

Brief report

Date: 07/31/2022
 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

CA-CIB
 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	68,862.75	100,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	0.1680% 09/12/2022 29.243715 Gross 23.687409 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	100,000.00	Floating 3-M Euribor+0.600% 12.Mar/Jun/Sep/Dec	0.3180% 09/12/2022 80.383333 Gross 65.110500 Net	12/12/2057 Quarterly	12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c.	n.c. n.c.
Total		182,356,795.75	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	6.64	6.17	5.75	5.37	5.03	4.72	4.45	4.20
		Final Maturity	01/29/2029	08/11/2028	03/10/2028	10/24/2027	06/24/2027	03/03/2027	11/23/2026	08/23/2026
		Date	15.26	14.51	13.76	13.01	12.51	11.75	11.26	10.75
	Without optional redemption *	Average life	6.65	6.18	5.76	5.38	5.04	4.73	4.46	4.21
		Final Maturity	02/02/2029	08/15/2028	03/14/2028	10/28/2027	06/26/2027	03/07/2027	11/26/2026	08/26/2026
		Date	16.01	15.26	14.51	13.76	13.26	12.51	12.01	11.51
Series B	With optional redemption *	Average life	15.26	14.51	13.76	13.01	12.51	11.75	11.26	10.75
		Final Maturity	09/12/2037	12/12/2036	03/12/2036	06/11/2035	12/12/2034	03/12/2034	09/12/2033	03/12/2033
		Date	15.26	14.51	13.76	13.01	12.51	11.75	11.26	10.75
	Without optional redemption *	Average life	19.36	18.73	18.09	17.45	16.82	16.21	15.60	15.02
		Final Maturity	10/17/2041	02/28/2041	07/10/2040	11/21/2039	04/05/2039	08/23/2038	01/15/2038	06/16/2037
		Date	31.02	31.02	31.02	31.02	31.02	31.02	31.02	31.02

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	% CE		At issue date		
		% CE	% CE	% CE	% CE	
Series A	88.10%	160,656,795.75	18.19%	91.49%	233,300,000.00	13.01%
Series B	11.90%	21,700,000.00	6.29%	8.51%	21,700,000.00	4.50%
Issue of Bonds		182,356,795.75		100.00%	255,000,000.00	
Reserve Fund	6.29%	11,475,000.00		4.50%	11,475,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	15,717,696.53	0.0000%	
Servicer ppal collect not yet credited	336,021.44		
Servicer ints collect not yet credited	17,732.63		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,475,000.00	0.718%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		198,660.86	0.718%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General				
	Current	At constitution date		
Count	2,656	2,999		
Principal				
Principal outstanding	178,420,781.91	255,099,895.65		
Average loan	67,176.50	85,061.65		
Minimum	0.79	26,904.19		
Maximum	304,907.18	371,537.07		
Interest rate				
Weighted average (wac)	1.13%	1.23%		
Minimum	0.00%	0.21%		
Maximum	5.29%	5.31%		
Final maturity				
Weighted average (WARM) (months)	212	248		
Minimum	09/11/2022	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%	0.74	7.11	0.09	7.76
10.01 - 20%	3.41	15.39	1.56	16.28
20.01 - 30%	8.12	25.76	4.42	25.47
30.01 - 40%	15.44	35.54	8.21	35.63
40.01 - 50%	19.68	45.34	15.30	45.41
50.01 - 60%	26.47	55.00	20.52	55.38
60.01 - 70%	18.55	64.17	25.57	65.28
70.01 - 80%	6.52	74.24	17.36	74.14
80.01 - 90%	1.07	81.98	5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	49.26		58.19	
Minimum	0.00		6.07	
Maximum	84.66		97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.92%	0.54%	0.42%	0.37%	0.35%
Annual Percentage Rate (CPR)	10.52%	6.30%	4.97%	4.37%	4.13%

Geographic distribution		
	Current	At constitution date
Andalucia	0.24%	0.20%
Aragon	88.25%	87.57%
Balearic Islands	0.20%	0.17%
Basque Country	0.26%	0.23%
Cantabria	0.09%	0.08%
Castilla-La Mancha	0.02%	0.02%
Castilla-Leon	0.08%	0.07%
Catalonia	2.78%	2.87%
Galicia	0.05%	0.12%
La Rioja	7.09%	7.56%
Madrid	0.08%	0.07%
Navarra	0.10%	0.24%
Valencia	0.77%	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: 07/31/2022

Currency: EUR

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12/13/2018

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

from > 2 to = 3 months

from > 3 to = 6 months

from > 6 to < 12 months

from = 12 to < 18 months

from = 18 to < 24 months

from ≥ 2 years

Subtotal

Caja Rural de Aragón

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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	51	11,615.39	1,533.10	0.00	13,148.49	12.47	3,675,039.84	3,688,188.33	68.29	48.01
from > 1 to = 2 months	5	2,559.53	499.82	0.00	3,059.35	2.90	396,671.68	399,731.03	7.40	51.50
from > 2 to = 3 months	7	8,839.29	1,347.88	0.00	10,187.17	9.66	625,504.92	635,682.09	11.77	54.71
from > 3 to = 6 months	2	6,883.16	110.76	0.00	6,993.92	6.64	169,967.28	176,961.20	3.28	50.98
from > 6 to < 12 months	2	2,506.49	795.40	0.00	3,301.89	3.13	65,817.59	69,119.48	1.28	64.19
from = 12 to < 18 months	1	12,398.24	843.16	0.00	13,241.40	12.56	81,606.04	94,847.44	1.76	39.17
from = 18 to < 24 months	1	10,721.07	2,384.65	0.00	13,105.72	12.43	135,589.02	148,694.74	2.75	54.14
from ≥ 2 years	4	34,738.05	7,629.45	0.00	42,367.50	40.19	145,467.98	187,835.48	3.48	45.10
Subtotal	73	90,261.22	15,144.22	0.00	105,405.44	100.00	5,295,664.35	5,401,069.79	100.00	49.07
Total	73	90,261.22	15,144.22	0.00	105,405.44		5,295,664.35	5,401,069.79		

Bond Paying Agent

Banco Santander

Market

AIAF Mercado de Renta Fija

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