

Brief report

Date: 10/31/2022  
 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 N° 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	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)						
				0,17	0,25	0,34	0,42	0,51	0,60	0,69
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	09/12/2037	12/12/2036	03/12/2036	09/12/2035	12/12/2034	06/12/2034	09/12/2033	03/12/2033
	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	09/12/2038	09/12/2037	03/12/2037	06/12/2036	09/12/2035	03/12/2035	06/12/2034	12/12/2033
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	09/12/2037	12/12/2036	03/12/2036	09/12/2035	12/12/2034	06/12/2034	09/12/2033	03/12/2033
	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	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
Series A	87.69%	154,566,032.65	18.82%	91.49%	233,300,000.00	13.01%
Series B	12.31%	21,700,000.00	6.51%	8.51%	21,700,000.00	4.50%
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	
Treasury Account		15,975,340.16	0.000%
Servicer ppal collect not yet credited		267,696.00	
Servicer ints collect not yet credited		21,523.90	
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			165,550.72 1.836%
Start-up Loan S/T			0.00

Collateral: Residential mortgage loans (PTCs/MCs)

General				
	Current	At constitution date		
Count	2,606	2,999		
Principal				
Principal outstanding	172,100,585.19	255,099,895.65		
Average loan	66,040.13	85,061.65		
Minimum	350.45	26,904.19		
Maximum	301,167.72	371,537.07		
Interest rate				
Weighted average (wac)	1.59%	1.23%		
Minimum	0.00%	0.21%		
Maximum	5.29%	5.31%		
Final maturity				
Weighted average (WARM) (months)	209	248		
Minimum	11/09/2022	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%	0.82	7.35	0.09	7.76
10.01 - 20%	3.69	15.72	1.56	16.28
20.01 - 30%	8.53	25.83	4.42	25.47
30.01 - 40%	15.95	35.45	8.21	35.63
40.01 - 50%	20.60	45.52	15.30	45.41
50.01 - 60%	26.19	55.06	20.52	55.38
60.01 - 70%	17.69	64.21	25.57	65.28
70.01 - 80%	5.76	74.19	17.36	74.14
80.01 - 90%	0.77	81.78	5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	48.56		58.19	
Minimum	0.26		6.07	
Maximum	83.87		97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.69%	0.67%	0.61%	0.47%	0.37%
Annual Percentage Rate (CPR)	7.96%	7.78%	7.05%	5.54%	4.37%

Geographic distribution		
	Current	At constitution date
Andalucia	0.24%	0.20%
Aragon	88.24%	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	7.09%	7.56%
Madrid	0.08%	0.07%
Navarra	0.10%	0.24%
Valencia	0.75%	0.80%

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# RURAL HIPOTECARIO XVIII Fondo de Titulización

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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	56	12,869.03	2,653.88	0.00	15,522.91	15.33	3,694,820.46	3,710,343.37	71.99	43.33
from > 1 to = 2 months	3	1,874.23	254.16	0.00	1,938.39	1.91	213,413.42	215,351.81	4.18	45.17
from > 2 to = 3 months	6	5,153.29	1,563.04	0.00	6,716.33	6.63	509,315.14	516,031.47	10.01	59.41
from > 3 to = 6 months	3	5,330.99	1,250.49	0.00	6,581.48	6.50	262,555.37	269,136.85	5.22	48.97
from > 6 to < 12 months	1	3,299.89	153.61	0.00	3,453.50	3.41	75,272.66	78,726.16	1.53	58.34
from = 18 to < 24 months	1	14,497.19	1,194.49	0.00	15,691.68	15.50	79,507.09	95,198.77	1.85	39.32
from ≥ 2 years	4	43,744.87	7,610.66	0.00	51,355.53	50.72	217,785.41	269,140.94	5.22	46.78
Subtotal	74	86,569.49	14,690.33	0.00	101,259.82	100.00	5,052,669.55	5,153,929.37	100.00	45.17
Total	74	86,569.49	14,690.33	0.00	101,259.82		5,052,669.55	5,153,929.37		