

Brief report

Date: 01/31/2025
 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)						
				0,17	0,25	0,34	0,43	0,51	0,60	0,69
Series A	With optional redemption *	Average life	5.88	5.46	5.09	4.74	4.44	4.17	3.93	3.70
		Final Maturity	10/27/2030	05/26/2030	01/11/2030	09/08/2029	05/21/2029	02/11/2029	11/13/2028	08/23/2028
		Date	12.51	11.76	11.25	10.50	10.01	9.50	9.01	8.50
	Without optional redemption *	Average life	5.89	5.47	5.10	4.76	4.46	4.19	3.94	3.72
		Final Maturity	11/02/2030	06/01/2030	01/16/2030	09/15/2029	05/27/2029	02/17/2029	11/19/2028	08/29/2028
		Date	13.25	12.76	12.01	11.51	10.76	10.25	9.76	9.25
Series B	With optional redemption *	Average life	12.51	11.76	11.25	10.50	10.01	9.50	9.01	8.50
		Final Maturity	06/12/2037	09/12/2036	03/12/2036	06/12/2035	12/12/2034	06/11/2034	12/12/2033	06/12/2033
		Date	12.51	11.76	11.25	10.50	10.01	9.50	9.01	8.50
	Without optional redemption *	Average life	16.80	16.23	15.66	15.10	14.54	14.00	13.48	12.97
		Final Maturity	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	28.52	28.52	28.52	28.52	28.52	28.52	28.52	28.52
Periodic 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	% CE	% 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	15,142,054.67
Servicer ppal collect not yet credited	31,180.91		
Servicer ints collect not yet credited	15,642.87		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		10,665,041.64	3,872.26
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	2,060	2,999		
Principal				
Principal outstanding	114,967,853.27	255,099,895.65		
Average loan	55,809.64	85,061.65		
Minimum	77.11	26,904.19		
Maximum	282,036.65	371,537.07		
Interest rate				
Weighted average (wac)	4.46%	1.23%		
Minimum	0.00%	0.21%		
Maximum	7.70%	5.31%		
Final maturity				
Weighted average (WARM) (months)	184	248		
Minimum	02/02/2025	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%	1.63	7.03	0.09	7.76
10.01 - 20%	6.04	15.63	1.56	16.28
20.01 - 30%	11.93	25.43	4.42	25.47
30.01 - 40%	18.29	35.32	8.21	35.63
40.01 - 50%	25.81	45.35	15.30	45.41
50.01 - 60%	23.21	54.96	20.52	55.38
60.01 - 70%	10.01	63.58	25.57	65.28
70.01 - 80%	3.07	73.41	17.36	74.14
80.01 - 90%			5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	43.64		58.19	
Minimum	0.05		6.07	
Maximum	79.25		97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.76%	1.06%	0.91%	0.86%	0.61%
Annual Percentage Rate (CPR)	8.72%	11.96%	10.40%	9.82%	7.02%

Geographic distribution		
	Current	At constitution date
Andalucia	0.20%	0.20%
Aragon	87.92%	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	2.64%	2.87%
Galicia	0.06%	0.12%
La Rioja	7.71%	7.56%
Madrid	0.08%	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. 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.

RURAL HIPOTECARIO XVIII Fondo de Titulización

Brief report

Date: 01/31/2025

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

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	36	7,329.21	5,097.61	0.00	12,426.82	6.97	2,179,013.94	2,191,440.76	49.76	44.63
from > 1 to = 2 months	9	5,338.69	3,516.63	0.00	8,855.32	4.97	729,593.05	738,448.37	16.77	44.39
from > 2 to = 3 months	5	5,988.28	5,327.36	0.00	11,315.64	6.35	432,967.05	444,282.69	10.09	48.14
from > 3 to = 6 months	4	5,683.75	4,294.43	0.00	9,978.18	5.60	215,471.32	225,449.50	5.12	37.92
from > 6 to < 12 months	6	9,870.54	11,197.25	0.00	21,067.79	11.82	371,569.23	392,637.02	8.92	46.82
from = 12 to < 18 months	3	13,696.31	6,295.14	0.00	19,991.45	11.22	114,316.44	134,307.89	3.05	30.03
from = 18 to < 24 months	2	8,181.69	5,733.76	0.00	13,915.45	7.81	62,766.22	76,681.67	1.74	46.70
from ≥ 2 years	4	66,759.76	13,872.59	0.00	80,632.35	45.25	120,026.90	200,659.25	4.56	36.97
Subtotal	69	122,848.23	55,334.77	0.00	178,183.00	100.00	4,225,724.15	4,403,907.15	100.00	43.67
Total	69	122,848.23	55,334.77	0.00	178,183.00		4,225,724.15	4,403,907.15		

Additional information