

Brief report

Date: 07/31/2024
 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	45,653.40 106,509,382.20 45.65%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	4.1930% 09/12/2024 489.196471 Gross 396.249142 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	4.3430% 09/12/2024 1,109.87778 Gross 899.001000 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		128,209,382.20	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								
				2.00	3.00	4.00	5.00	6.00	7.00	8.00		9.00							
Series A	With optional redemption *	Average life	6.24	5.80	5.39	5.02	4.70	4.41	4.14	3.90	Date	09/07/2030	03/28/2030	10/30/2029	06/18/2029	02/20/2029	11/06/2028	08/02/2028	05/06/2028
		Final Maturity	13.26	12.76	12.01	11.26	10.75	10.26	9.75	9.26	Date	09/12/2037	03/12/2037	06/12/2036	09/12/2035	03/12/2035	09/12/2034	03/12/2034	09/12/2033
			6.26	5.81	5.40	5.04	4.71	4.42	4.15	3.91		09/14/2030	04/01/2030	11/04/2029	06/24/2029	02/25/2029	11/10/2028	08/05/2028	05/10/2028
	Without optional redemption *	Average life	14.26	13.51	12.76	12.26	11.51	11.01	10.51	10.01	Date	09/12/2038	12/12/2037	03/12/2037	09/12/2036	12/12/2035	06/12/2035	12/12/2034	06/12/2034
		Final Maturity	13.26	12.76	12.01	11.26	10.75	10.26	9.75	9.26	Date	09/12/2037	03/12/2037	06/12/2036	09/12/2035	03/12/2035	09/12/2034	03/12/2034	09/12/2033
			17.55	16.97	16.38	15.80	15.23	14.66	14.11	13.58	Date	12/26/2041	05/28/2041	10/26/2040	03/27/2040	08/30/2039	02/05/2039	07/20/2038	01/07/2038
Series B	With optional redemption *	Average life	6.26	5.81	5.40	5.04	4.71	4.42	4.15	3.91	Date	09/12/2038	12/12/2037	03/12/2037	09/12/2036	12/12/2035	06/12/2035	12/12/2034	06/12/2034
		Final Maturity	13.26	12.76	12.01	11.26	10.75	10.26	9.75	9.26	Date	09/12/2037	03/12/2037	06/12/2036	09/12/2035	03/12/2035	09/12/2034	03/12/2034	09/12/2033
			17.55	16.97	16.38	15.80	15.23	14.66	14.11	13.58	Date	12/26/2041	05/28/2041	10/26/2040	03/27/2040	08/30/2039	02/05/2039	07/20/2038	01/07/2038
	Without optional redemption *	Average life	13.26	12.76	12.01	11.26	10.75	10.26	9.75	9.26	Date	09/12/2037	03/12/2037	06/12/2036	09/12/2035	03/12/2035	09/12/2034	03/12/2034	09/12/2033
		Final Maturity	13.26	12.76	12.01	11.26	10.75	10.26	9.75	9.26	Date	09/12/2037	03/12/2037	06/12/2036	09/12/2035	03/12/2035	09/12/2034	03/12/2034	09/12/2033
			17.55	16.97	16.38	15.80	15.23	14.66	14.11	13.58	Date	12/26/2041	05/28/2041	10/26/2040	03/27/2040	08/30/2039	02/05/2039	07/20/2038	01/07/2038

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	83.07%	106,509,382.20	25.88%	91.49%	233,300,000.00	13.01%
Series B	16.93%	21,700,000.00	8.95%	8.51%	21,700,000.00	4.50%
Issue of Bonds		128,209,382.20		100.00%	255,000,000.00	
Reserve Fund	8.95%	11,475,000.00	4.50%		11,475,000.00	

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	15,660,821.22
Servicer ppal collect not yet credited	27,053.95		
Servicer ints collect not yet credited	20,023.41		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		11,475,000.00	4.743%
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	2,168	2,999		
Principal				
Principal outstanding	125,187,623.03	255,099,895.65		
Average loan	57,743.37	85,061.65		
Minimum	223.96	26,904.19		
Maximum	286,154.15	371,537.07		
Interest rate				
Weighted average (wac)	5.05%	1.23%		
Minimum	0.00%	0.21%		
Maximum	8.15%	5.31%		
Final maturity				
Weighted average (WARM) (months)	189	248		
Minimum	08/13/2024	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%	1.46	7.18	0.09	7.76
10.01 - 20%	5.39	15.40	1.56	16.28
20.01 - 30%	11.82	25.43	4.42	25.47
30.01 - 40%	17.70	35.44	8.21	35.63
40.01 - 50%	24.12	45.48	15.30	45.41
50.01 - 60%	24.13	54.86	20.52	55.38
60.01 - 70%	12.12	63.66	25.57	65.28
70.01 - 80%	3.18	73.90	17.36	74.14
80.01 - 90%	0.08	80.26	5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	44.54		58.19	
Minimum	0.41		6.07	
Maximum	80.26		97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.64%	1.01%	0.81%	1.03%	0.58%
Annual Percentage Rate (CPR)	7.39%	11.43%	9.24%	11.63%	6.72%

Geographic distribution		
	Current	At constitution date
Andalucia	0.19%	0.20%
Aragon	87.87%	87.57%
Balearic Islands	0.13%	0.17%
Basque Country	0.27%	0.23%
Cantabria	0.12%	0.08%
Castilla-La Mancha	0.01%	0.02%
Castilla-Leon	0.08%	0.07%
Catalonia	2.74%	2.87%
Galicia	0.06%	0.12%
La Rioja	7.64%	7.56%
Madrid	0.11%	0.07%
Navarra	0.12%	0.24%
Valencia	0.65%	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

Date: 07/31/2024

Currency: EUR

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Management Company

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Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	47	8,363.00	7,510.42	0.00	15,873.42	9.61	3,166,771.48	3,182,644.90	60.14	47.40
from > 1 to = 2 months	7	4,420.32	3,230.13	0.00	7,650.45	4.63	526,520.66	534,171.11	10.09	38.12
from > 2 to = 3 months	7	5,835.14	7,063.66	0.00	12,898.80	7.81	644,428.78	657,327.58	12.42	52.29
from > 3 to = 6 months	8	11,545.79	7,635.54	0.00	19,181.33	11.62	334,996.07	354,177.40	6.69	32.08
from > 6 to < 12 months	2	4,615.67	1,868.53	0.00	6,484.20	3.93	53,275.61	59,759.81	1.13	19.13
from = 12 to < 18 months	5	17,049.15	13,781.16	0.00	30,830.31	18.67	270,791.14	301,621.45	5.70	46.44
from ≥ 2 years	4	60,614.30	11,606.56	0.00	72,220.86	43.73	129,714.96	201,935.82	3.82	37.20
Subtotal	80	112,443.37	52,696.00	0.00	165,139.37	100.00	5,126,498.70	5,291,638.07	100.00	44.17
Total	80	112,443.37	52,696.00	0.00	165,139.37		5,126,498.70	5,291,638.07		

Underwriter

Caja Rural de Aragón

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Bond Paying Agent

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Market

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Register of Book Securities

Iberclear

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Treasury Account

Société Générale

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Assets Custodian

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Start-up Loan

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Fund Auditor

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