

RURAL HIPOTECARIO XVIII Fondo de Titulización

Brief report

Date: 09/30/2024
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 Securities
Iberclear

Treasury Account
Société Générale

Assets Custodian
Banco Cooperativo Español

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 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	43,671.32 101,885,189.56 43.67%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	3.9100% 12/12/2024 431.630344 Gross 349.620579 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	4.0600% 12/12/2024 1,026.277778 Gross 831.285000 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		123,585,189.56	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	0,43	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	6.08	5.64	5.24	4.90	4.59	4.30	4.04	3.81	
			Date	10/10/2030	05/02/2030	12/09/2029	08/04/2029	04/12/2029	12/30/2028	09/24/2028	07/05/2028	
		Final Maturity	Years	13.01	12.26	11.50	11.01	10.50	10.01	9.25	9.01	
	Without optional redemption *	Average life	Years	6.10	5.66	5.26	4.91	4.60	4.31	4.06	3.82	
			Date	10/15/2030	05/08/2030	12/16/2029	08/06/2029	04/18/2029	01/10/2028	10/01/2028	07/08/2028	
		Final Maturity	Years	13.76	13.01	12.50	11.76	11.25	10.75	10.25	9.75	
Series B	With optional redemption *	Average life	Years	13.01	12.26	11.50	11.01	10.50	10.01	9.25	9.01	
			Date	09/12/2037	12/12/2036	03/11/2036	09/12/2035	03/12/2035	09/11/2034	12/12/2033	09/12/2033	
		Final Maturity	Years	13.01	12.26	11.50	11.01	10.50	10.01	9.25	9.01	
	Without optional redemption *	Average life	Years	17.20	16.63	16.05	15.48	14.91	14.36	13.82	13.30	
			Date	11/20/2041	04/24/2041	09/25/2040	02/29/2040	08/07/2039	01/18/2039	07/06/2038	12/29/2037	
		Final Maturity	Years	28.77	28.77	28.77	28.77	28.77	28.77	28.77	28.77	

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	82.44%	101,885,189.56	26.56%	91.49%	233,300,000.00	13.01%
Series B	17.56%	21,700,000.00	9.00%	8.51%	21,700,000.00	4.50%
Issue of Bonds		123,585,189.56		100.00%	255,000,000.00	
Reserve Fund	9.00%	11,122,667.06		4.50%	11,475,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		13,167,091.05	3.454%
Servicer ppal collect not yet credited		101,167.22	
Servicer ints collect not yet credited		80,152.32	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,122,667.06	4.460%
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		2,131		2,999
Principal				
Principal outstanding		121,949,815.64		255,099,895.65
Average loan		57,226.57		85,061.65
Minimum		655.56		26,904.19
Maximum		284,792.75		371,537.07
Interest rate				
Weighted average (wac)		5.02%		1.23%
Minimum		0.00%		0.21%
Maximum		8.07%		5.31%
Final maturity				
Weighted average (WARM) (months)		187		248
Minimum		10/03/2024		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%	1.63	7.40	0.09	7.76
10.01 - 20%	5.58	15.67	1.56	16.28
20.01 - 30%	11.98	25.52	4.42	25.47
30.01 - 40%	17.57	35.46	8.21	35.63
40.01 - 50%	24.88	45.47	15.30	45.41
50.01 - 60%	23.58	54.88	20.52	55.38
60.01 - 70%	11.58	63.55	25.57	65.28
70.01 - 80%	3.20	73.85	17.36	74.14
80.01 - 90%			5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	44.26			58.19
Minimum	0.34			6.07
Maximum	79.94			97.17

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.89%	0.76%	0.86%	1.02%	0.58%
Annual Percentage Rate (CPR)	10.19%	8.71%	9.83%	11.60%	6.80%

Geographic distribution		
	Current	At constitution date
Andalucia	0.19%	0.20%
Aragon	87.85%	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	0.02%	0.07%
Catalonia	2.71%	2.87%
Galicia	0.06%	0.12%
La Rioja	7.73%	7.56%
Madrid	0.11%	0.07%
Navarra	0.13%	0.24%
Valencia	0.66%	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	60	11,844.37	10,270.47	0.00	22,114.84	12.64	3,644,977.52	3,667,092.36	65.89	46.56
from > 1 to = 2 months	6	3,960.46	4,116.54	0.00	8,077.00	4.62	542,344.92	550,421.92	9.89	45.41
from > 2 to = 3 months	5	4,503.80	4,314.58	0.00	8,818.38	5.04	394,570.53	403,388.91	7.25	53.54
from > 3 to = 6 months	5	10,490.82	5,300.70	0.00	15,791.52	9.02	280,146.28	295,937.80	5.32	36.06
from > 6 to < 12 months	4	8,830.03	6,026.00	0.00	14,856.03	8.49	187,374.84	202,230.87	3.63	28.90
from = 12 to < 18 months	4	17,125.60	13,055.13	0.00	30,180.73	17.25	214,841.20	245,021.93	4.40	47.66
from ≥ 2 years	4	62,728.05	12,409.50	0.00	75,137.55	42.94	126,514.00	201,651.55	3.62	37.15
Subtotal	88	119,483.13	55,492.92	0.00	174,976.05	100.00	5,390,769.29	5,565,745.34	100.00	44.82
Total	88	119,483.13	55,492.92	0.00	174,976.05		5,390,769.29	5,565,745.34		