

RURAL HIPOTECARIO XVIII Fondo de Titulización

Brief report

Date: 08/31/2022
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

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

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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	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)
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.
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	6.64	6.17	5.75	5.37	5.03	4.72	4.45	4.20			
			Date	01/29/2029	08/11/2028	03/10/2028	10/24/2027	06/24/2027	03/03/2027	11/23/2026	08/23/2026			
		Final Maturity	Years	15.26	14.51	13.76	13.01	12.51	11.75	11.26	10.75			
	Without optional redemption *	Average life	Years	09/12/2037	12/12/2036	03/12/2036	06/12/2035	12/12/2034	03/12/2034	09/12/2033	03/12/2033			
			Date	02/02/2029	08/15/2028	03/14/2028	10/28/2027	06/26/2027	03/07/2027	11/26/2026	08/26/2026			
		Final Maturity	Years	16.01	15.26	14.51	13.76	13.28	12.51	12.01	11.51			
Series B	With optional redemption *	Average life	Years	15.26	14.51	13.76	13.01	12.51	11.75	11.26	10.75			
			Date	09/12/2037	12/12/2036	03/12/2036	06/11/2035	12/12/2034	03/12/2034	09/12/2033	03/12/2033			
		Final Maturity	Years	15.26	14.51	13.76	13.01	12.51	11.75	11.26	10.75			
	Without optional redemption *	Average life	Years	09/12/2037	12/12/2036	03/12/2036	06/12/2035	12/12/2034	03/12/2034	09/12/2033	03/12/2033			
			Date	19.36	18.73	18.09	17.45	16.82	16.21	15.60	15.02			
		Final Maturity	Years	10/17/2041	02/28/2041	07/10/2040	08/23/2039	04/05/2039	08/23/2038	01/15/2038	06/16/2037			
		31.02	31.02	31.02	31.02	31.02	31.02	31.02	31.02	31.02				
		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
Series A	88.10%	160,656,795.75	18.19%	233,300,000.00	13.01%
Series B	11.90%	21,700,000.00	6.29%	21,700,000.00	4.50%
Issue of Bonds		182,356,795.75		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	17,880,639.41	0.000%	
Servicer ppal collect not yet credited	266,441.09		
Servicer ints collect not yet credited	5,752.10		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,475,000.00	0.718%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		198,660.86	0.718%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General				
	Count	Current	At constitution date	
Principal	2,642	2,999		
Principal outstanding		176,501,913.12	255,099,895.65	
Average loan		66,806.17	85,061.65	
Minimum		448.83	26,904.19	
Maximum		303,330.54	371,537.07	
Interest rate				
Weighted average (wac)		1.24%	1.23%	
Minimum		0.00%	0.21%	
Maximum		5.29%	5.31%	
Final maturity				
Weighted average (WARM) (months)		211	248	
Minimum		09/11/2022	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	% LTV
0.01 - 10%	0.75	7.15	7.76
10.01 - 20%	3.48	15.47	16.28
20.01 - 30%	8.35	25.78	25.47
30.01 - 40%	15.65	35.57	35.63
40.01 - 50%	19.72	45.42	45.41
50.01 - 60%	26.46	54.96	55.38
60.01 - 70%	18.45	64.15	65.28
70.01 - 80%	6.31	74.29	74.14
80.01 - 90%	0.84	82.03	84.71
90.01 - 100%		1.27	92.87
Weighted average (WALTV)	49.02		58.19
Minimum	0.24		6.07
Maximum	84.40		97.17

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.55%	0.62%	0.47%	0.39%	0.36%
Annual Percentage Rate (CPR)	6.42%	7.22%	5.50%	4.60%	4.18%

Geographic distribution		
	Current	At constitution date
Andalucia	0.24%	0.20%
Aragon	88.26%	87.57%
Balearic Islands	0.21%	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	2.76%	2.87%
Galicia	0.05%	0.12%
La Rioja	7.09%	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.
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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	44	10,313.73	1,448.36	0.00	11,762.09	11.04	3,090,160.16	3,101,922.25	63.65	44.18
from > 1 to = 2 months	7	4,003.11	827.07	0.00	4,830.18	4.54	509,459.20	514,289.38	10.55	52.83
from > 2 to = 3 months	5	5,813.32	1,504.57	0.00	7,317.89	6.87	493,494.48	500,812.37	10.28	58.13
from > 3 to = 6 months	2	6,045.56	203.44	0.00	6,249.00	5.87	207,349.53	213,598.53	4.38	47.52
from > 6 to < 12 months	2	4,307.22	557.98	0.00	4,865.20	4.57	105,976.56	110,841.76	2.27	57.54
from = 12 to < 18 months	1	13,096.88	961.28	0.00	14,058.16	13.20	80,907.40	94,965.56	1.95	39.22
from ≥ 2 years	5	47,051.98	10,370.82	0.00	57,422.80	53.92	279,464.14	336,886.94	6.91	48.74
Subtotal	66	90,631.80	15,873.52	0.00	106,505.32	100.00	4,766,811.47	4,873,316.79	100.00	46.72
Total	66	90,631.80	15,873.52	0.00	106,505.32		4,766,811.47	4,873,316.79		