

Brief report

Date: 11/30/2021  
 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

Lead Manager  
 Banco Cooperativo Español

Underwriter  
 Caja Rural de Aragón

Servicer Credit Support Provider  
 Banco Cooperativo Español

Bond Paying Agent  
 Banco Santander

Market  
 AIAF Mercado de Renta Fija

Register of Book Securities  
 Iberclear

Treasury Account  
 Banco Santander

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	75,033.88 175,054,042.04 75.03%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	0.0000% 12/13/2021 0.000000 Gross 0.000000 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AA (high) (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	0.0570% 12/13/2021 14.408333 Gross 11.670750 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		196,754,042.04	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)						Average life	Years
				0,17	0,25	0,34	0,42	0,51	0,60		
		% 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	6.93	6.43	5.98	5.58	5.22	4.91	4.61	4.35	
		Final Maturity	08/14/2028	02/15/2028	09/06/2027	04/13/2027	12/03/2026	08/08/2026	04/23/2026	01/17/2026	
		Date	09/12/2037	12/12/2036	03/12/2036	06/12/2035	09/12/2034	03/12/2034	06/12/2033	12/12/2032	
	Without optional redemption *	Average life	6.94	6.44	5.99	5.59	5.23	4.91	4.62	4.36	
		Final Maturity	08/18/2028	02/18/2028	09/09/2027	04/16/2027	12/06/2026	08/10/2026	04/26/2026	01/20/2026	
		Date	06/12/2038	09/12/2037	12/12/2036	03/12/2036	06/12/2035	12/12/2034	03/12/2034	09/12/2033	
Series B	With optional redemption *	Average life	16.01	15.26	14.50	13.75	13.01	12.50	11.75	11.25	
		Final Maturity	09/11/2037	12/12/2036	03/12/2036	06/12/2035	09/11/2034	03/12/2034	06/12/2033	12/12/2032	
		Date	09/12/2037	12/12/2036	03/12/2036	06/12/2035	09/12/2034	03/12/2034	06/12/2033	12/12/2032	
	Without optional redemption *	Average life	20.12	19.46	18.80	18.14	17.48	16.84	16.21	15.60	
		Final Maturity	10/21/2041	02/23/2041	06/27/2040	10/29/2039	03/03/2039	07/11/2038	11/23/2037	04/14/2037	
		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	% CE	% CE	% CE		
Series A	88.97%	175,054,042.04	16.86%	91.49%	233,300,000.00	13.01%
Series B	11.03%	21,700,000.00	5.83%	8.51%	21,700,000.00	4.50%
Issue of Bonds		196,754,042.04		100.00%	255,000,000.00	
Reserve Fund	5.83%	11,475,000.00	4.50%		11,475,000.00	

Other financial operations (current)				
Assets		Balance	Interest	
		Treasury Account	16,090,343.09	0.0000%
Servicer ppal collect not yet credited	131,393.77			
Servicer ints collect not yet credited	10,393.83			
Liabilities		Available	Balance	Interest
		Subordinated Loan L/T	11,475,000.00	0.457%
Subordinated Loan S/T	0.00			
Start-up Loan L/T	297,991.28	0.457%		
Start-up Loan S/T	0.00			

Collateral: Residential mortgage loans (PTCs/MCs)

General				
	Current		At constitution date	
	Count	Count	Count	Count
Principal	2,744	2,999		
Principal outstanding	192,678,614.49	255,099,895.65		
Average loan	70,218.15	85,061.65		
Minimum	172.89	26,904.19		
Maximum	317,474.18	371,537.07		
Interest rate				
Weighted average (wac)	0.87%	1.23%		
Minimum	0.00%	0.21%		
Maximum	4.52%	5.31%		
Final maturity				
Weighted average (WARM) (months)	218	248		
Minimum	12/04/2021	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%	0.63	7.58	0.09	7.76
10.01 - 20%	3.57	15.96	1.56	16.28
20.01 - 30%	6.46	25.73	4.42	25.47
30.01 - 40%	13.80	35.40	8.21	35.63
40.01 - 50%	19.29	45.21	15.30	45.41
50.01 - 60%	25.20	55.10	20.52	55.38
60.01 - 70%	21.60	64.35	25.57	65.28
70.01 - 80%	7.66	74.34	17.36	74.14
80.01 - 90%	1.79	82.83	5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	50.85	58.19		
Minimum	0.11	6.07		
Maximum	86.79	97.17		

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.22%	0.23%	0.31%	0.37%	0.33%
Annual Percentage Rate (CPR)	2.66%	2.78%	3.63%	4.32%	3.92%

Geographic distribution		
	Current	At constitution date
Andalucia	0.23%	0.20%
Aragon	88.13%	87.57%
Balearic Islands	0.20%	0.17%
Basque Country	0.25%	0.23%
Cantabria	0.09%	0.08%
Castilla-La Mancha	0.02%	0.02%
Castilla-Leon	0.08%	0.07%
Catalonia	2.81%	2.87%
Galicia	0.11%	0.12%
La Rioja	7.14%	7.56%
Madrid	0.08%	0.07%
Navarra	0.10%	0.24%
Valencia	0.79%	0.80%

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Additional information  
 Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid ☎ +34 91 411 84 67 📠 +34 91 411 84 68 🌐 www.edt-sg.com ✉ info@edt-sg.com  
 Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

# RURAL HIPOTECARIO XVIII Fondo de Titulización

## Brief report

Date: 11/30/2021

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

Caja Rural de Aragón

Caja Rural de Aragón

### Lead Manager

Banco Cooperativo Español

Banco Cooperativo Español

Banco Cooperativo Español

### Underwriter

Caja Rural de Aragón

Banco Cooperativo Español

### Bond Paying Agent

Banco Santander

### Market

AIAF Mercado de Renta Fija

### Register of Book Securities

Iberclear

### Treasury Account

Banco Santander

### 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	52	13,195.57	1,784.83	0.00	14,980.40	12.40	3,689,064.07	3,704,044.47	69.32	45.84	
from > 1 to = 2 months	4	2,187.99	611.53	0.00	2,799.52	2.32	360,057.26	362,856.78	6.79	62.92	
from > 2 to = 3 months	3	4,398.59	314.93	0.00	4,713.52	3.90	232,644.35	237,357.87	4.44	55.53	
from > 3 to = 6 months	1	3,160.29	225.54	0.00	3,385.83	2.80	118,874.61	122,260.44	2.29	51.52	
from > 6 to < 12 months	2	6,741.33	837.91	0.00	7,579.24	6.27	118,573.73	126,152.97	2.36	42.08	
from = 12 to < 18 months	3	16,848.37	3,304.20	0.00	20,152.57	16.68	270,417.72	290,570.29	5.44	42.43	
from = 18 to < 24 months	4	26,118.87	5,570.72	0.00	31,689.59	26.22	277,530.19	309,219.78	5.79	55.16	
from ≥ 2 years	3	28,257.49	7,283.47	0.00	35,540.96	29.41	155,094.50	190,635.46	3.57	46.88	
	Subtotal	72	100,908.50	19,933.13	0.00	120,841.63	100.00	5,222,256.43	5,343,098.06	100.00	47.40
<b>Total</b>		72	100,908.50	19,933.13	0.00	120,841.63		5,222,256.43	5,343,098.06		

### Additional information