

RURAL HIPOTECARIO XVIII Fondo de Titulización

Brief report

Date: 01/31/2024
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
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Société Générale

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	50,883.27 118,710,668.91 50.88%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	4.4190% 03/12/2024 568.378847 Gross 460.386866 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AAA (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	4.5690% 03/12/2024 1,154.941667 Gross 935.502750 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		140,410,668.91	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	6.60	6.11	5.67	5.28	4.94	4.62	4.34	4.09	
			Date	07/15/2030	01/18/2030	08/12/2029	03/23/2029	11/17/2028	07/24/2028	04/13/2028	01/11/2028	
		Final Maturity	Years	14.26	13.51	12.76	12.01	11.51	10.76	10.25	9.76	
			Date	03/12/2038	06/12/2037	09/12/2036	12/12/2035	06/12/2035	09/12/2034	03/12/2034	09/12/2033	
	Without optional redemption *	Average life	Years	6.61	6.12	5.69	5.30	4.95	4.64	4.35	4.10	
			Date	07/19/2030	01/22/2030	08/17/2029	03/27/2029	11/20/2028	07/30/2028	04/19/2028	01/16/2028	
Final Maturity		Years	15.01	14.26	13.51	13.01	12.26	11.76	11.01	10.51		
		Date	12/12/2038	03/12/2038	06/12/2037	12/12/2036	03/12/2036	09/12/2035	12/12/2034	06/12/2034		
Series B	With optional redemption *	Average life	Years	14.26	13.51	12.76	12.01	11.51	10.76	10.25	9.76	
			Date	03/12/2038	06/12/2037	09/11/2036	12/12/2035	06/12/2035	09/12/2034	03/12/2034	09/12/2033	
		Final Maturity	Years	14.26	13.51	12.76	12.01	11.51	10.76	10.25	9.76	
		Date	03/12/2038	06/12/2037	09/12/2036	12/12/2035	06/12/2035	09/12/2034	03/12/2034	09/12/2033		
	Without optional redemption *	Average life	Years	18.31	17.71	17.11	16.51	15.91	15.33	14.75	14.20	
			Date	03/29/2042	08/24/2041	01/17/2041	06/11/2040	11/06/2039	04/06/2039	09/09/2038	02/18/2038	
Final Maturity		Years	29.52	29.52	29.52	29.52	29.52	29.52	29.52	29.52		
	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	84.55%	118,710,668.91	23.62%	91.49%	233,300,000.00
Series B	15.45%	21,700,000.00	8.17%	8.51%	21,700,000.00
Issue of Bonds		140,410,668.91		100.00%	255,000,000.00
Reserve Fund	8.17%	11,475,000.00		4.50%	11,475,000.00

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		17,854,209.65	3.682%
Servicer ppal collect not yet credited		39,598.33	
Servicer ints collect not yet credited		23,982.90	
Liabilities		Available	Balance
Subordinated Loan L/T			11,475,000.00
Subordinated Loan S/T			0.00
Start-up Loan L/T			0.00
Start-up Loan S/T			0.00

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
		Count	
Principal		2,278	2,999
Principal outstanding		135,262,957.81	255,099,895.65
Average loan		59,377.94	85,061.65
Minimum		141.88	26,904.19
Maximum		290,147.53	371,537.07
Interest rate			
Weighted average (wac)		5.27%	1.23%
Minimum		0.00%	0.21%
Maximum		8.86%	5.31%
Final maturity			
Weighted average (WARM) (months)		194	248
Minimum		02/11/2024	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%		1.28 7.13	0.09 7.76
10.01 - 20%		5.10 15.68	1.56 16.28
20.01 - 30%		10.98 25.47	4.42 25.47
30.01 - 40%		16.40 35.25	8.21 35.63
40.01 - 50%		23.88 45.31	15.30 45.41
50.01 - 60%		24.29 54.79	20.52 55.38
60.01 - 70%		14.12 63.64	25.57 65.28
70.01 - 80%		3.73 73.99	17.36 74.14
80.01 - 90%		0.22 80.93	5.69 84.71
90.01 - 100%			1.27 92.87
Weighted average (WALTV)		45.52	58.19
Minimum		0.12	6.07
Maximum		81.34	97.17

Prepayments					
		Current	Last 3 months	Last 6 months	Last 12 months
		month			
Single month. mort. (SMM)		1.05%	1.40%	1.23%	1.15%
Annual Percentage Rate (CPR)		11.86%	15.60%	13.84%	12.96%

Geographic distribution		
		At constitution date
		Current
Andalucia		0.28%
Aragon		87.94%
Balearic Islands		0.12%
Basque Country		0.29%
Cantabria		0.11%
Castilla-La Mancha		0.01%
Castilla-Leon		0.09%
Catalonia		2.67%
Galicia		0.06%
La Rioja		7.57%
Madrid		0.10%
Navarra		0.12%
Valencia		0.63%

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 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	%			%	
<i>Delinquencies</i>										
Up to 1 month	72	11,237.32	10,194.83	0.00	21,432.15	15.76	4,454,797.04	4,476,229.19	72.88	41.28
from > 1 to = 2 months	8	3,369.72	3,738.21	0.00	7,107.93	5.23	502,392.46	509,500.39	8.30	48.00
from > 2 to = 3 months	2	865.60	1,723.22	0.00	2,588.82	1.90	137,671.14	140,259.96	2.28	60.37
from > 3 to = 6 months	7	5,163.52	5,142.46	0.00	10,305.98	7.58	305,007.83	315,313.81	5.13	47.21
from > 6 to < 12 months	6	10,884.51	11,913.28	0.00	22,797.79	16.77	397,394.71	420,192.50	6.84	52.17
from = 12 to < 18 months	1	5,033.25	2,835.88	0.00	7,869.13	5.79	69,390.02	77,259.15	1.26	57.25
from ≥ 2 years	4	54,806.12	9,066.70	0.00	63,872.82	46.97	139,082.77	202,955.59	3.30	37.39
Subtotal	100	91,360.04	44,614.58	0.00	135,974.62	100.00	6,005,735.97	6,141,710.59	100.00	42.98
Total	100	91,360.04	44,614.58	0.00	135,974.62		6,005,735.97	6,141,710.59		