

RURAL HIPOTECARIO XVIII Fondo de Titulización

Brief report

Date: 06/30/2022
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

CA-CIB
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 N° 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	68,862.75 160,656,795.75 68.86%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	0.1680% 09/12/2022 29.243715 Gross 23.687409 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	0.3180% 09/12/2022 80.383333 Gross 65.110500 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		182,356,795.75	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	01/29/2029	08/11/2028	03/10/2028	10/24/2027	06/24/2027	03/03/2027	11/23/2026	08/23/2026		
		Without optional redemption *	Average life	Years	02/02/2029	08/15/2028	03/14/2028	10/28/2027	06/26/2027	03/07/2027	11/26/2026	08/26/2026	
			Series B	With optional redemption *	Average life	Years	09/12/2037	12/12/2036	03/12/2036	06/11/2035	12/12/2034	03/12/2034	09/12/2033
	Without optional redemption *				Average life	Years	10/17/2041	02/28/2041	07/10/2040	11/21/2039	04/05/2039	08/23/2038	01/15/2038

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	88.10%	160,656,795.75	18.19%	91.49%	233,300,000.00	13.01%
Series B	11.90%	21,700,000.00	6.29%	8.51%	21,700,000.00	4.50%
Issue of Bonds		182,356,795.75		100.00%	255,000,000.00	
Reserve Fund	6.29%	11,475,000.00		4.50%	11,475,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		13,202,971.22	0.000%
Servicer ppal collect not yet credited		91,917.64	
Servicer ints collect not yet credited		9,400.79	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,475,000.00	0.719%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		66,260.30	0.719%
Start-up Loan S/T		132,400.56	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		2,674	2,999
Principal			
Principal outstanding		181,037,404.82	255,099,895.65
Average loan		67,702.84	85,061.65
Minimum		436.45	26,904.19
Maximum		306,482.15	371,537.07
Interest rate			
Weighted average (wac)		1.03%	1.23%
Minimum		0.00%	0.21%
Maximum		4.52%	5.31%
Final maturity			
Weighted average (WARM) (months)		213	248
Minimum		07/05/2022	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%		0.72 7.14	0.09 7.76
10.01 - 20%		3.50 15.48	1.56 16.28
20.01 - 30%		7.72 25.79	4.42 25.47
30.01 - 40%		15.32 35.51	8.21 35.63
40.01 - 50%		19.54 45.33	15.30 45.41
50.01 - 60%		26.40 55.04	20.52 55.38
60.01 - 70%		18.94 64.20	25.57 65.28
70.01 - 80%		6.62 74.20	17.36 74.14
80.01 - 90%		1.23 81.93	5.69 84.71
90.01 - 100%			1.27 92.87
Weighted average (WALTV)		49.49	58.19
Minimum		0.20	6.07
Maximum		84.92	97.17

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.39%	0.34%	0.31%	0.34%	0.34%
Annual Percentage Rate (CPR)	4.61%	4.02%	3.62%	3.98%	3.98%

Geographic distribution		
	Current	At constitution date
Andalucia	0.23%	0.20%
Aragon	88.16%	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	2.79%	2.87%
Galicia	0.11%	0.12%
La Rioja	7.10%	7.56%
Madrid	0.08%	0.07%
Navarra	0.10%	0.24%
Valencia	0.78%	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	%			%	
Delinquencies										
Up to 1 month	46	10,694.04	1,525.88	0.00	12,219.92	11.98	2,890,715.34	2,902,935.26	61.99	44.91
from > 1 to = 2 months	9	4,758.76	877.21	0.00	5,635.97	5.53	574,623.44	580,259.41	12.39	52.00
from > 2 to = 3 months	5	9,805.16	998.77	0.00	10,803.93	10.59	549,662.53	560,466.46	11.97	55.70
from > 3 to = 6 months	2	3,910.47	123.14	0.00	4,033.61	3.95	134,643.83	138,677.44	2.96	49.12
from > 6 to < 12 months	2	2,468.01	840.24	0.00	3,308.25	3.24	66,098.96	69,407.21	1.48	64.46
from = 12 to < 18 months	1	11,663.66	800.69	0.00	12,464.35	12.22	82,340.62	94,804.97	2.02	39.15
from = 18 to < 24 months	1	10,270.42	2,285.68	0.00	12,556.10	12.31	136,039.67	148,595.77	3.17	54.10
from ≥ 2 years	4	33,585.21	7,396.65	0.00	40,981.86	40.18	146,620.82	187,602.68	4.01	45.05
Subtotal	70	87,155.73	14,848.26	0.00	102,003.99	100.00	4,580,745.21	4,682,749.20	100.00	47.26
Total	70	87,155.73	14,848.26	0.00	102,003.99		4,580,745.21	4,682,749.20		