

RURAL HIPOTECARIO XVIII Fondo de Titulización

Brief report

Date: 10/31/2021
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 Securitities
Iberclear

Treasury Account
Banco Santander

Assets Custodian
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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	75,033.88 175,054,042.04 75.03%	100,000.00 233,300,000.00	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 21,700,000.00 100.00%	100,000.00 21,700,000.00	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. 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										
		% Monthly CPR (SMM)		0,17	0,25	0,34	0,42	0,51	0,60	0,69
		% Annual equivalent CPR		2,00	3,00	4,00	5,00	6,00	7,00	8,00
Series A	With optional redemption *	Average life	Years	6.93	6.43	5.98	5.58	5.22	4.91	4.61
		Date		08/14/2028	02/15/2028	09/06/2027	04/13/2027	12/03/2026	08/08/2026	04/23/2026
		Final Maturity	Years	16.01	15.26	14.50	13.75	13.01	12.50	11.75
	Without optional redemption *	Date		09/12/2037	12/12/2036	03/12/2036	06/12/2035	09/12/2034	03/12/2034	06/12/2033
		Average life	Years	6.94	6.44	5.99	5.59	5.23	4.91	4.62
		Final Maturity	Years	16.76	16.01	15.26	14.50	13.75	13.25	12.50
Series B	With optional redemption *	Date		06/12/2038	09/12/2037	12/12/2036	03/12/2036	06/12/2035	12/12/2034	03/12/2034
	Without optional redemption *	Average life	Years	16.01	15.26	14.50	13.75	13.01	12.50	11.75
		Date		09/11/2037	12/12/2036	03/12/2036	06/12/2035	09/11/2034	03/12/2034	06/12/2033
	Without optional redemption *	Final Maturity	Years	16.01	15.26	14.50	13.75	13.01	12.50	11.75
		Date		09/12/2037	12/12/2036	03/12/2036	06/12/2035	09/12/2034	03/12/2034	06/12/2033
		Average life	Years	20.12	19.46	18.80	18.14	17.48	16.84	16.21
	Without optional redemption *	Date		10/21/2041	02/23/2041	06/27/2040	10/29/2039	03/03/2039	07/11/2038	11/23/2037
	Without optional redemption *	Final Maturity	Years	31.77	31.77	31.77	31.77	31.77	31.77	31.77
		Date		06/12/2053	06/12/2053	06/12/2053	06/12/2053	06/12/2053	06/12/2053	06/12/2053
	Without optional redemption *	Average life	Years	20.12	19.46	18.80	18.14	17.48	16.84	16.21
	Without optional redemption *	Date		10/21/2041	02/23/2041	06/27/2040	10/29/2039	03/03/2039	07/11/2038	11/23/2037
		Final Maturity	Years	31.77	31.77	31.77	31.77	31.77	31.77	31.77

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
Series A	88.97%	175,054,042.04	16.86%	91.49%	233,300,000.00
Series B	11.03%	21,700,000.00	5.83%	8.51%	21,700,000.00
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		14,541,743.62	0.000%
Servicer ppal collect not yet credited		117,232.99	
Servicer ints collect not yet credited		16,452.98	
Liabilities		Available	Balance
Subordinated Loan L/T			11,475,000.00
Subordinated Loan S/T			0.00
Start-up Loan L/T			297,991.28
Start-up Loan S/T			0.00

Collateral: Residential mortgage loans (PTCs/MCs)

General				
		Current		At constitution date
		Count		
Principal		2,751		2,999
Principal outstanding		194,101,298.70		255,099,895.65
Average loan		70,556.63		85,061.65
Minimum		1,027.92		26,904.19
Maximum		319,039.40		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)		219		248
Minimum		11/22/2021		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	
		% Pool	% LTV
0.01 - 10%		0.66	7.77
10.01 - 20%		3.46	16.01
20.01 - 30%		6.54	25.82
30.01 - 40%		13.44	35.44
40.01 - 50%		19.27	45.19
50.01 - 60%		24.96	55.09
60.01 - 70%		22.09	64.40
70.01 - 80%		7.57	74.32
80.01 - 90%		2.01	82.75
90.01 - 100%			1.27
Weighted average (WALTV)		51.03	58.19
Minimum		0.73	6.07
Maximum		87.06	97.17

Prepayments					
		Current	Last 3 months	Last 6 months	Last 12 months
		month			
Single month. mort. (SMM)		0.28%	0.26%	0.34%	0.38%
Annual Percentage Rate (CPR)		3.26%	3.11%	3.99%	4.49%

Geographic distribution		
		At constitution date
		Current
Andalucia		0.23%
Aragon		88.11%
Balearic Islands		0.19%
Basque Country		0.25%
Cantabria		0.09%
Castilla-La Mancha		0.02%
Castilla-Leon		0.08%
Catalonia		2.81%
Galicia		0.11%
La Rioja		7.14%
Madrid		0.08%
Navarra		0.09%
Valencia		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

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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	53	13,597.68	1,194.36	0.00	14,792.04	12.60	3,832,041.12	3,846,833.16	68.54	49.18
from > 1 to = 2 months	5	2,769.77	388.59	0.00	3,158.36	2.69	339,949.62	343,107.98	6.11	54.29
from > 2 to = 3 months	4	5,595.51	675.24	0.00	6,270.76	5.34	377,824.49	384,095.25	6.84	60.74
from > 3 to = 6 months	1	2,622.77	183.85	0.00	2,806.62	2.39	119,412.13	122,218.75	2.18	51.50
from > 6 to < 12 months	2	5,906.83	744.70	0.00	6,651.53	5.66	119,408.23	126,059.76	2.25	42.05
from = 12 to < 18 months	3	15,801.90	3,154.74	0.00	18,956.64	16.14	271,464.19	290,420.83	5.17	42.41
from = 18 to < 24 months	4	25,120.07	5,365.26	0.00	30,485.33	25.96	279,169.12	309,654.45	5.52	55.23
from ≥ 2 years	3	27,255.20	7,049.76	0.00	34,304.96	29.21	156,096.79	190,401.75	3.39	46.82
Subtotal	75	98,669.73	18,756.51	0.00	117,426.24	100.00	5,495,365.69	5,612,791.93	100.00	49.78
Total	75	98,669.73	18,756.51	0.00	117,426.24		5,495,365.69	5,612,791.93		