

Brief report

Date: 05/31/2024
 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
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Start-up Loan
 Caja Rural de Aragón

Subordinated Loan
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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	Current
Series A ES0305393003	12/13/2018 2,333	47.972.02 111,918,722.66 47.97%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	4.3900% 06/12/2024 538.192762 Gross 435.936137 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	4.5400% 06/12/2024 1,160,222222 Gross 939.780000 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		133,618,722.66	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	6.43	5.96	5.53	5.16	4.82	4.52	4.24	4.00
		Final Maturity	08/14/2030	02/22/2030	09/21/2029	05/08/2029	01/03/2029	09/15/2028	06/08/2028	03/10/2028
		Date	12/12/2037	03/12/2037	06/12/2036	12/12/2035	03/12/2035	09/12/2034	03/12/2034	09/12/2033
	Without optional redemption *	Average life	6.44	5.97	5.55	5.17	4.83	4.53	4.26	4.01
		Final Maturity	08/19/2030	02/28/2030	09/27/2029	05/12/2029	01/09/2029	09/20/2028	06/12/2028	03/14/2028
		Date	09/12/2038	03/12/2038	06/12/2037	09/12/2036	03/12/2036	06/12/2035	12/12/2034	06/12/2034
Series B	With optional redemption *	Average life	13.76	13.01	12.26	11.76	11.01	10.51	10.01	9.51
		Final Maturity	12/12/2037	03/12/2037	06/12/2036	12/12/2035	03/11/2035	09/12/2034	03/12/2034	09/12/2033
		Date	12/12/2037	03/12/2037	06/12/2036	12/12/2035	03/12/2035	09/12/2034	03/12/2034	09/12/2033
	Without optional redemption *	Average life	17.95	17.36	16.76	16.16	15.58	15.00	14.44	13.89
		Final Maturity	02/16/2042	07/15/2041	12/09/2040	05/06/2040	10/05/2039	03/08/2039	08/14/2038	01/27/2038
		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	83.76%	111,918,722.66	24.83%	91.49%	233,300,000.00
Series B	16.24%	21,700,000.00	8.59%	8.51%	21,700,000.00
Issue of Bonds		133,618,722.66		100.00%	255,000,000.00
Reserve Fund	8.59%	11,475,000.00		4.50%	11,475,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	18,551,345.07
Servicer ppal collect not yet credited	134,919.13		
Servicer ints collect not yet credited	19,798.50		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,475,000.00	4,928.91
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	2,197	2,999		
Principal				
Principal outstanding	128,292,994.93	255,099,895.65		
Average loan	58,394.63	85,061.65		
Minimum	268.05	26,904.19		
Maximum	287,503.69	371,537.07		
Interest rate				
Weighted average (wac)	5.16%	1.23%		
Minimum	0.00%	0.21%		
Maximum	8.86%	5.31%		
Final maturity				
Weighted average (WARM) (months)	191	248		
Minimum	06/11/2024	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%	1.42	7.21	0.09	7.76
10.01 - 20%	5.25	15.62	1.56	16.28
20.01 - 30%	11.45	25.43	4.42	25.47
30.01 - 40%	17.41	35.38	8.21	35.63
40.01 - 50%	23.77	45.38	15.30	45.41
50.01 - 60%	24.62	54.84	20.52	55.38
60.01 - 70%	12.71	63.65	25.57	65.28
70.01 - 80%	3.22	74.10	17.36	74.14
80.01 - 90%	0.15	80.74	5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	44.88		58.19	
Minimum	0.27		6.07	
Maximum	80.89		97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.53%	0.88%	1.04%	1.09%	0.57%
Annual Percentage Rate (CPR)	16.93%	10.11%	11.76%	12.35%	6.67%

Geographic distribution		
	Current	At constitution date
Andalucia	0.29%	0.20%
Aragon	87.84%	87.57%
Balearic Islands	0.13%	0.17%
Basque Country	0.29%	0.23%
Cantabria	0.12%	0.08%
Castilla-La Mancha	0.01%	0.02%
Castilla-Leon	0.08%	0.07%
Catalonia	2.70%	2.87%
Galicia	0.06%	0.12%
La Rioja	7.62%	7.56%
Madrid	0.11%	0.07%
Navarra	0.12%	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



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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	38	7,384.41	6,617.52	0.00	14,001.93	8.87	2,492,454.05	2,506,455.98	54.39	42.82
from > 1 to = 2 months	11	10,007.49	4,853.33	0.00	14,860.82	9.41	672,769.45	687,630.27	14.92	35.06
from > 2 to = 3 months	4	2,323.42	3,391.96	0.00	5,715.38	3.62	285,751.39	291,466.77	6.33	47.57
from > 3 to = 6 months	8	9,933.04	7,829.56	0.00	17,762.60	11.25	472,626.32	490,388.92	10.64	42.97
from > 6 to < 12 months	5	11,302.30	11,705.63	0.00	23,007.93	14.57	305,211.12	328,219.05	7.12	49.73
from = 12 to < 18 months	2	8,291.72	5,029.49	0.00	13,321.21	8.44	88,330.02	101,651.23	2.21	54.64
from ≥ 2 years	4	58,529.35	10,727.12	0.00	69,256.47	43.85	132,866.41	202,122.88	4.39	37.24
Subtotal	72	107,771.73	50,154.61	0.00	157,926.34	100.00	4,450,008.76	4,607,935.10	100.00	42.05
Total	72	107,771.73	50,154.61	0.00	157,926.34		4,450,008.76	4,607,935.10		