

RURAL HIPOTECARIO XVIII Fondo de Titulización

Brief report

Date: 06/30/2024
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 Securitities
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	45,653.40 106,509,382.20 45.65%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	4.1930% 09/12/2024 489.196471 Gross 396.249142 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AAA (sf) Aa1 (high)	AA 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	4.3430% 09/12/2024 1,109.877778 Gross 899.001000 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		128,209,382.20	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	6.24	5.80	5.39	5.02	4.70	4.41	4.14	3.90	
			Date	09/07/2030	03/28/2030	10/30/2029	06/18/2029	02/20/2029	11/06/2028	08/02/2028	05/06/2028	
		Final Maturity	Years	13.26	12.76	12.01	11.26	10.75	10.26	9.75	9.26	
			Date	09/12/2037	03/12/2037	06/12/2036	09/12/2035	03/12/2035	09/12/2034	03/12/2034	09/12/2033	
	Without optional redemption *	Average life	Years	6.26	5.81	5.40	5.04	4.71	4.42	4.15	3.91	
			Date	09/14/2030	04/01/2030	11/04/2029	07/02/2029	02/01/2029	11/10/2028	08/05/2028	05/10/2028	
Final Maturity		Years	14.28	13.51	12.76	12.26	11.51	11.01	10.51	10.01		
		Date	09/12/2038	12/12/2037	03/12/2037	09/12/2036	12/12/2035	06/12/2035	12/12/2034	06/12/2034		
Series B	With optional redemption *	Average life	Years	13.26	12.76	12.01	11.26	10.75	10.26	9.75	9.26	
			Date	09/12/2037	03/12/2037	06/12/2036	09/12/2035	03/12/2035	09/12/2034	03/11/2034	09/12/2033	
		Final Maturity	Years	13.26	12.76	12.01	11.26	10.75	10.26	9.75	9.26	
		Date	09/12/2037	03/12/2037	06/12/2036	09/12/2035	03/12/2035	09/12/2034	03/12/2034	09/12/2033		
	Without optional redemption *	Average life	Years	17.55	16.97	16.38	15.80	15.23	14.66	14.11	13.58	
			Date	12/26/2041	05/28/2041	10/26/2040	03/27/2040	08/30/2039	02/05/2039	07/20/2038	01/07/2038	
Final Maturity		Years	29.02	29.02	29.02	29.02	29.02	29.02	29.02	29.02		
		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	83.07%	106,509,382.20	25.88%	91.49%	233,300,000.00
Series B	16.93%	21,700,000.00	8.95%	8.51%	21,700,000.00
Issue of Bonds		128,209,382.20		100.00%	255,000,000.00
Reserve Fund	8.95%	11,475,000.00		4.50%	11,475,000.00

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		13,514,893.95	3.692%
Servicer ppal collect not yet credited		110,607.66	
Servicer ints collect not yet credited		86,626.32	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,475,000.00	4.743%
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		2,182	2,999
Principal			
Principal outstanding		126,600,823.74	255,099,895.65
Average loan		58,020.54	85,061.65
Minimum		446.93	26,904.19
Maximum		286,630.09	371,537.07
Interest rate			
Weighted average (wac)		5.09%	1.23%
Minimum		0.00%	0.21%
Maximum		8.86%	5.31%
Final maturity			
Weighted average (WARM) (months)		190	248
Minimum		07/01/2024	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%	1.41	7.10	0.09	7.76
10.01 - 20%	5.43	15.49	1.56	16.28
20.01 - 30%	11.63	25.45	4.42	25.47
30.01 - 40%	17.27	35.36	8.21	35.63
40.01 - 50%	23.99	45.33	15.30	45.41
50.01 - 60%	24.61	54.81	20.52	55.38
60.01 - 70%	12.29	63.67	25.57	65.28
70.01 - 80%	3.22	73.98	17.36	74.14
80.01 - 90%	0.15	80.60	5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	44.70		58.19	
Minimum	0.28		6.07	
Maximum	80.78		97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.85%	0.96%	0.87%	1.07%	0.58%
Annual Percentage Rate (CPR)	9.69%	10.93%	9.99%	12.10%	6.71%

Geographic distribution		
	Current	At constitution date
Andalucia	0.29%	0.20%
Aragon	87.82%	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	2.72%	2.87%
Galicia	0.06%	0.12%
La Rioja	7.60%	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

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	50	10,309.55	9,824.08	0.00	20,133.63	12.13	3,452,329.09	3,472,462.72	63.69	43.50
from > 1 to = 2 months	5	2,645.42	1,988.51	0.00	4,633.93	2.79	360,271.61	364,905.54	6.69	41.35
from > 2 to = 3 months	7	10,768.97	5,777.33	0.00	16,546.30	9.97	483,504.24	500,050.54	9.17	38.95
from > 3 to = 6 months	10	12,419.58	10,215.84	0.00	22,635.42	13.64	561,152.46	583,787.88	10.71	40.34
from > 6 to < 12 months	4	9,323.16	8,888.54	0.00	18,211.70	10.97	210,250.42	228,462.12	4.19	43.71
from = 12 to < 18 months	2	8,020.52	5,109.07	0.00	13,129.59	7.91	87,746.29	100,875.88	1.85	54.22
from ≥ 2 years	4	59,569.31	11,129.05	0.00	70,698.36	42.59	131,294.28	201,992.64	3.70	37.21
Subtotal	82	113,056.51	52,932.42	0.00	165,988.93	100.00	5,286,548.39	5,452,537.32	100.00	42.44
Total	82	113,056.51	52,932.42	0.00	165,988.93		5,286,548.39	5,452,537.32		