RURAL HIPOTECARIO XVIII Fondo de Titulización

Brief report

Date: 07/31/2024
Currency: EUR

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

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

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Treasury Account
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Start-up Loan
Caja Rural de Aragón

Subordinated Loan
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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) Current	Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	Next	Rating DBRS / Moody's 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 (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	4.3430% 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

					0,17	0,25	0,34	0,42	0,51	0,60	0,69	0,78
		% 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	06/24/2029	02/25/2029	11/10/2028	08/05/2028	05/10/2028
		Final Maturity	Years		14.26	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	% CE		At issue date	% CE
Series A	83.07%	106,509,382.20	25.88%	91.49%	233,300,000.00	13.01%
Series B	16.93%	21,700,000.00	8.95%	8.51%	21,700,000.00	4.50%
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 finantial operations (current)

Assets	Available	Balance	Interest
Treasury Account		15,660,821.22	3.465%
Servicer ppal collect not yet credited		27,053.95	
Servicer ints collect not yet credited		20,023.41	
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	2,168	2,999
Principal		
Principal outstanding	125,187,623.03	255,099,895.65
Average loan	57,743.37	85,061.65
Minimum	223.96	26,904.19
Maximum	286,154.15	371,537.07
Interest rate		
Weighted average (wac)	5.05%	1.23%
Minimum	0.00%	0.21%
Maximum	8.15%	5.31%
Final maturity		
Weighted average (WARM) (months)	189	248
Minimum	08/13/2024	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 % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	1.46	7.18	0.09	7.76
10.01 - 20%	5.39	15.40	1.56	16.28
20.01 - 30%	11.82	25.43	4.42	25.47
30.01 - 40%	17.70	35.44	8.21	35.63
40.01 - 50%	24.12	45.48	15.30	45.41
50.01 - 60%	24.13	54.86	20.52	55.38
60.01 - 70%	12.12	63.66	25.57	65.28
70.01 - 80%	3.18	73.90	17.36	74.14
80.01 - 90%	0.08	80.26	5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)		44.54		58.19
Minimum		0.41		6.07
Maximum		80.26		97.17

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.64%	1.01%	0.81%	1.03%	0.58%
Annual Percentage Rate (CPR)	7.39%	11.43%	9.24%	11.63%	6.72%

Geographic distribution

	Current	At constitution date
Andalucia	0.19%	0.20%
Aragon	87.87%	87.57%
Balearic Islands	0.13%	0.17%
Basque Country	0.27%	0.23%
Cantabria	0.12%	0.08%
Castilla-La Mancha	0.01%	0.02%
Castilla-Leon	0.08%	0.07%
Catalonia	2.74%	2.87%
Galicia	0.06%	0.12%
La Rioja	7.64%	7.56%
Madrid	0.11%	0.07%
Navarra	0.12%	0.24%
Valencia	0.65%	0.80%

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	%			%	
Delinquencies										
Up to 1 month	47	8,363.00	7,510.42	0.00	15,873.42	9.61	3,166,771.48	3,182,644.90	60.14	47.40
from > 1 to = 2 months	7	4,420.32	3,230.13	0.00	7,650.45	4.63	526,520.66	534,171.11	10.09	38.12
from > 2 to = 3 months	7	5,835.14	7,063.66	0.00	12,898.80	7.81	644,428.78	657,327.58	12.42	52.29
from > 3 to = 6 months	8	11,545.79	7,635.54	0.00	19,181.33	11.62	334,996.07	354,177.40	6.69	32.08
from > 6 to < 12 months	2	4,615.67	1,868.53	0.00	6,484.20	3.93	53,275.61	59,759.81	1.13	19.13
from = 12 to < 18 months	5	17,049.15	13,781.16	0.00	30,830.31	18.67	270,791.14	301,621.45	5.70	46.44
from ≥ 2 years	4	60,614.30	11,606.56	0.00	72,220.86	43.73	129,714.96	201,935.82	3.82	37.20
Subtotal	80	112,443.37	52,696.00	0.00	165,139.37	100.00	5,126,498.70	5,291,638.07	100.00	44.17
Total	80	112,443.37	52,696.00	0.00	165,139.37		5,126,498.70	5,291,638.07		

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