

Brief report

Date: 09/30/2021
 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 DBRS / Moody's	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0305393003	12/13/2018 2,333	75,033.88	100,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	0.0000% 12/13/2021 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	0.0570% 12/13/2021 14.408333 Gross 11.670750 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c.	n.c. n.c.
Total		196,754,042.04	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	6.93	6.43	5.98	5.58	5.22	4.91	4.61	4.35
		Final Maturity	08/14/2028	02/15/2028	09/06/2027	04/13/2027	12/03/2026	08/08/2026	04/23/2026	01/17/2026
		Date	09/12/2037	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	6.94	6.44	5.99	5.59	5.23	4.91	4.62	4.36
		Final Maturity	08/18/2028	02/18/2028	09/09/2027	04/16/2027	12/06/2026	08/10/2026	04/26/2026	01/20/2026
		Date	06/12/2038	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	16.01	15.26	14.50	13.75	13.01	12.50	11.75	11.25
		Final Maturity	09/11/2037	12/12/2036	03/12/2036	06/12/2035	09/11/2034	03/12/2034	06/12/2033	12/12/2032
		Date	09/12/2037	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	20.12	19.46	18.80	18.14	17.48	16.84	16.21	15.60
		Final Maturity	10/21/2041	02/23/2041	06/27/2040	10/29/2039	03/03/2039	07/11/2038	11/23/2037	04/14/2037
		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	88.97%	175,054,042.04	16.86%	91.49%	233,300,000.00	13.01%
Series B	11.03%	21,700,000.00	5.83%	8.51%	21,700,000.00	4.50%
Issue of Bonds		196,754,042.04		100.00%	255,000,000.00	
Reserve Fund	5.83%	11,475,000.00		4.50%	11,475,000.00	

Other financial operations (current)				
Assets		Balance	Interest	
		Treasury Account	12,918,636.57	0.0000%
Servicer ppal collect not yet credited	83,528.29			
Servicer ints collect not yet credited	9,982.48			
Liabilities		Available	Balance	Interest
		Subordinated Loan L/T	11,475,000.00	0.457%
Subordinated Loan S/T		0.00		
Start-up Loan L/T		165,590.72	0.457%	
Start-up Loan S/T		132,400.56		

Collateral: Residential mortgage loans (PTCs/MCs)

General				
	Current		At constitution date	
	Count	Count	Count	Count
Principal	2,759	2,759	2,999	2,999
Principal outstanding	195,630,390.93	195,630,390.93	255,099,895.65	255,099,895.65
Average loan	70,906.27	70,906.27	85,061.65	85,061.65
Minimum	1,243.91	1,243.91	26,904.19	26,904.19
Maximum	320,602.99	320,602.99	371,537.07	371,537.07
Interest rate				
Weighted average (wac)	0.88%	0.88%	1.23%	1.23%
Minimum	0.00%	0.00%	0.21%	0.21%
Maximum	4.52%	4.52%	5.31%	5.31%
Final maturity				
Weighted average (WARM) (months)	220	220	248	248
Minimum	11/22/2021	11/22/2021	06/30/2021	06/30/2021
Maximum	07/17/2053	07/17/2053	07/17/2053	07/17/2053
Index (principal outstanding distribution)				
1-year EURIBOR/MIBOR (Mortgage Market)	99.99%	99.99%	99.98%	99.98%
Mortgage Market: All Institutions	0.01%	0.01%	0.01%	0.01%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.64	7.78	0.09	7.76
10.01 - 20%	3.40	16.00	1.56	16.28
20.01 - 30%	6.55	25.87	4.42	25.47
30.01 - 40%	13.32	35.52	8.21	35.63
40.01 - 50%	19.09	45.23	15.30	45.41
50.01 - 60%	24.87	55.10	20.52	55.38
60.01 - 70%	22.29	64.44	25.57	65.28
70.01 - 80%	7.73	74.32	17.36	74.14
80.01 - 90%	2.11	82.86	5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	51.21	51.21	58.19	58.19
Minimum	0.49	0.49	6.07	6.07
Maximum	87.33	87.33	97.17	97.17

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.20%	0.34%	0.38%	0.39%	0.34%
Annual Percentage Rate (CPR)	2.42%	4.05%	4.45%	4.59%	3.97%

Geographic distribution		
	Current	At constitution date
Andalucia	0.23%	0.20%
Aragon	88.03%	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	2.81%	2.87%
Galicia	0.11%	0.12%
La Rioja	7.23%	7.56%
Madrid	0.08%	0.07%
Navarra	0.09%	0.24%
Valencia	0.80%	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 ☎ +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: 09/30/2021

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

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	48	12,459.61	1,765.43	0.00	14,225.04	12.63	3,584,183.25	3,598,408.29	67.01	48.18	
from > 1 to = 2 months	4	2,073.84	166.67	0.00	2,240.51	1.99	298,069.85	300,310.36	5.59	54.67	
from > 2 to = 3 months	6	6,048.04	807.24	0.00	6,855.28	6.09	424,819.48	431,674.76	8.04	53.49	
from > 3 to = 6 months	2	3,193.52	535.92	0.00	3,729.44	3.31	151,256.87	154,986.31	2.89	52.54	
from > 6 to < 12 months	1	5,069.50	401.40	0.00	5,470.90	4.86	88,934.78	94,405.68	1.76	38.99	
from = 12 to < 18 months	4	18,219.39	4,113.08	0.00	22,332.47	19.83	310,883.03	333,215.50	6.20	44.44	
from = 18 to < 24 months	4	24,400.72	6,444.39	0.00	30,845.11	27.39	303,177.94	334,023.05	6.22	54.63	
from ≥ 2 years	2	22,512.45	4,420.71	0.00	26,933.16	23.91	96,353.70	123,286.86	2.30	42.38	
Subtotal	71	93,977.07	18,654.84	0.00	112,631.91	100.00	5,257,678.90	5,370,310.81	100.00	48.76	
Total	71	93,977.07	18,654.84	0.00	112,631.91		5,257,678.90	5,370,310.81			

Additional information