

RURAL HIPOTECARIO XVIII Fondo de Titulización

Brief report

Date: 01/31/2022
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	
Series A ES0305393003	12/13/2018 2,333	73,121.53 170,592,529.49 73.12%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	0.0000% 03/14/2022 0.000000 Gross 0.000000 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AA (high) Aa1 (sf)
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	0.0150% 03/14/2022 3.791667 Gross 3.071250 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. n.c. n.c. n.c.
Total		192,292,529.49	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	0,78	
		% Annual equivalent CPR		2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00	
Series A	With optional redemption *	Average life	Years	6.83	6.34	5.90	5.51	5.16	4.84	4.56	4.30	
			Date	10/08/2028	04/14/2028	11/06/2027	06/16/2027	02/09/2027	10/16/2026	07/04/2026	03/30/2026	
		Final Maturity	Years	15.76	15.01	14.25	13.50	13.01	12.25	11.76	11.01	
	Without optional redemption *	Average life	Years	6.84	6.35	5.91	5.52	5.17	4.85	4.57	4.31	
			Date	10/12/2028	04/17/2028	11/10/2027	06/20/2027	02/11/2027	10/19/2026	07/06/2026	04/02/2026	
		Final Maturity	Years	16.51	15.76	15.01	14.25	13.76	13.01	12.51	11.76	
Series B	With optional redemption *	Average life	Years	15.76	15.01	14.25	13.50	13.01	12.25	11.76	11.01	
			Date	09/12/2037	12/11/2036	03/11/2036	06/11/2035	12/12/2034	03/12/2034	09/12/2033	12/22/2032	
		Final Maturity	Years	15.76	15.01	14.25	13.50	13.01	12.25	11.76	11.01	
	Without optional redemption *	Average life	Years	19.87	19.22	18.57	17.91	17.27	16.63	16.01	15.41	
			Date	10/21/2041	02/27/2041	07/03/2040	11/07/2039	03/16/2039	07/27/2038	12/13/2037	05/07/2037	
		Final Maturity	Years	31.52	31.52	31.52	31.52	31.52	31.52	31.52	31.52	

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
Series A	88.72%	170,592,529.49	17.25%	233,300,000.00	13.01%
Series B	11.28%	21,700,000.00	5.97%	21,700,000.00	4.50%
Issue of Bonds		192,292,529.49		255,000,000.00	
Reserve Fund	5.97%	11,475,000.00	4.50%	11,475,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		15,373,963.16	0.000%
Servicer ppal collect not yet credited		116,755.20	
Servicer ints collect not yet credited		15,236.12	
Liabilities		Available	Balance
Subordinated Loan L/T		11,475,000.00	0.415%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		264,881.14	0.415%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
		Count	Count
Principal		2,721	2,999
Principal outstanding		188,895,505.67	255,099,895.65
Average loan		69,421.35	85,061.65
Minimum		2,448.12	26,904.19
Maximum		314,338.87	371,537.07
Interest rate			
Weighted average (wac)		0.87%	1.23%
Minimum		0.00%	0.21%
Maximum		4.52%	5.31%
Final maturity			
Weighted average (WARM) (months)		217	248
Minimum		03/11/2022	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%		0.69	7.34
10.01 - 20%		3.42	15.68
20.01 - 30%		6.96	25.66
30.01 - 40%		14.22	35.43
40.01 - 50%		19.53	45.29
50.01 - 60%		25.21	55.11
60.01 - 70%		21.01	64.32
70.01 - 80%		7.29	74.29
80.01 - 90%		1.67	82.52
90.01 - 100%			1.27
Weighted average (WALTV)		50.46	58.19
Minimum		0.30	6.07
Maximum		86.25	97.17

Prepayments					
		Current	Last 3 months	Last 6 months	Last 12 months
		month	months	months	months
Single month. mort. (SMM)		0.23%	0.38%	0.32%	0.36%
Annual Percentage Rate (CPR)		2.67%	4.42%	3.77%	4.29%

Geographic distribution		
	Current	At constitution date
Andalucia	0.23%	0.20%
Aragon	88.17%	87.57%
Balearic Islands	0.20%	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	7.10%	7.56%
Madrid	0.08%	0.07%
Navarra	0.10%	0.24%
Valencia	0.77%	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: 01/31/2022
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

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
Delinquencies										
Up to 1 month	52	12,235.65	1,626.85	0.00	13,862.50	11.65	3,668,353.90	3,682,216.40	66.16	47.98
from > 1 to = 2 months	7	4,095.79	346.78	0.00	4,442.57	3.73	551,215.49	555,658.06	9.98	51.61
from > 2 to = 3 months	5	6,282.45	848.17	0.00	7,130.62	5.99	430,281.01	437,411.63	7.86	42.07
from > 3 to = 6 months	1	1,606.54	24.66	0.00	1,631.20	1.37	59,655.52	61,286.72	1.10	41.59
from > 6 to < 12 months	2	8,411.95	1,022.71	0.00	9,434.66	7.93	116,903.11	126,337.77	2.27	42.14
from = 12 to < 18 months	1	8,020.57	1,789.15	0.00	9,809.72	8.24	138,289.52	148,099.24	2.66	53.92
from = 18 to < 24 months	4	22,129.13	4,958.91	0.00	27,088.04	22.77	206,324.93	233,412.97	4.19	41.91
from ≥ 2 years	4	37,104.92	8,476.10	0.00	45,581.02	38.31	275,868.90	321,449.92	5.78	47.42
Subtotal	76	99,887.00	19,093.33	0.00	118,980.33	100.00	5,446,892.38	5,565,872.71	100.00	48.77
Total	76	99,887.00	19,093.33	0.00	118,980.33		5,446,892.38	5,565,872.71		