

Brief report

Date: 01/31/2024
 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
 Société Générale

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Société Générale

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 DBRS / Moody's	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0305393003	12/13/2018 2,333	50,883.27 118,710,668.91 50.88%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	4.4190% 03/12/2024 568.378847 Gross 460.386866 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	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	4.5690% 03/12/2024 1,154.941667 Gross 935.502750 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		140,410,668.91	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)						
				0,17	0,25	0,34	0,42	0,51	0,60	0,69
Series A	With optional redemption *	Average life	6.60	6.11	5.67	5.28	4.94	4.62	4.34	4.09
		Final Maturity	07/15/2030	01/18/2030	08/12/2029	03/23/2029	11/17/2028	07/24/2028	04/13/2028	01/11/2028
		Date	14.26	13.51	12.76	12.01	11.51	10.76	10.25	9.76
	Without optional redemption *	Average life	6.61	6.12	5.69	5.30	4.95	4.64	4.35	4.10
		Final Maturity	07/19/2030	01/22/2030	08/17/2029	03/28/2029	11/21/2028	07/30/2028	04/18/2028	01/16/2028
		Date	15.01	14.26	13.51	13.01	12.26	11.76	11.01	10.51
Series B	With optional redemption *	Average life	14.26	13.51	12.76	12.01	11.51	10.76	10.25	9.76
		Final Maturity	03/12/2038	06/12/2037	09/11/2036	12/12/2035	06/12/2035	09/12/2034	03/12/2034	09/12/2033
		Date	14.26	13.51	12.76	12.01	11.51	10.76	10.25	9.76
	Without optional redemption *	Average life	18.31	17.71	17.11	16.51	15.91	15.33	14.75	14.20
		Final Maturity	03/29/2042	08/24/2041	01/17/2041	06/11/2040	11/06/2039	04/06/2039	09/09/2038	02/18/2038
		Date	29.52	29.52	29.52	29.52	29.52	29.52	29.52	29.52
Reserve Fund		8.17%	11,475,000.00	4.50%	11,475,000.00					

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	84.55%	118,710,668.91	23.62%	91.49%	233,300,000.00
Series B	15.45%	21,700,000.00	8.17%	8.51%	21,700,000.00
Issue of Bonds		140,410,668.91		100.00%	255,000,000.00
Reserve Fund	8.17%	11,475,000.00		4.50%	11,475,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	17,854,209.65
Servicer ppal collect not yet credited	39,598.33		
Servicer ints collect not yet credited	23,982.90		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,475,000.00	4.969%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General				
	Current	At constitution date		
		Count	Count	Count
Count	2,278	2,278	2,278	2,999
Principal				
Principal outstanding	135,262,957.81	135,262,957.81	255,099,895.65	
Average loan	59,377.94	59,377.94	85,061.65	
Minimum	141.88	141.88	26,904.19	
Maximum	290,147.53	290,147.53	371,537.07	
Interest rate				
Weighted average (wac)	5.27%	5.27%	1.23%	
Minimum	0.00%	0.00%	0.21%	
Maximum	8.86%	8.86%	5.31%	
Final maturity				
Weighted average (WARM) (months)	194	194	248	
Minimum	02/11/2024	02/11/2024	06/30/2021	
Maximum	07/17/2053	07/17/2053	07/17/2053	
Index (principal outstanding distribution)				
1-year EURIBOR/MIBOR (Mortgage Market)	99.99%	99.99%	99.98%	
Mortgage Market: All Institutions	0.01%	0.01%	0.01%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	1.28	7.13	0.09	7.76
10.01 - 20%	5.10	15.68	1.56	16.28
20.01 - 30%	10.98	25.47	4.42	25.47
30.01 - 40%	16.40	35.25	8.21	35.63
40.01 - 50%	23.88	45.31	15.30	45.41
50.01 - 60%	24.29	54.79	20.52	55.38
60.01 - 70%	14.12	63.64	25.57	65.28
70.01 - 80%	3.73	73.99	17.36	74.14
80.01 - 90%	0.22	80.93	5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	45.52	45.52	58.19	58.19
Minimum	0.12	0.12	6.07	6.07
Maximum	81.34	81.34	97.17	97.17

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.05%	1.40%	1.23%	1.15%	0.56%
Annual Percentage Rate (CPR)	11.86%	15.60%	13.84%	12.96%	6.46%

Geographic distribution		
	Current	At constitution date
Andalucia	0.28%	0.20%
Aragon	87.94%	87.57%
Balearic Islands	0.12%	0.17%
Basque Country	0.29%	0.23%
Cantabria	0.11%	0.08%
Castilla-La Mancha	0.01%	0.02%
Castilla-Leon	0.09%	0.07%
Catalonia	2.67%	2.87%
Galicia	0.06%	0.12%
La Rioja	7.57%	7.56%
Madrid	0.10%	0.07%
Navarra	0.12%	0.24%
Valencia	0.63%	0.80%

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Additional information
 Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid ☎ www.edt-sg.com ✉ info@edt-sg.com
 Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ www.cnmv.com

RURAL HIPOTECARIO XVIII Fondo de Titulización

Brief report

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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	72	11,237.32	10,194.83	0.00	21,432.15	15.76	4,454,797.04	4,476,228.19	72.88	41.28
from > 1 to = 2 months	8	3,369.72	3,738.21	0.00	7,107.93	5.23	502,382.46	509,500.39	8.30	48.00
from > 2 to = 3 months	2	865.60	1,723.22	0.00	2,588.82	1.90	137,671.14	140,259.96	2.28	60.37
from > 3 to = 6 months	7	5,163.52	5,142.46	0.00	10,305.98	7.58	305,007.83	315,313.81	5.13	47.21
from > 6 to < 12 months	6	10,884.51	11,913.28	0.00	22,797.79	16.77	397,394.71	420,192.50	6.84	52.17
from = 12 to < 18 months	1	5,033.25	2,835.88	0.00	7,869.13	5.79	69,390.02	77,259.15	1.26	57.25
from ≥ 2 years	4	54,806.12	9,066.70	0.00	63,872.82	46.97	139,082.77	202,955.59	3.30	37.39
Subtotal	100	91,360.04	44,614.58	0.00	135,974.62	100.00	6,005,735.97	6,141,710.59	100.00	42.98
Total	100	91,360.04	44,614.58	0.00	135,974.62		6,005,735.97	6,141,710.59		

Underwriter

Caja Rural de Aragón

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