

Brief report

Date: 09/30/2024  
 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  
 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	43,671.32 101,885,189.56 43.67%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	3.9100% 12/12/2024 431.630344 Gross 349.620579 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	4.0600% 12/12/2024 1,026.277778 Gross 831.285000 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.	
Total		123,585,189.56	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	8.00		
Series A	With optional redemption *	Average life	6.08	5.64	5.24	4.90	4.59	4.30	4.04	3.81	10/10/2030	10/10/2030
		Final Maturity	13.01	12.26	11.50	11.01	10.50	10.01	9.25	9.01	09/12/2037	09/12/2037
		Date	09/12/2037	12/12/2036	03/12/2036	09/12/2035	03/12/2035	09/12/2034	12/12/2033	09/12/2033		
	Without optional redemption *	Average life	6.10	5.66	5.26	4.91	4.60	4.31	4.06	3.82	10/15/2030	10/15/2030
		Final Maturity	13.76	13.01	12.50	11.76	11.25	10.75	10.25	9.75	06/12/2038	06/12/2038
		Date	06/12/2038	09/12/2037	03/12/2037	06/12/2036	12/12/2035	06/12/2035	12/12/2034	06/12/2034		
Series B	With optional redemption *	Average life	13.01	12.26	11.50	11.01	10.50	10.01	9.25	9.01	09/12/2037	09/12/2037
		Final Maturity	13.01	12.26	11.50	11.01	10.50	10.01	9.25	9.01	09/12/2037	09/12/2037
		Date	09/12/2037	12/12/2036	03/12/2036	09/12/2035	03/12/2035	09/12/2034	12/12/2033	09/12/2033		
	Without optional redemption *	Average life	17.20	16.63	16.05	15.48	14.91	14.36	13.82	13.30	11/20/2041	11/20/2041
		Final Maturity	28.77	28.77	28.77	28.77	28.77	28.77	28.77	28.77	08/07/2039	08/07/2039
		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	% CE		
Series A	82.44%	101,885,189.56	26.56%	91.49%	233,300,000.00	13.01%
Series B	17.56%	21,700,000.00	9.00%	8.51%	21,700,000.00	4.50%
Issue of Bonds		123,585,189.56		100.00%	255,000,000.00	
Reserve Fund	9.00%	11,122,667.06	4.50%		11,475,000.00	

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	13,167,091.05
Servicer ppal collect not yet credited	101,167.22		
Servicer ints collect not yet credited	80,152.32		
Liabilities	Available	Balance	Interest
	Subordinated Loan L/T	11,122,667.06	4.460%
	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	2,131	2,999		
Principal				
Principal outstanding	121,949,815.64	255,099,895.65		
Average loan	57,226.57	85,061.65		
Minimum	655.56	26,904.19		
Maximum	284,792.75	371,537.07		
Interest rate				
Weighted average (wac)	5.02%	1.23%		
Minimum	0.00%	0.21%		
Maximum	8.07%	5.31%		
Final maturity				
Weighted average (WARM) (months)	187	248		
Minimum	10/03/2024	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%	1.63	7.40	0.09	7.76
10.01 - 20%	5.58	15.67	1.56	16.28
20.01 - 30%	11.98	25.52	4.42	25.47
30.01 - 40%	17.57	35.46	8.21	35.63
40.01 - 50%	24.88	45.47	15.30	45.41
50.01 - 60%	23.58	54.88	20.52	55.38
60.01 - 70%	11.58	63.55	25.57	65.28
70.01 - 80%	3.20	73.85	17.36	74.14
80.01 - 90%			5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	44.26		58.19	
Minimum	0.34		6.07	
Maximum	79.94		97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.89%	0.76%	0.86%	1.02%	0.58%
Annual Percentage Rate (CPR)	10.19%	8.71%	9.83%	11.60%	6.80%

Geographic distribution		
	Current	At constitution date
Andalucia	0.19%	0.20%
Aragon	87.85%	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	0.02%	0.07%
Catalonia	2.71%	2.87%
Galicia	0.06%	0.12%
La Rioja	7.73%	7.56%
Madrid	0.11%	0.07%
Navarra	0.13%	0.24%
Valencia	0.66%	0.80%

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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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### Originator

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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	60	11,844.37	10,270.47	0.00	22,114.84	12.64	3,644,977.52	3,667,092.36	65.89	46.56
from > 1 to = 2 months	6	3,960.46	4,116.54	0.00	8,077.00	4.62	542,344.92	550,421.92	9.89	45.41
from > 2 to = 3 months	5	4,503.80	4,314.58	0.00	8,818.38	5.04	394,570.53	403,388.91	7.25	53.54
from > 3 to = 6 months	5	10,490.82	5,300.70	0.00	15,791.52	9.02	280,146.28	295,937.80	5.32	36.06
from > 6 to < 12 months	4	8,830.03	6,026.00	0.00	14,856.03	8.49	187,374.84	202,230.87	3.63	28.90
from = 12 to < 18 months	4	17,125.60	13,055.13	0.00	30,180.73	17.25	214,841.20	245,021.93	4.40	47.66
from ≥ 2 years	4	62,728.05	12,409.50	0.00	75,137.55	42.94	126,514.00	201,651.55	3.62	37.15
Subtotal	88	119,483.13	55,492.92	0.00	174,976.05	100.00	5,390,769.29	5,565,745.34	100.00	44.82
Total	88	119,483.13	55,492.92	0.00	174,976.05		5,390,769.29	5,565,745.34		

### Underwriter

Caja Rural de Aragón

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