

Brief report

Date: 09/30/2022
 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

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 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	66,252.05	100,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	1.2860% 12/12/2022 215.367011 Gross 174.447279 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	1.4360% 12/12/2022 362.988889 Gross 294.021000 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c.	n.c. n.c.
Total		176,266,032.65	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		
Series A	With optional redemption *	Average life	6.59	6.13	5.71	5.34	5.00	4.70	4.42	4.17	
		Final Maturity	04/14/2029	10/25/2028	05/26/2028	01/12/2028	09/10/2027	05/23/2027	02/10/2027	11/11/2026	
		Date	15.01	14.26	13.51	13.01	12.26	11.76	11.01	10.50	
	Without optional redemption *	Average life	6.60	6.14	5.72	5.34	5.01	4.70	4.43	4.18	
		Final Maturity	04/18/2029	10/30/2028	05/30/2028	01/14/2028	09/13/2027	05/25/2027	02/14/2027	11/14/2026	
		Date	16.01	15.01	14.51	13.76	13.01	12.50	11.76	11.26	
Series B	With optional redemption *	Average life	15.01	14.26	13.51	13.01	12.26	11.76	11.01	10.50	
		Final Maturity	09/12/2037	12/12/2036	03/12/2036	09/12/2035	12/12/2034	06/12/2034	09/12/2033	03/12/2033	
		Date	15.01	14.26	13.51	13.01	12.26	11.76	11.01	10.50	
	Without optional redemption *	Average life	19.17	18.55	17.91	17.28	16.66	16.05	15.45	14.87	
		Final Maturity	11/08/2041	03/25/2041	08/06/2040	12/20/2039	05/06/2039	09/25/2038	02/19/2038	07/23/2037	
		Date	30.77	30.77	30.77	30.77	30.77	30.77	30.77	30.77	

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	87.69%	154,566,032.65	18.82%	91.49%	233,300,000.00
Series B	12.31%	21,700,000.00	6.51%	8.51%	21,700,000.00
Issue of Bonds		176,266,032.65		100.00%	255,000,000.00
Reserve Fund	6.51%	11,475,000.00		4.50%	11,475,000.00

Other financial operations (current)			
Assets		Balance Interest	
		Balance	Interest
Treasury Account		13,760,553.25	0.000%
Servicer ppal collect not yet credited		189,291.71	
Servicer ints collect not yet credited		12,729.74	
Liabilities		Available	Balance Interest
Subordinated Loan L/T			11,475,000.00 1.836%
Subordinated Loan S/T			0.00
Start-up Loan L/T			33,150.16 1.836%
Start-up Loan S/T			132,400.56

Collateral: Residential mortgage loans (PTCs/MCs)

General				
	Current	At constitution date		
Count	2,622	2,999		
Principal				
Principal outstanding	174,207,670.36	255,099,895.65		
Average loan	66,440.76	85,061.65		
Minimum	513.24	26,904.19		
Maximum	302,078.34	371,537.07		
Interest rate				
Weighted average (wac)	1.40%	1.23%		
Minimum	0.00%	0.21%		
Maximum	5.29%	5.31%		
Final maturity				
Weighted average (WARM) (months)	210	248		
Minimum	10/28/2022	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%	0.77	7.20	0.09	7.76
10.01 - 20%	3.68	15.63	1.56	16.28
20.01 - 30%	8.34	25.88	4.42	25.47
30.01 - 40%	15.80	35.51	8.21	35.63
40.01 - 50%	19.97	45.43	15.30	45.41
50.01 - 60%	26.50	55.00	20.52	55.38
60.01 - 70%	18.14	64.23	25.57	65.28
70.01 - 80%	6.05	74.36	17.36	74.14
80.01 - 90%	0.76	82.03	5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	48.81		58.19	
Minimum	0.22		6.07	
Maximum	84.13		97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.78%	0.75%	0.55%	0.44%	0.36%
Annual Percentage Rate (CPR)	8.95%	8.65%	6.36%	5.15%	4.29%

Geographic distribution		
	Current	At constitution date
Andalucia	0.24%	0.20%
Aragon	88.27%	87.57%
Balearic Islands	0.21%	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	7.07%	7.56%
Madrid	0.08%	0.07%
Navarra	0.10%	0.24%
Valencia	0.75%	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.

Additional information
 Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid info@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: 09/30/2022

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

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

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	45	11,311.98	1,668.51	0.00	12,980.49	13.42	2,958,776.50	2,971,756.99	66.37	45.20
from > 1 to = 2 months	7	3,755.69	772.78	0.00	4,528.47	4.68	468,501.59	473,030.06	10.56	51.36
from > 2 to = 3 months	5	5,954.08	1,437.13	0.00	7,391.21	7.64	435,427.65	442,818.86	9.89	54.82
from > 3 to = 6 months	2	5,329.50	456.35	0.00	5,785.85	5.98	189,310.99	195,096.84	4.36	52.41
from > 6 to < 12 months	1	1,103.04	470.34	0.00	1,573.38	1.63	29,657.45	31,230.83	0.70	54.15
from = 18 to < 24 months	1	13,796.53	1,078.39	0.00	14,874.92	15.38	80,207.75	95,082.67	2.12	39.27
from ≥ 2 years	4	42,397.61	7,169.72	0.00	49,567.33	51.26	219,132.67	268,700.00	6.00	46.70
Subtotal	65	83,648.43	13,053.22	0.00	96,701.65	100.00	4,381,014.60	4,477,716.25	100.00	46.88
Total	65	83,648.43	13,053.22	0.00	96,701.65		4,381,014.60	4,477,716.25		

Additional information