

RURAL HIPOTECARIO XVIII Fondo de Titulización

Brief report

Date: 10/31/2022
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

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	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												
		% 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	08/12/2036	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			At issue date		
		% CE			% CE
Series A	87.69%	154,566,032.65	18.82%	91.49%	233,300,000.00
Series B	12.31%	21,700,000.00	6.51%	8.51%	21,700,000.00
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 financial operations (current)			
Assets		Balance	Interest
Treasury Account		15,975,340.16	0.000%
Servicer ppal collect not yet credited		267,696.00	
Servicer ints collect not yet credited		21,523.90	
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		165,550.72	1.836%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
	Current	At constitution date	
Count	2,606	2,999	
Principal			
Principal outstanding	172,100,585.19	255,099,895.65	
Average loan	66,040.13	85,061.65	
Minimum	350.45	26,904.19	
Maximum	301,167.72	371,537.07	
Interest rate			
Weighted average (wac)	1.59%	1.23%	
Minimum	0.00%	0.21%	
Maximum	5.29%	5.31%	
Final maturity			
Weighted average (WARM) (months)	209	248	
Minimum	11/09/2022	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%	0.82 7.35	0.09 7.76	
10.01 - 20%	3.69 15.72	1.56 16.28	
20.01 - 30%	8.53 25.83	4.42 25.47	
30.01 - 40%	15.95 35.45	8.21 35.63	
40.01 - 50%	20.60 45.52	15.30 45.41	
50.01 - 60%	26.19 55.06	20.52 55.38	
60.01 - 70%	17.69 64.21	25.57 65.28	
70.01 - 80%	5.76 74.19	17.36 74.14	
80.01 - 90%	0.77 81.78	5.69 84.71	
90.01 - 100%		1.27 92.87	
Weighted average (WALTV)	48.56	58.19	
Minimum	0.26	6.07	
Maximum	83.87	97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.69%	0.67%	0.61%	0.47%	0.37%
Annual Percentage Rate (CPR)	7.96%	7.78%	7.05%	5.54%	4.37%

Geographic distribution		
	Current	At constitution date
Andalucia	0.24%	0.20%
Aragon	88.24%	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	7.09%	7.56%
Madrid	0.08%	0.07%
Navarra	0.10%	0.24%
Valencia	0.75%	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 ☎ 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: 10/31/2022
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

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	%			%	
<i>Delinquencies</i>										
Up to 1 month	56	12,869.03	2,653.88	0.00	15,522.91	15.33	3,694,820.46	3,710,343.37	71.99	43.33
from > 1 to = 2 months	3	1,674.23	264.16	0.00	1,938.39	1.91	213,413.42	215,351.81	4.18	45.17
from > 2 to = 3 months	6	5,153.29	1,563.04	0.00	6,716.33	6.63	509,315.14	516,031.47	10.01	59.41
from > 3 to = 6 months	3	5,330.99	1,250.49	0.00	6,581.48	6.50	262,555.37	269,136.85	5.22	48.97
from > 6 to < 12 months	1	3,299.89	153.61	0.00	3,453.50	3.41	75,272.66	78,726.16	1.53	58.34
from = 18 to < 24 months	1	14,497.19	1,194.49	0.00	15,691.68	15.50	79,507.09	95,198.77	1.85	39.32
from ≥ 2 years	4	43,744.87	7,610.66	0.00	51,355.53	50.72	217,785.41	269,140.94	5.22	46.78
Subtotal	74	86,569.49	14,690.33	0.00	101,259.82	100.00	5,052,669.55	5,153,929.37	100.00	45.17
Total	74	86,569.49	14,690.33	0.00	101,259.82		5,052,669.55	5,153,929.37		