

RURAL HIPOTECARIO XVIII Fondo de Titulización

Brief report

Date: 02/29/2024
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	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
	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	11/21/2028	07/30/2028	04/18/2028	01/16/2028
		Final Maturity	Years	15.01	14.26	13.51	13.01	12.26	11.76	11.01	10.51
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
	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	13.01%
Series B	15.45%	21,700,000.00	8.17%	8.51%	21,700,000.00	4.50%
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		19,921,370.33	3.705%	
Servicer ppal collect not yet credited		110,712.41		
Servicer ints collect not yet credited		68,138.49		
Liabilities		Available	Balance	Interest
Subordinated Loan L/T			11,475,000.00	4.969%
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	Count
Principal		2,261	2,999
Principal outstanding		133,712,057.96	255,099,895.65
Average loan		59,138.46	85,061.65
Minimum		71.12	26,904.19
Maximum		289,510.49	371,537.07
Interest rate			
Weighted average (wac)		5.26%	1.23%
Minimum		0.00%	0.21%
Maximum		8.86%	5.31%
Final maturity			
Weighted average (WARM) (months)		193	248
Minimum		03/05/2024	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%		1.39 7.29	0.09 7.76
10.01 - 20%		4.95 15.68	1.56 16.28
20.01 - 30%		11.08 25.43	4.42 25.47
30.01 - 40%		16.48 35.20	8.21 35.63
40.01 - 50%		24.17 45.30	15.30 45.41
50.01 - 60%		24.41 54.83	20.52 55.38
60.01 - 70%		13.90 63.69	25.57 65.28
70.01 - 80%		3.40 74.09	17.36 74.14
80.01 - 90%		0.22 80.79	5.69 84.71
90.01 - 100%			1.27 92.87
Weighted average (WALTV)		45.38	58.19
Minimum		0.06	6.07
Maximum		81.23	97.17

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.69%	1.19%	1.18%	1.13%	0.56%
Annual Percentage Rate (CPR)	8.01%	13.38%	13.25%	12.74%	6.49%

Geographic distribution		
		At
		constitution date
Andalucia	0.28%	0.20%
Aragon	88.03%	87.57%
Balearic Islands	0.12%	0.17%
Basque Country	0.29%	0.23%
Cantabria	0.11%	0.08%
Castilla-La Mancha	0.01%	0.02%
Castilla-Leon	0.07%	0.07%
Catalonia	2.68%	2.87%
Galicia	0.06%	0.12%
La Rioja	7.47%	7.56%
Madrid	0.10%	0.07%
Navarra	0.12%	0.24%
Valencia	0.63%	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 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	70	13,405.97	9,595.48	0.00	23,001.45	15.53	4,882,472.76	4,905,474.21	73.28	42.69
from > 1 to = 2 months	8	4,555.79	2,721.68	0.00	7,277.47	4.91	414,145.69	421,423.16	6.30	35.74
from > 2 to = 3 months	4	2,450.97	3,793.29	0.00	6,244.26	4.22	351,473.36	357,717.62	5.34	59.51
from > 3 to = 6 months	7	6,114.48	5,888.91	0.00	12,003.39	8.11	295,254.45	307,257.84	4.59	46.90
from > 6 to < 12 months	6	12,261.02	13,439.66	0.00	25,700.68	17.36	396,018.20	421,718.88	6.30	52.36
from = 12 to < 18 months	1	5,401.16	3,111.88	0.00	8,513.04	5.75	69,022.11	77,535.15	1.16	57.46
from ≥ 2 years	4	55,829.10	9,516.50	0.00	65,345.60	44.13	137,539.90	202,885.50	3.03	37.38
Subtotal	100	100,018.49	48,067.40	0.00	148,085.89	100.00	6,545,926.47	6,694,012.36	100.00	43.44
Total	100	100,018.49	48,067.40	0.00	148,085.89		6,545,926.47	6,694,012.36		