

Brief report

Date: 03/31/2022  
 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  
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Treasury Account  
 Banco Santander

Assets Custodian  
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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	70,780.47 165,130,836.51 70.78%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	0.0000% 06/13/2022 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	0.0950% 06/13/2022 24.013889 Gross 19.451250 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		186,830,836.51	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)						0.69	0.78	
				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	Years	6.72	6.24	5.81	5.43	5.09	4.78	4.50	4.24	
		Final Maturity	Years	11/29/2028	06/08/2028	01/04/2028	08/16/2027	04/14/2027	12/20/2026	09/10/2026	06/07/2026	
		Date	11/29/2028	06/08/2028	01/04/2028	08/16/2027	04/14/2027	12/20/2026	09/10/2026	06/07/2026		
	Without optional redemption *	Average life	Years	6.73	6.25	5.82	5.44	5.09	4.78	4.50	4.25	
		Final Maturity	Years	12/03/2028	06/11/2028	01/07/2028	08/20/2027	04/16/2027	12/24/2026	09/12/2026	06/11/2026	
		Date	12/03/2028	06/11/2028	01/07/2028	08/20/2027	04/16/2027	12/24/2026	09/12/2026	06/11/2026		
Series B	With optional redemption *	Average life	Years	15.51	14.76	14.01	13.25	12.76	12.00	11.51	10.76	
		Final Maturity	Years	09/12/2037	12/11/2036	03/12/2036	06/12/2035	12/11/2034	03/12/2034	09/12/2033	12/12/2032	
		Date	09/12/2037	12/11/2036	03/12/2036	06/12/2035	12/11/2034	03/12/2034	09/12/2033	12/12/2032		
	Without optional redemption *	Average life	Years	19.60	18.96	18.31	17.67	17.03	16.40	15.79	15.20	
		Final Maturity	Years	10/13/2041	02/21/2041	06/30/2040	11/07/2039	03/20/2039	08/03/2038	12/23/2037	05/20/2037	
		Date	10/13/2041	02/21/2041	06/30/2040	11/07/2039	03/20/2039	08/03/2038	12/23/2037	05/20/2037		
				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
Series A	88.39%	165,130,836.51	17.75%	91.49%	233,300,000.00	13.01%
Series B	11.61%	21,700,000.00	6.14%	8.51%	21,700,000.00	4.50%
Issue of Bonds		186,830,836.51		100.00%	255,000,000.00	
Reserve Fund	6.14%	11,475,000.00		4.50%	11,475,000.00	

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	13,173,323.67
Servicer ppal collect not yet credited	37,606.97		
Servicer ints collect not yet credited	4,519.89		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,475,000.00	0.495%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		99,370.44	0.495%
Start-up Loan S/T		132,400.56	

Collateral: Residential mortgage loans (PTCs/MCs)

General				
	Current	At constitution date		
Count	2,703	2,999		
Principal				
Principal outstanding	185,821,322.80	255,099,895.65		
Average loan	68,746.33	85,061.65		
Minimum	292.14	26,904.19		
Maximum	311,197.06	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)	215	248		
Minimum	04/28/2022	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%	0.69	7.30	0.09	7.76
10.01 - 20%	3.47	15.59	1.56	16.28
20.01 - 30%	7.15	25.72	4.42	25.47
30.01 - 40%	14.79	35.47	8.21	35.63
40.01 - 50%	19.29	45.30	15.30	45.41
50.01 - 60%	26.02	55.06	20.52	55.38
60.01 - 70%	20.04	64.27	25.57	65.28
70.01 - 80%	7.05	74.20	17.36	74.14
80.01 - 90%	1.50	82.27	5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	50.09		58.19	
Minimum	0.13		6.07	
Maximum	85.72		97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.33%	0.27%	0.33%	0.36%	0.34%
Annual Percentage Rate (CPR)	3.84%	3.23%	3.92%	4.19%	3.97%

Geographic distribution		
	Current	At constitution date
Andalucia	0.23%	0.20%
Aragon	88.15%	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	2.82%	2.87%
Galicia	0.11%	0.12%
La Rioja	7.10%	7.56%
Madrid	0.08%	0.07%
Navarra	0.10%	0.24%
Valencia	0.78%	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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**VAT Reg. no.**  
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**Management Company**  
 Europea de Titulización, S.G.F.T

**Originator**  
 Caja Rural de Aragón  
 from > 1 to = 2 months  
**Servicer**  
 Caja Rural de Aragón  
 from > 2 to = 3 months  
 from > 3 to = 6 months  
**Lead Manager**  
 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

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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	42	11,081.47	1,066.74	0.00	12,148.21	10.78	2,730,311.04	2,742,459.25	56.66	46.09	
from > 1 to = 2 months	9	5,058.57	996.29	0.00	6,054.86	5.38	636,301.08	642,355.94	13.27	49.75	
from > 2 to = 3 months	5	6,643.07	651.87	0.00	7,294.94	6.48	476,151.63	483,446.57	9.99	54.30	
Caja Rural de Aragón from > 3 to = 6 months	3	5,171.88	416.59	0.00	5,588.47	4.96	231,961.51	237,549.98	4.91	56.26	
from > 6 to < 12 months	1	1,029.32	566.18	0.00	1,595.50	1.42	30,281.46	31,876.96	0.66	55.27	
from = 12 to < 18 months	1	9,462.20	671.00	0.00	10,133.20	9.00	84,542.08	94,675.28	1.96	39.10	
Banco Cooperativo Español from = 18 to < 24 months	4	25,674.04	5,362.90	0.00	31,036.94	27.55	303,428.38	334,465.32	6.91	44.61	
from ≥ 2 years	4	32,839.34	5,953.70	0.00	38,793.04	34.44	234,371.44	273,164.48	5.64	43.87	
<b>Underwriter</b> Caja Rural de Aragón	Subtotal	69	96,959.89	15,685.27	0.00	112,645.16	100.00	4,727,348.62	4,839,993.78	100.00	47.33
<b>Total</b>		69	96,959.89	15,685.27	0.00	112,645.16		4,727,348.62	4,839,993.78		