

Brief report

Date: 12/31/2022  
 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 DBRS / Moody's	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0305393003	12/13/2018 2,333	63,594.08 148,364,988.64	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	2.4270% 03/13/2023 390.144381 Gross 316.016949 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secutorial	AAA (sf) Aa1 (sf)	AA (high) Aa1
Series B ES0305393011	12/13/2018 217	100,000.00 21,700,000.00	100,000.00 21,700,000.00	Floating 3-M Euribor+0.600% 12.Mar/Jun/Sep/Dec	2.5770% 03/13/2023 651.408333 Gross 527.640750 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secutorial	n.c. n.c.	n.c. n.c.
Total		170,064,988.64	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	6.63	6.15	5.73	5.35	5.01	4.70	4.42	4.17
		Final Maturity	07/27/2029	02/04/2029	09/02/2028	04/16/2028	12/14/2027	08/23/2027	05/14/2027	02/11/2027
		Date	12/12/2037	03/12/2037	06/12/2036	09/12/2035	03/12/2035	06/12/2034	12/12/2033	06/12/2033
	Without optional redemption *	Average life	6.64	6.16	5.74	5.36	5.02	4.71	4.43	4.18
		Final Maturity	07/31/2029	02/07/2029	09/06/2028	04/20/2028	12/17/2027	08/27/2027	05/17/2027	02/14/2027
		Date	09/12/2038	12/12/2037	03/12/2037	06/12/2036	12/12/2035	03/12/2035	09/12/2034	03/12/2034
Series B	With optional redemption *	Average life	15.01	14.26	13.51	12.76	12.25	11.51	11.01	10.51
		Final Maturity	12/11/2037	03/12/2037	06/12/2036	09/11/2035	03/11/2035	06/12/2034	12/12/2033	06/12/2033
		Date	12/12/2037	03/12/2037	06/12/2036	09/12/2035	03/12/2035	06/12/2034	12/12/2033	06/12/2033
	Without optional redemption *	Average life	19.07	18.45	17.82	17.20	16.58	15.97	15.38	14.80
		Final Maturity	12/31/2041	05/19/2041	10/03/2040	02/18/2040	07/06/2039	11/27/2038	04/24/2038	09/26/2037
		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	% CE		
Series A	87.24%	148,364,988.64	19.51%	91.49%	233,300,000.00	13.01%
Series B	12.76%	21,700,000.00	6.75%	8.51%	21,700,000.00	4.50%
Issue of Bonds		170,064,988.64		100.00%	255,000,000.00	
Reserve Fund	6.75%	11,475,000.00	4.50%		11,475,000.00	

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	15,163,613.57
Servicer ppal collect not yet credited	188,214.41		
Servicer ints collect not yet credited	18,938.42		
Liabilities	Available	Balance	Interest
	Subordinated Loan L/T	11,475,000.00	2.977%
	Subordinated Loan S/T	0.00	
	Start-up Loan L/T	0.00	
Start-up Loan S/T	132,440.58		

Collateral: Residential mortgage loans (PTCs/MCs)

General				
	Current	At constitution date		
Count	2,568	2,999		
Principal				
Principal outstanding	166,695,952.60	255,099,895.65		
Average loan	64,912.75	85,061.65		
Minimum	247.72	26,904.19		
Maximum	299,343.41	371,537.07		
Interest rate				
Weighted average (wac)	2.49%	1.23%		
Minimum	0.00%	0.21%		
Maximum	6.53%	5.31%		
Final maturity				
Weighted average (WARM) (months)	207	248		
Minimum	01/10/2023	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	7.20	0.09	7.76
10.01 - 20%	4.22	15.86	1.56	16.28
20.01 - 30%	8.14	25.71	4.42	25.47
30.01 - 40%	15.76	35.18	8.21	35.63
40.01 - 50%	21.76	45.48	15.30	45.41
50.01 - 60%	26.28	55.09	20.52	55.38
60.01 - 70%	16.99	64.17	25.57	65.28
70.01 - 80%	5.46	74.08	17.36	74.14
80.01 - 90%	0.57	81.91	5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	48.15		58.19	
Minimum	0.09		6.07	
Maximum	83.44		97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.63%	0.94%	0.85%	0.58%	0.40%
Annual Percentage Rate (CPR)	17.92%	10.76%	9.71%	6.72%	4.70%

Geographic distribution		
	Current	At constitution date
Andalucia	0.24%	0.20%
Aragon	88.34%	87.57%
Balearic Islands	0.21%	0.17%
Basque Country	0.26%	0.23%
Cantabria	0.10%	0.08%
Castilla-La Mancha	0.02%	0.02%
Castilla-Leon	0.08%	0.07%
Catalonia	2.64%	2.87%
Galicia	0.05%	0.12%
La Rioja	7.11%	7.56%
Madrid	0.09%	0.07%
Navarra	0.10%	0.24%
Valencia	0.75%	0.80%

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Additional information  
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# RURAL HIPOTECARIO XVIII Fondo de Titulización

## Brief report

Date: 12/31/2022

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

from > 1 to = 2 months

from > 2 to = 3 months

from > 3 to = 6 months

from > 6 to < 12 months

from = 18 to < 24 months

from ≥ 2 years

Subtotal

Total

CA-CIB

Banco Cooperativo Español

Underwriter

Caja Rural de Aragón

Subordinated Loan

Caja Rural de Aragón

Fund Auditor

KPMG Auditores

Treasury Account

Banco Santander

Register of Book Securities

Iberclear

Bond Paying Agent

Banco Santander

Market

AIAF Mercado de Renta Fija

Assets Custodian

Banco Cooperativo Español

Start-up Loan

Caja Rural de Aragón

Service Credit Support Provider

Banco Cooperativo Español

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	40	10,132.30	2,870.04	0.00	13,002.34	12.94	2,833,524.48	2,846,526.82	67.58	44.94
from > 1 to = 2 months	6	3,398.68	1,630.10	0.00	5,028.78	5.00	478,718.43	483,747.21	11.48	56.64
from > 2 to = 3 months	4	3,741.91	1,459.68	0.00	5,201.59	5.18	377,020.65	382,222.24	9.07	55.58
from > 3 to = 6 months	1	1,485.55	57.58	0.00	1,543.13	1.54	54,910.89	56,454.02	1.34	38.31
from > 6 to < 12 months	1	3,673.79	384.21	0.00	4,058.00	4.04	74,423.27	78,481.27	1.86	58.16
from = 18 to < 24 months	1	15,901.55	1,423.65	0.00	17,325.20	17.24	78,102.73	95,427.93	2.27	39.41
from ≥ 2 years	4	45,858.27	8,484.25	0.00	54,342.52	54.07	214,831.24	269,173.76	6.39	46.79
Subtotal	57	84,192.05	16,309.51	0.00	100,501.56	100.00	4,111,531.69	4,212,033.25	100.00	46.92
Total	57	84,192.05	16,309.51	0.00	100,501.56		4,111,531.69	4,212,033.25		

### Additional information