

Brief report

Date: 02/29/2024
 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 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	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" 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	4.5690% 03/12/2024 1,154.941667 Gross 935.502750 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secutorial	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)							Final Maturity	Date	
				0,17	0,25	0,34	0,42	0,51	0,60	0,69			0,78
Series A	With optional redemption *	Average life	Years	6.60	6.11	5.67	5.28	4.94	4.62	4.34	4.09		
		Final Maturity	Years	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		03/12/2038	06/12/2037	09/12/2036	12/12/2035	06/12/2035	09/12/2034	03/12/2034	09/12/2033		
	Without optional redemption *	Average life	Years	6.61	6.12	5.69	5.30	4.95	4.64	4.35	4.10		
		Final Maturity	Years	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		12/12/2038	03/12/2038	06/12/2037	12/12/2036	03/12/2036	09/12/2035	12/12/2034	06/12/2034		
Series B	With optional redemption *	Average life	Years	14.26	13.51	12.76	12.01	11.51	10.76	10.25	9.76		
		Final Maturity	Years	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		03/12/2038	06/12/2037	09/11/2036	12/12/2035	06/12/2035	09/12/2034	03/12/2034	09/12/2033		
	Without optional redemption *	Average life	Years	18.31	17.71	17.11	16.51	15.91	15.33	14.75	14.20		
		Final Maturity	Years	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		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		
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	19,921,370.33
Servicer ppal collect not yet credited	110,712.41		
Servicer ints collect not yet credited	68,138.49		
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	
Principal	2,261		2,999	
Principal outstanding		133,712,057.96		255,099,895.65
Average loan		59,138.46		85,061.65
Minimum		71.12		26,904.19
Maximum		289,510.49		371,537.07
Interest rate				
Weighted average (wac)		5.26%		1.23%
Minimum		0.00%		0.21%
Maximum		8.86%		5.31%
Final maturity				
Weighted average (WARM) (months)		193		248
Minimum		03/05/2024		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%	1.39	7.29	0.09	7.76
10.01 - 20%	4.95	15.68	1.56	16.28
20.01 - 30%	11.08	25.43	4.42	25.47
30.01 - 40%	16.48	35.20	8.21	35.63
40.01 - 50%	24.17	45.30	15.30	45.41
50.01 - 60%	24.41	54.83	20.52	55.38
60.01 - 70%	13.90	63.69	25.57	65.28
70.01 - 80%	3.40	74.09	17.36	74.14
80.01 - 90%	0.22	80.79	5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	45.38		58.19	
Minimum	0.06		6.07	
Maximum	81.23		97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.69%	1.19%	1.18%	1.13%	0.56%
Annual Percentage Rate (CPR)	8.01%	13.38%	13.25%	12.74%	6.49%

Geographic distribution		
	Current	At constitution date
Andalucia	0.28%	0.20%
Aragon	88.03%	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	0.07%	0.07%
Catalonia	2.68%	2.87%
Galicia	0.06%	0.12%
La Rioja	7.47%	7.56%
Madrid	0.10%	0.07%
Navarra	0.12%	0.24%
Valencia	0.63%	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

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12/13/2018

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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	70	13,405.97	9,595.48	0.00	23,001.45	15.53	4,882,472.76	4,905,474.21	73.28	42.69
from > 1 to = 2 months	8	4,555.79	2,721.68	0.00	7,277.47	4.91	414,145.69	421,423.16	6.30	35.74
from > 2 to = 3 months	4	2,450.97	3,793.29	0.00	6,244.26	4.22	351,473.36	357,717.62	5.34	59.51
from > 3 to = 6 months	7	6,114.48	5,888.91	0.00	12,003.39	8.11	295,254.45	307,257.84	4.59	46.90
from > 6 to < 12 months	6	12,261.02	13,439.66	0.00	25,700.68	17.36	396,018.20	421,718.88	6.30	52.36
from = 12 to < 18 months	1	5,401.16	3,111.88	0.00	8,513.04	5.75	69,022.11	77,535.15	1.16	57.46
from ≥ 2 years	4	55,829.10	9,516.50	0.00	65,345.60	44.13	137,539.90	202,885.50	3.03	37.38
Subtotal	100	100,018.49	48,067.40	0.00	148,085.89	100.00	6,545,926.47	6,694,012.36	100.00	43.44
Total	100	100,018.49	48,067.40	0.00	148,085.89		6,545,926.47	6,694,012.36		

Additional information