RURAL HIPOTECARIO XVIII Fondo de Titulización

Brief report

Date: 09/30/2022
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

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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) Current	Original	Interest type / Reference rate and margin / Payment Date	Interest Rate / Next coupon	Redemption Final maturity (legal)	Next	Rating DBRS / Moody's Current	Original
Series A ES0305393003	12/13/2018 2,333	66,252.05 154,566,032.65 66.25%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	1.2860% 12/12/2022 215.367011 Gross 174.447279 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	1.4360% 12/12/2022 362.988889 Gross 294.021000 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		176,266,032.65	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

				0,17	0,25	0,34	0,42	0,51	0,60	0,69	0,78
		% 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	6.59	6.13	5.71	5.34	5.00	4.70	4.42	4.17
			Date	04/14/2029	10/25/2028	05/26/2028	01/12/2028	09/10/2027	05/23/2027	02/10/2027	11/11/2026
		Final Maturity	Years	15.01	14.26	13.51	13.01	12.26	11.76	11.01	10.50
			Date	09/12/2037	12/12/2036	03/12/2036	09/12/2035	12/12/2034	06/12/2034	09/12/2033	03/12/2033
	Without optional redemption *	Average life	Years	6.60	6.14	5.72	5.34	5.01	4.70	4.43	4.18
			Date	04/18/2029	10/30/2028	05/30/2028	01/14/2028	09/13/2027	05/25/2027	02/14/2027	11/14/2026
		Final Maturity	Years	16.01	15.01	14.51	13.76	13.01	12.50	11.76	11.26
			Date	09/12/2038	09/12/2037	03/12/2037	06/12/2036	09/12/2035	03/12/2035	06/12/2034	12/12/2033
Series B	With optional redemption *	Average life	Years	15.01	14.26	13.51	13.01	12.26	11.76	11.01	10.50
			Date	09/12/2037	12/12/2036	03/12/2036	09/12/2035	12/12/2034	06/12/2034	09/12/2033	03/12/2033
		Final Maturity	Years	15.01	14.26	13.51	13.01	12.26	11.76	11.01	10.50
			Date	09/12/2037	12/12/2036	03/12/2036	09/12/2035	12/12/2034	06/12/2034	09/12/2033	03/12/2033
	Without optional redemption *	Average life	Years	19.17	18.55	17.91	17.28	16.66	16.05	15.45	14.87
			Date	11/08/2041	03/25/2041	08/06/2040	12/20/2039	05/06/2039	09/25/2038	02/19/2038	07/23/2037
		Final Maturity	Years	30.77	30.77	30.77	30.77	30.77	30.77	30.77	30.77
			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	% CE		At issue date	% CE
Series A	87.69%	154,566,032.65	18.82%	91.49%	233,300,000.00	13.01%
Series B	12.31%	21,700,000.00	6.51%	8.51%	21,700,000.00	4.50%
Issue of Bonds		176,266,032.65		100.00%	255,000,000.00	
Reserve Fund	6.51%	11,475,000.00		4.50%	11,475,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		13,760,553.25	0.000%
Servicer ppal collect not yet credited		189,291.71	
Servicer ints collect not yet credited		12,729.74	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		11,475,000.00	1.836%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		33,150.16	1.836%
Start-up Loan S/T		132,400.56	

Collateral: Residential mortgage loans (PTCs/MCs)

General

	Current	At constitution date
Count	2,622	2,999
Principal		
Principal outstanding	174,207,670.36	255,099,895.65
Average loan	66,440.76	85,061.65
Minimum	513.24	26,904.19
Maximum	302,078.34	371,537.07
Interest rate		
Weighted average (wac)	1.40%	1.23%
Minimum	0.00%	0.21%
Maximum	5.29%	5.31%
Final maturity		
Weighted average (WARM) (months)	210	248
Minimum	10/28/2022	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 % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	0.77	7.20	0.09	7.76
10.01 - 20%	3.68	15.63	1.56	16.28
20.01 - 30%	8.34	25.88	4.42	25.47
30.01 - 40%	15.80	35.51	8.21	35.63
40.01 - 50%	19.97	45.43	15.30	45.41
50.01 - 60%	26.50	55.00	20.52	55.38
60.01 - 70%	18.14	64.23	25.57	65.28
70.01 - 80%	6.05	74.36	17.36	74.14
80.01 - 90%	0.76	82.03	5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)		48.81		58.19
Minimum		0.22		6.07
Maximum		84.13		97.17

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.78%	0.75%	0.55%	0.44%	0.36%
Annual Percentage Rate (CPR)	8.95%	8.65%	6.36%	5.15%	4.29%

Geographic distribution

	Current	At constitution date
Andalucia	0.24%	0.20%
Aragon	88.27%	87.57%
Balearic Islands	0.21%	0.17%
Basque Country	0.26%	0.23%
Cantabria	0.09%	0.08%
Castilla-La Mancha	0.02%	0.02%
Castilla-Leon	0.08%	0.07%
Catalonia	2.78%	2.87%
Galicia	0.05%	0.12%
La Rioja	7.07%	7.56%
Madrid	0.08%	0.07%
Navarra	0.10%	0.24%
Valencia	0.75%	0.80%

Additional information
Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid www.edt-sg.com info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 www.cnmv.com

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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	45	11,311.98	1,668.51	0.00	12,980.49	13.42	2,958,776.50	2,971,756.99	66.37	45.20
from > 1 to = 2 months	7	3,755.69	772.78	0.00	4,528.47	4.68	468,501.59	473,030.06	10.56	51.36
from > 2 to = 3 months	5	5,954.08	1,437.13	0.00	7,391.21	7.64	435,427.65	442,818.86	9.89	54.82
from > 3 to = 6 months	2	5,329.50	456.35	0.00	5,785.85	5.98	189,310.99	195,096.84	4.36	52.41
from > 6 to < 12 months	1	1,103.04	470.34	0.00	1,573.38	1.63	29,657.45	31,230.83	0.70	54.15
from = 18 to < 24 months	1	13,796.53	1,078.39	0.00	14,874.92	15.38	80,207.75	95,082.67	2.12	39.27
from ≥ 2 years	4	42,397.61	7,169.72	0.00	49,567.33	51.26	219,132.67	268,700.00	6.00	46.70
Subtotal	65	83,648.43	13,053.22	0.00	96,701.65	100.00	4,381,014.60	4,477,716.25	100.00	46.88
Total	65	83,648.43	13,053.22	0.00	96,701.65		4,381,014.60	4,477,716.25		

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