

Brief report

Date: 08/31/2023
 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
 Soci te G n rale

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Soci te G n rale

Assets Custodian
 Banco Cooperativo Espa ol

Start-up Loan
 Caja Rural de Arag n

Subordinated Loan
 Caja Rural de Arag n

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	56,936.27 132,832,317.91 56.94%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	3.9360% 09/12/2023 572.702961 Gross 463.889398 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 21,700,000.00 100.00%	100,000.00 21,700,000.00	Floating 3-M Euribor+0.600% 12.Mar/Jun/Sep/Dec	4.0860% 09/12/2023 1,044.200000 Gross 845.802000 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secutorial	n.c. n.c.	n.c. n.c.
Total		154,532,317.91	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	Years	6.76	6.26	5.82	5.43	5.07	4.75	4.46	4.20
		Final Maturity	Years	03/14/2030	09/14/2029	04/04/2029	11/12/2028	07/04/2028	03/10/2028	11/24/2027	08/22/2027
		Date		03/12/2038	06/12/2037	09/12/2036	03/12/2036	06/12/2035	12/12/2034	03/12/2034	09/12/2033
	Without optional redemption *	Average life	Years	6.77	6.28	5.83	5.44	5.08	4.76	4.47	4.21
		Final Maturity	Years	03/19/2030	09/19/2029	04/09/2029	11/15/2028	07/08/2028	03/13/2028	11/29/2027	08/25/2027
		Date		03/12/2039	06/12/2038	09/12/2037	12/12/2036	03/12/2036	09/12/2035	12/12/2034	06/12/2034
Series B	With optional redemption *	Average life	Years	14.76	14.01	13.26	12.76	12.01	11.51	10.76	10.26
		Final Maturity	Years	03/12/2038	06/12/2037	09/12/2036	03/12/2036	06/11/2035	12/12/2034	03/12/2034	09/12/2033
		Date		03/12/2038	06/12/2037	09/12/2036	03/12/2036	06/12/2035	12/12/2034	03/12/2034	09/12/2033
	Without optional redemption *	Average life	Years	18.86	18.26	17.64	17.03	16.42	15.81	15.22	14.65
		Final Maturity	Years	04/16/2042	09/08/2041	01/27/2041	06/16/2040	11/06/2039	04/01/2039	08/29/2038	01/31/2038
		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	85.96%	132,832,317.91	21.47%	91.49%	233,300,000.00
Series B	14.04%	21,700,000.00	7.43%	8.51%	21,700,000.00
Issue of Bonds		154,532,317.91		100.00%	255,000,000.00
Reserve Fund	7.43%	11,475,000.00		4.50%	11,475,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	19,968,267.09
Servicer ppal collect not yet credited	24,290.45		
Servicer ints collect not yet credited	18,052.13		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,475,000.00	4.486%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		66,220.30	4.486%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General				
		Current	At constitution date	
		Count	Count	Count
Principal		2,403	2,403	2,999
Principal outstanding		147,651,951.71	255,099,895.65	
Average loan		61,444.84	85,061.65	
Minimum		166.22	26,904.19	
Maximum		293,297.17	371,537.07	
Interest rate				
Weighted average (wac)		4.74%	1.23%	
Minimum		1.44%	0.21%	
Maximum		8.86%	5.31%	
Final maturity				
Weighted average (WARM) (months)		199	248	
Minimum		09/01/2023	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%	1.08	7.23	0.09	7.76
10.01 - 20%	4.64	15.63	1.56	16.28
20.01 - 30%	9.99	25.74	4.42	25.47
30.01 - 40%	15.75	34.99	8.21	35.63
40.01 - 50%	23.38	45.31	15.30	45.41
50.01 - 60%	25.33	54.86	20.52	55.38
60.01 - 70%	15.00	64.01	25.57	65.28
70.01 - 80%	4.51	74.19	17.36	74.14
80.01 - 90%	0.31	81.63	5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	46.58		58.19	
Minimum	0.04		6.07	
Maximum	81.96		97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.97%	1.08%	1.07%	0.99%	0.49%
Annual Percentage Rate (CPR)	10.99%	12.25%	12.11%	11.30%	5.73%

Geographic distribution		
	Current	At constitution date
Andalucia	0.26%	0.20%
Aragon	88.09%	87.57%
Balearic Islands	0.23%	0.17%
Basque Country	0.27%	0.23%
Cantabria	0.11%	0.08%
Castilla-La Mancha	0.01%	0.02%
Castilla-Leon	0.08%	0.07%
Catalonia	2.65%	2.87%
Galicia	0.05%	0.12%
La Rioja	7.39%	7.56%
Madrid	0.10%	0.07%
Navarra	0.11%	0.24%
Valencia	0.65%	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.
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Additional information
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 Official register CNMV: C/ Edison, 4 - 28006 Madrid www.cnmv.com

RURAL HIPOTECARIO XVIII Fondo de Titulización

Brief report

Date: 08/31/2023

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

Servicer Credit Support Provider

Banco Cooperativo Español

Bond Paying Agent

Société Générale

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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	54	10,131.99	6,808.22	0.00	16,940.21	6.61	3,374,898.16	3,391,838.37	22.92	43.62
from > 1 to = 2 months	149	71,796.90	83,524.60	0.00	155,321.50	60.65	10,274,941.66	10,430,263.16	70.47	43.56
from > 2 to = 3 months	5	3,496.58	3,617.39	0.00	7,113.97	2.78	326,233.13	333,347.10	2.25	49.22
from > 3 to = 6 months	4	4,927.26	4,317.37	0.00	9,244.63	3.61	260,638.23	269,882.86	1.82	56.84
from > 6 to < 12 months	2	6,981.20	3,490.77	0.00	10,471.97	4.09	160,725.67	171,197.64	1.16	57.08
from ≥ 2 years	4	50,109.59	6,896.34	0.00	57,005.93	22.26	146,507.05	203,512.98	1.38	37.49
Subtotal	218	147,443.52	108,654.69	0.00	256,098.21	100.00	14,543,943.90	14,800,042.11	100.00	43.89
Total	218	147,443.52	108,654.69	0.00	256,098.21		14,543,943.90	14,800,042.11		

Additional information