

Brief report

Date: 04/30/2022  
 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  
 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		
		Current	Original			Final maturity (legal)	Next	Current DBRS / Moody's	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)						
				0,17	0,25	0,34	0,42	0,51	0,60	0,69
Series A	With optional redemption *	Average life	6.72	6.24	5.81	5.43	5.09	4.78	4.50	4.24
		Final Maturity	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	15.51	14.76	14.01	13.25	12.76	12.00	11.51	10.76
	Without optional redemption *	Average life	6.73	6.25	5.82	5.44	5.09	4.78	4.50	4.25
		Final Maturity	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	16.26	15.51	14.76	14.01	13.51	12.76	12.25	11.51
Series B	With optional redemption *	Average life	15.51	14.76	14.01	13.25	12.76	12.00	11.51	10.76
		Final Maturity	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	15.51	14.76	14.01	13.25	12.76	12.00	11.51	10.76
	Without optional redemption *	Average life	19.60	18.96	18.31	17.67	17.03	16.40	15.79	15.20
		Final Maturity	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	31.27	31.27	31.27	31.27	31.27	31.27	31.27	31.27

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

	Current		% CE		At issue date		% 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	14,772,431.77	0.0000%	
Servicer ppal collect not yet credited	125,547.69		
Servicer ints collect not yet credited	15,705.05		
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		231,771.00	0.495%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General				
	Current	At constitution date		
Count	2,693	2,999		
Principal				
Principal outstanding	184,248,050.64	255,099,895.65		
Average loan	68,417.40	85,061.65		
Minimum	1,502.31	26,904.19		
Maximum	309,627.09	371,537.07		
Interest rate				
Weighted average (wac)	0.89%	1.23%		
Minimum	0.00%	0.21%		
Maximum	4.52%	5.31%		
Final maturity				
Weighted average (WARM) (months)	214	248		
Minimum	06/18/2022	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	7.12	0.09	7.76
10.01 - 20%	3.55	15.57	1.56	16.28
20.01 - 30%	7.23	25.78	4.42	25.47
30.01 - 40%	14.86	35.41	8.21	35.63
40.01 - 50%	19.55	45.25	15.30	45.41
50.01 - 60%	25.91	55.03	20.52	55.38
60.01 - 70%	19.88	64.22	25.57	65.28
70.01 - 80%	6.93	74.23	17.36	74.14
80.01 - 90%	1.38	82.20	5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	49.89		58.19	
Minimum	0.75		6.07	
Maximum	85.45		97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.32%	0.31%	0.34%	0.34%	0.34%
Annual Percentage Rate (CPR)	3.83%	3.61%	4.02%	4.01%	3.97%

Geographic distribution		
	Current	At constitution date
Andalucia	0.23%	0.20%
Aragon	88.17%	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	2.83%	2.87%
Galicia	0.11%	0.12%
La Rioja	7.07%	7.56%
Madrid	0.08%	0.07%
Navarra	0.10%	0.24%
Valencia	0.78%	0.80%

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Additional information  
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# RURAL HIPOTECARIO XVIII Fondo de Titulización

## Brief report

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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

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	44	12,197.17	1,117.72	0.00	13,314.89	11.19	2,985,167.72	2,998,482.61	59.03	43.52
from > 1 to = 2 months	10	6,321.60	995.43	0.00	7,317.03	6.15	683,853.38	691,170.41	13.61	47.91
from > 2 to = 3 months	3	4,323.34	535.93	0.00	4,859.27	4.08	363,972.39	368,831.66	7.26	58.64
from > 3 to = 6 months	4	8,076.32	383.27	0.00	8,459.59	7.11	278,305.13	286,764.72	5.65	51.02
from = 12 to < 18 months	2	11,328.56	1,328.00	0.00	12,656.56	10.63	113,986.50	126,643.06	2.49	42.24
from = 18 to < 24 months	3	22,086.98	4,047.02	0.00	26,134.00	21.96	265,179.11	291,313.11	5.74	42.54
from ≥ 2 years	5	38,623.30	7,655.34	0.00	46,278.64	38.88	269,783.17	316,061.81	6.22	45.96
Subtotal	71	102,957.27	16,062.71	0.00	119,019.98	100.00	4,960,247.40	5,079,267.38	100.00	45.37
Total	71	102,957.27	16,062.71	0.00	119,019.98		4,960,247.40	5,079,267.38		

### Additional information