.87%
Galicia	0.11%	0.12%
La Rioja	7.26%	7.56%
Madrid	0.08%	0.07%
Navarra	0.09%	0.24%
Valencia	0.80%	0.80%

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Additional information
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RURAL HIPOTECARIO XVIII Fondo de Titulización

Brief report

Date: 07/31/2021

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

from > 1 to = 2 months

from > 2 to = 3 months

from > 3 to = 6 months

from > 6 to < 12 months

from = 12 to < 18 months

from = 18 to < 24 months

from ≥ 2 years

Subtotal

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

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Start-up Loan

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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	46	9,219.27	1,439.13	0.00	10,658.40	10.93	3,217,109.12	3,227,767.52	65.12	46.48
from > 1 to = 2 months	6	2,603.48	528.80	0.00	3,132.28	3.21	345,737.23	348,869.51	7.04	50.41
from > 2 to = 3 months	3	2,226.64	532.95	0.00	2,759.59	2.83	240,646.36	243,405.95	4.91	66.04
from > 3 to = 6 months	4	5,726.02	717.61	0.00	6,443.63	6.61	290,931.90	297,375.53	6.00	47.50
from > 6 to < 12 months	1	5,327.20	1,191.72	0.00	6,518.92	6.68	140,982.89	147,501.81	2.98	53.70
from = 12 to < 18 months	6	24,319.33	5,527.06	0.00	29,846.39	30.60	337,693.17	367,539.56	7.42	41.78
from = 18 to < 24 months	2	10,250.65	2,924.95	0.00	13,175.60	13.51	187,696.60	200,872.20	4.05	51.91
from ≥ 2 years	2	20,842.08	4,149.27	0.00	24,991.35	25.63	98,024.07	123,015.42	2.48	42.29
Subtotal	70	80,514.67	17,011.49	0.00	97,526.16	100.00	4,858,821.34	4,956,347.50	100.00	47.37
Total	70	80,514.67	17,011.49	0.00	97,526.16		4,858,821.34	4,956,347.50		

Additional information