

Brief report

Date: 12/31/2023
 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) | | | | | | |
| | | | | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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

| | Current | | At issue date | |
|----------------|---------|----------------|---------------|---------------|
| | % CE | % CE | % CE | % CE |
| Series A | 84.55% | 118,710,668.91 | 23.62% | 91.49% |
| Series B | 15.45% | 21,700,000.00 | 8.17% | 8.51% |
| Issue of Bonds | | 140,410,668.91 | | 100.00% |
| Reserve Fund | 8.17% | 11,475,000.00 | 4.50% | 11,475,000.00 |

| Other financial operations (current) | | | |
|--|---------------|---------------|----------|
| Assets | Balance | Interest | |
| Treasury Account | 15,039,185.02 | 3.704% | |
| Servicer ppal collect not yet credited | 139,305.92 | | |
| Servicer ints collect not yet credited | 66,050.72 | | |
| 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 | 2,304 | 2,999 | | |
| Principal | | | | |
| Principal outstanding | 137,320,310.16 | 255,099,895.65 | | |
| Average loan | 59,600.83 | 85,061.65 | | |
| Minimum | 75.37 | 26,904.19 | | |
| Maximum | 290,782.19 | 371,537.07 | | |
| Interest rate | | | | |
| Weighted average (wac) | 5.25% | 1.23% | | |
| Minimum | 2.37% | 0.21% | | |
| Maximum | 8.86% | 5.31% | | |
| Final maturity | | | | |
| Weighted average (WARM) (months) | 195 | 248 | | |
| Minimum | 01/17/2024 | 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 | % LTV |
| 0.01 - 10% | 1.28 | 7.15 | 7.76 |
| 10.01 - 20% | 5.14 | 15.78 | 16.28 |
| 20.01 - 30% | 11.01 | 25.69 | 25.47 |
| 30.01 - 40% | 16.06 | 35.30 | 35.63 |
| 40.01 - 50% | 23.94 | 45.36 | 45.41 |
| 50.01 - 60% | 24.06 | 54.80 | 55.38 |
| 60.01 - 70% | 14.61 | 63.68 | 65.28 |
| 70.01 - 80% | 3.68 | 74.15 | 74.14 |
| 80.01 - 90% | 0.22 | 81.07 | 84.71 |
| 90.01 - 100% | | 1.27 | 92.87 |
| Weighted average (WALTV) | 45.66 | 58.19 | |
| Minimum | 0.06 | 6.07 | |
| Maximum | 81.45 | 97.17 | |

| Prepayments | | | | | |
|------------------------------|---------------|---------------|---------------|----------------|------------|
| | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM) | 1.83% | 1.58% | 1.25% | 1.14% | 0.55% |
| Annual Percentage Rate (CPR) | 19.83% | 17.41% | 14.05% | 12.83% | 6.37% |

| Geographic distribution | | |
|-------------------------|---------|----------------------|
| | Current | At constitution date |
| Andalucia | 0.28% | 0.20% |
| Aragon | 87.95% | 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 | 2.71% | 2.87% |
| Galicia | 0.06% | 0.12% |
| La Rioja | 7.54% | 7.56% |
| Madrid | 0.10% | 0.07% |
| Navarra | 0.12% | 0.24% |
| Valencia | 0.63% | 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

Brief report

Date: 12/31/2023

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

from > 1 to = 2 months

from > 2 to = 3 months

from > 3 to = 6 months

from > 6 to < 12 months

from = 12 to < 18 months

from ≥ 2 years

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

| Current delinquency | | | | | | | | | | | |
|---------------------------|--------|--------------|-----------|-------|------------|--------|------------------|--------------|--------|--------------------------------|--|
| Aging | Assets | Overdue debt | | | | | Outstanding debt | Total debt | | % Total debt / Appraisal Value | |
| | | Principal | Interest | Other | Total | % | | | % | | |
| Delinquencies | | | | | | | | | | | |
| Up to 1 month | 58 | 11,231.74 | 10,195.41 | 0.00 | 21,427.15 | 16.63 | 3,923,604.60 | 3,945,031.75 | 71.48 | 43.07 | |
| from > 1 to = 2 months | 7 | 3,106.89 | 3,121.91 | 0.00 | 6,228.80 | 4.84 | 451,107.91 | 457,336.71 | 8.29 | 53.98 | |
| from > 2 to = 3 months | 5 | 1,968.89 | 3,151.92 | 0.00 | 5,118.81 | 3.97 | 239,827.97 | 244,946.78 | 4.44 | 56.02 | |
| Caja Rural de Aragón | 7 | 8,735.28 | 8,670.16 | 0.00 | 17,405.44 | 13.51 | 448,316.56 | 465,722.00 | 8.44 | 46.01 | |
| CA-CIB | 2 | 4,107.56 | 4,328.89 | 0.00 | 8,436.45 | 6.55 | 117,344.05 | 125,780.50 | 2.28 | 66.74 | |
| Banco Cooperativo Español | 1 | 5,091.84 | 2,679.99 | 0.00 | 7,771.83 | 6.03 | 69,756.47 | 77,528.30 | 1.40 | 57.45 | |
| Subtotal | 4 | 53,786.19 | 8,642.39 | 0.00 | 62,428.58 | 48.46 | 140,631.83 | 203,060.41 | 3.68 | 37.41 | |
| Total | 84 | 88,026.39 | 40,790.67 | 0.00 | 128,817.06 | 100.00 | 5,390,589.39 | 5,519,406.45 | 100.00 | 44.79 | |

Additional information