

RURAL HIPOTECARIO XVIII Fondo de Titulización

Brief report

Date: 05/31/2024
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 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	Current	Original
Series A ES0305393003	12/13/2018 2,333	47,972.02 111,918,722.66 47.97%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	4.3900% 06/12/2024 538.192762 Gross 435.936137 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	4.5400% 06/12/2024 1,160.222222 Gross 939.780000 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		133,618,722.66	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	6.43	5.96	5.53	5.16	4.82	4.52	4.24	4.00	
		Final Maturity	Years	08/14/2030	02/22/2030	09/21/2029	05/08/2029	01/03/2029	09/15/2028	06/08/2028	03/10/2028	
			Date	12/12/2037	03/12/2037	06/12/2036	12/12/2035	03/12/2035	09/12/2034	03/12/2034	09/12/2033	
	Without optional redemption *	Average life	Years	6.44	5.97	5.55	5.17	4.83	4.53	4.26	4.01	
		Final Maturity	Years	08/19/2030	02/28/2030	09/27/2029	05/12/2029	01/09/2029	09/20/2028	06/12/2028	03/14/2028	
			Date	09/12/2038	03/12/2038	06/12/2037	09/12/2036	03/12/2036	06/12/2035	12/12/2034	06/12/2034	
Series B	With optional redemption *	Average life	Years	13.76	13.01	12.26	11.76	11.01	10.51	10.01	9.51	
		Final Maturity	Years	12/12/2037	03/12/2037	06/12/2036	12/12/2035	03/11/2035	09/12/2034	03/12/2034	09/12/2033	
			Date	12/12/2037	03/12/2037	06/12/2036	12/12/2035	03/12/2035	09/12/2034	03/12/2034	09/12/2033	
	Without optional redemption *	Average life	Years	17.95	17.36	16.76	16.16	15.58	15.00	14.44	13.89	
		Final Maturity	Years	02/16/2042	07/15/2041	12/09/2040	05/06/2040	10/05/2039	03/08/2039	08/14/2038	01/27/2038	
			Date	29.27	29.27	29.27	29.27	29.27	29.27	29.27	29.27	29.27
				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	83.76%	111,918,722.66	24.83%	91.49%	233,300,000.00	13.01%
Series B	16.24%	21,700,000.00	8.59%	8.51%	21,700,000.00	4.50%
Issue of Bonds		133,618,722.66		100.00%	255,000,000.00	
Reserve Fund	8.59%	11,475,000.00		4.50%	11,475,000.00	

Other financial operations (current)				
Assets		Balance	Interest	
Treasury Account		18,551,345.07	3.689%	
Servicer ppal collect not yet credited		134,919.13		
Servicer ints collect not yet credited		19,798.50		
Liabilities		Available	Balance	Interest
Subordinated Loan L/T			11,475,000.00	4.928%
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		2,197	2,999
Principal outstanding		128,292,994.93	255,099,895.65
Average loan		58,394.63	85,061.65
Minimum		268.05	26,904.19
Maximum		287,503.69	371,537.07
Interest rate			
Weighted average (wac)		5.16%	1.23%
Minimum		0.00%	0.21%
Maximum		8.86%	5.31%
Final maturity			
Weighted average (WARM) (months)		191	248
Minimum		06/11/2024	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%		1.42	7.21
10.01 - 20%		5.25	15.62
20.01 - 30%		11.45	25.43
30.01 - 40%		17.41	35.38
40.01 - 50%		23.77	45.38
50.01 - 60%		24.62	54.84
60.01 - 70%		12.71	63.65
70.01 - 80%		3.22	74.10
80.01 - 90%		0.15	80.74
90.01 - 100%			1.27
Weighted average (WALTV)		44.88	58.19
Minimum		0.27	6.07
Maximum		80.89	97.17

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.53%	0.88%	1.04%	1.09%	0.57%
Annual Percentage Rate (CPR)	16.93%	10.11%	11.76%	12.35%	6.67%

Geographic distribution		
		At
		constitution date
Andalucia	0.29%	0.20%
Aragon	87.84%	87.57%
Balearic Islands	0.13%	0.17%
Basque Country	0.29%	0.23%
Cantabria	0.12%	0.08%
Castilla-La Mancha	0.01%	0.02%
Castilla-Leon	0.08%	0.07%
Catalonia	2.70%	2.87%
Galicia	0.06%	0.12%
La Rioja	7.62%	7.56%
Madrid	0.11%	0.07%
Navarra	0.12%	0.24%
Valencia	0.65%	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

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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	38	7,384.41	6,617.52	0.00	14,001.93	8.87	2,492,454.05	2,506,455.98	54.39	42.82
from > 1 to = 2 months	11	10,007.49	4,853.33	0.00	14,860.82	9.41	672,769.45	687,630.27	14.92	35.06
from > 2 to = 3 months	4	2,323.42	3,391.96	0.00	5,715.38	3.62	285,751.39	291,466.77	6.33	47.57
from > 3 to = 6 months	8	9,933.04	7,829.56	0.00	17,762.60	11.25	472,626.32	490,388.92	10.64	42.97
from > 6 to < 12 months	5	11,302.30	11,705.63	0.00	23,007.93	14.57	305,211.12	328,219.05	7.12	49.73
from = 12 to < 18 months	2	8,291.72	5,029.49	0.00	13,321.21	8.44	88,330.02	101,651.23	2.21	54.64
from ≥ 2 years	4	58,529.35	10,727.12	0.00	69,256.47	43.85	132,866.41	202,122.88	4.39	37.24
Subtotal	72	107,771.73	50,154.61	0.00	157,926.34	100.00	4,450,008.76	4,607,935.10	100.00	42.05
Total	72	107,771.73	50,154.61	0.00	157,926.34		4,450,008.76	4,607,935.10		