

Brief report

Date: 12/31/2024  
 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 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	41,491.84 96,800,462.72 41.49%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	3.3220% 03/12/2025 344,589731 Gross 279.117682 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	3.4720% 03/12/2025 868,000000 Gross 703.080000 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		118,500,462.72	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											
Series	With optional redemption *	Average life	Years	% Monthly CPR (SMM)							
				% Annual equivalent CPR							
Series A	With optional redemption *	Average life	Years	5.88	5.46	5.09	4.74	4.44	4.17	3.93	3.70
		Final Maturity	Years	12.51	11.76	11.25	10.50	10.01	9.50	9.01	8.50
		Date		06/12/2037	09/12/2036	03/12/2036	06/12/2035	12/12/2034	06/12/2034	12/12/2033	06/12/2033
	Without optional redemption *	Average life	Years	5.89	5.47	5.10	4.76	4.46	4.19	3.94	3.72
		Final Maturity	Years	13.25	12.76	12.01	11.51	10.76	10.25	9.76	9.25
		Date		03/12/2038	09/12/2037	12/12/2036	06/12/2036	09/12/2035	03/12/2035	09/12/2034	03/12/2034
Series B	With optional redemption *	Average life	Years	12.51	11.76	11.25	10.50	10.01	9.50	9.01	8.50
		Final Maturity	Years	12.51	11.76	11.25	10.50	10.01	9.50	9.01	8.50
		Date		06/12/2037	09/12/2036	03/12/2036	06/12/2035	12/12/2034	06/12/2034	12/12/2033	06/12/2033
	Without optional redemption *	Average life	Years	16.80	16.23	15.66	15.10	14.54	14.00	13.48	12.97
		Final Maturity	Years	09/25/2041	03/01/2041	08/05/2040	01/12/2040	06/24/2039	12/09/2038	06/01/2038	11/28/2037
		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	81.69%	96,800,462.72	27.31%	91.49%	233,300,000.00	13.01%
Series B	18.31%	21,700,000.00	9.00%	8.51%	21,700,000.00	4.50%
Issue of Bonds		118,500,462.72		100.00%	255,000,000.00	
Reserve Fund	9.00%	10,665,041.64	4.50%		11,475,000.00	

Other financial operations (current)			
Assets		Balance Interest	
		Treasury Account	13,107,108.71
Servicer ppal collect not yet credited	97,912.06		
Servicer ints collect not yet credited	16,592.29		
Liabilities		Available Balance Interest	
		Subordinated Loan L/T	10,665,041.64
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	2,080	2,999		
Principal				
Principal outstanding	116,456,700.29	255,099,895.65		
Average loan	55,988.80	85,061.65		
Minimum	239.81	26,904.19		
Maximum	282,729.25	371,537.07		
Interest rate				
Weighted average (wac)	4.60%	1.23%		
Minimum	0.00%	0.21%		
Maximum	7.92%	5.31%		
Final maturity				
Weighted average (WARM) (months)	184	248		
Minimum	01/02/2025	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%	1.59	7.04	0.09	7.76
10.01 - 20%	6.05	15.57	1.56	16.28
20.01 - 30%	11.88	25.46	4.42	25.47
30.01 - 40%	17.91	35.29	8.21	35.63
40.01 - 50%	26.08	45.37	15.30	45.41
50.01 - 60%	23.13	54.93	20.52	55.38
60.01 - 70%	10.31	63.60	25.57	65.28
70.01 - 80%	3.04	73.58	17.36	74.14
80.01 - 90%			5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	43.73		58.19	
Minimum	0.08		6.07	
Maximum	79.42		97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.29%	1.03%	0.89%	0.88%	0.60%
Annual Percentage Rate (CPR)	14.45%	11.63%	10.19%	10.09%	7.00%

Geographic distribution		
	Current	At constitution date
Andalucia	0.20%	0.20%
Aragon	87.88%	87.57%
Balearic Islands	0.14%	0.17%
Basque Country	0.28%	0.23%
Cantabria	0.13%	0.08%
Castilla-La Mancha	0.00%	0.02%
Castilla-Leon	0.03%	0.07%
Catalonia	2.62%	2.87%
Galicia	0.06%	0.12%
La Rioja	7.74%	7.56%
Madrid	0.11%	0.07%
Navarra	0.13%	0.24%
Valencia	0.68%	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.  
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Additional information  
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# RURAL HIPOTECARIO XVIII Fondo de Titulización

## Brief report

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 12/13/2018

**VAT Reg. no.**  
 V88261839

**Management Company**  
 Europea de Titulización, S.G.F.T

**Originator**  
 Caja Rural de Aragón  
 from > 1 to = 2 months  
 from > 2 to = 3 months

**Servicer**  
 Caja Rural de Aragón  
 from > 3 to = 6 months  
 from > 6 to < 12 months

**CA-CIB**  
 Banco Cooperativo Español  
 from = 12 to < 18 months  
 from = 18 to < 24 months

**Underwriter**  
 Caja Rural de Aragón

**Servicer Credit Support Provider**  
 Banco Cooperativo Español

**Bond Paying Agent**  
 Sociéte Générale

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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	23	5,763.77	3,174.15	0.00	8,937.92	5.05	1,467,583.84	1,476,521.76	40.70	41.13	
from > 1 to = 2 months	11	5,563.42	3,520.08	0.00	9,083.50	5.13	676,544.57	685,628.07	18.90	39.06	
from > 2 to = 3 months	4	4,144.90	4,584.99	0.00	8,729.89	4.93	416,839.40	425,569.29	11.73	53.92	
Caja Rural de Aragón from > 3 to = 6 months	6	7,591.38	5,476.07	0.00	13,067.45	7.39	316,724.21	329,791.66	9.09	40.89	
from > 6 to < 12 months	6	21,550.28	10,313.19	0.00	31,863.47	18.01	298,122.49	329,985.96	9.10	29.66	
CA-CIB from = 12 to < 18 months	3	11,083.66	8,561.64	0.00	19,645.30	11.10	134,430.16	154,075.46	4.25	50.15	
Banco Cooperativo Español from = 18 to < 24 months	1	4,047.37	2,080.31	0.00	6,127.68	3.46	19,003.26	25,130.94	0.69	49.19	
from ≥ 2 years	4	65,891.11	13,565.79	0.00	79,456.90	44.91	121,659.40	201,116.30	5.54	37.05	
<b>Underwriter</b> Caja Rural de Aragón	Subtotal	58	125,635.89	51,276.22	0.00	176,912.11	100.00	3,450,907.33	3,627,819.44	100.00	40.51
<b>Total</b>		58	125,635.89	51,276.22	0.00	176,912.11		3,450,907.33	3,627,819.44		