

Brief report

Date: 03/31/2023
 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	DBRS / Moody's	Original	
Series A ES0305393003	12/13/2018 2,333	60,097.97	100,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	3.3980% 06/12/2023 516.204836 Gross 418.125917 Net	12/12/2057	Quarterly	"Pass-Through" Secuential	AAA (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	3.5480% 06/12/2023 896.855556 Gross 726.453000 Net	12/12/2057	Quarterly	"Pass-Through" Secuential	n.c.	n.c. n.c.
Total		161,908,564.01	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)						Final Maturity	Date
				2.00	3.00	4.00	5.00	6.00	7.00		
Series A	With optional redemption *	Average life	6.72	6.23	5.79	5.40	5.05	4.74	4.45	4.19	
		Final Maturity	11/28/2029	06/03/2029	12/25/2028	08/04/2028	03/28/2028	12/05/2027	08/24/2027	05/20/2027	
		Date	15.01	14.26	13.51	12.76	12.01	11.51	11.01	10.26	
	Without optional redemption *	Average life	6.73	6.24	5.80	5.41	5.06	4.75	4.46	4.20	
		Final Maturity	12/01/2029	06/06/2029	12/29/2028	08/08/2028	04/02/2028	12/09/2027	08/27/2027	05/24/2027	
		Date	15.76	15.01	14.26	13.51	13.01	12.26	11.76	11.01	
Series B	With optional redemption *	Average life	15.01	14.26	13.51	12.76	12.01	11.51	11.01	10.26	
		Final Maturity	03/12/2038	06/12/2037	09/11/2036	12/12/2035	03/12/2035	09/12/2034	03/12/2034	06/12/2033	
		Date	15.01	14.26	13.51	12.76	12.01	11.51	11.01	10.26	
	Without optional redemption *	Average life	19.00	18.39	17.76	17.14	16.53	15.92	15.33	14.75	
		Final Maturity	03/07/2042	07/26/2041	12/12/2040	04/28/2040	09/16/2039	02/06/2039	07/05/2038	12/07/2037	
		Date	30.27	30.27	30.27	30.27	30.27	30.27	30.27	30.27	
			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	86.60%	140,208,564.01	20.49%	91.49%	233,300,000.00	13.01%
Series B	13.40%	21,700,000.00	7.09%	8.51%	21,700,000.00	4.50%
Issue of Bonds		161,908,564.01		100.00%	255,000,000.00	
Reserve Fund	7.09%	11,475,000.00		4.50%	11,475,000.00	

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	14,511,866.52
Servicer ppal collect not yet credited	34,814.64		
Servicer ints collect not yet credited	14,739.97		
Liabilities	Available	Balance	Interest
	Subordinated Loan L/T	11,475,000.00	3.646%
	Subordinated Loan S/T	0.00	
	Start-up Loan L/T	0.00	
Start-up Loan S/T	99,330.44		

Collateral: Residential mortgage loans (PTCs/MCs)

General				
	Current		At constitution date	
	Count		Count	
Principal	2,493		2,999	
Principal outstanding		159,375,517.37		255,099,895.65
Average loan		63,929.21		85,061.65
Minimum		364.38		26,904.19
Maximum		296,817.14		371,537.07
Interest rate				
Weighted average (wac)		3.48%		1.23%
Minimum		0.07%		0.21%
Maximum		7.24%		5.31%
Final maturity				
Weighted average (WARM) (months)		205		248
Minimum		04/02/2023		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%	0.90	7.26	0.09	7.76
10.01 - 20%	4.35	15.67	1.56	16.28
20.01 - 30%	9.04	25.93	4.42	25.47
30.01 - 40%	15.21	35.13	8.21	35.63
40.01 - 50%	22.56	45.35	15.30	45.41
50.01 - 60%	26.12	55.00	20.52	55.38
60.01 - 70%	16.46	64.10	25.57	65.28
70.01 - 80%	4.81	74.06	17.36	74.14
80.01 - 90%	0.55	81.48	5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	47.59		58.19	
Minimum	0.16		6.07	
Maximum	82.80		97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.11%	0.98%	0.97%	0.76%	0.44%
Annual Percentage Rate (CPR)	12.54%	11.19%	11.08%	8.75%	5.10%

Geographic distribution		
	Current	At constitution date
Andalucia	0.25%	0.20%
Aragon	88.33%	87.57%
Balearic Islands	0.22%	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	7.21%	7.56%
Madrid	0.09%	0.07%
Navarra	0.11%	0.24%
Valencia	0.64%	0.80%

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Additional information
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RURAL HIPOTECARIO XVIII Fondo de Titulización



Brief report

Date: 03/31/2023

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 ≥ 2 years

CA-CIB

Banco Cooperativo Español

Underwriter

Caja Rural de Aragón

Banco Cooperativo Español

Bond Paying Agent

Banco Santander

Market

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Register of Book Securities

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Treasury Account

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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	47	10,626.36	4,262.36	0.00	14,888.72	17.81	2,950,194.67	2,965,083.39	70.70	42.16
from > 1 to = 2 months	8	2,796.90	1,854.68	0.00	4,651.58	5.56	431,445.98	436,097.56	10.40	49.03
from > 2 to = 3 months	4	3,565.63	2,072.78	0.00	5,638.41	6.75	355,814.43	361,452.84	8.62	57.37
from > 3 to = 6 months	2	3,450.52	916.93	0.00	4,367.45	5.22	145,185.81	149,553.26	3.57	47.88
from > 6 to < 12 months	1	3,541.51	673.93	0.00	4,215.44	5.04	73,143.99	77,359.43	1.84	57.33
from ≥ 2 years	4	44,364.67	5,463.99	0.00	49,828.66	59.61	154,488.13	204,316.79	4.87	37.64
Subtotal	66	68,345.59	15,244.67	0.00	83,590.26	100.00	4,110,273.01	4,193,863.27	100.00	43.95
Total	66	68,345.59	15,244.67	0.00	83,590.26		4,110,273.01	4,193,863.27		