

Brief report

Date: 04/30/2024  
 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  
 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    | 47,972.02<br>111,918,722.66<br>47.97%                      | 100,000.00<br>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          | AA (high) Aa1 |
| Series B ES0305393011 | 12/13/2018 217      | 100,000.00<br>21,700,000.00<br>100.00%                     | 100,000.00<br>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 | % CE           |        | At issue date |                |        |
|                         |         | % CE           | % CE   | % CE          | % CE           |        |
| Series A                | 83.76%  | 111,918,722.66 | 24.83% | 91.49%        | 233,300,000.00 | 13.01% |
| Series B                | 16.24%  | 21,700,000.00  | 8.59%  | 8.51%         | 21,700,000.00  | 4.50%  |
| 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 | 15,363,598.52 |
| Servicer ppal collect not yet credited | 65,324.06             |                  |               |
| Servicer ints collect not yet credited | 47,494.00             |                  |               |
| Liabilities                            | Available             | Balance          | Interest      |
|  | Subordinated Loan L/T | 11,475,000.00    | 4.940%        |
|  | 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                                      | 2,228          | 2,999                |  |  |
| Principal                                  |                |                      |  |  |
| Principal outstanding                      | 130,910,298.52 | 255,099,895.65       |  |  |
| Average loan                               | 58,756.87      | 85,061.65            |  |  |
| Minimum                                    | 331.80         | 26,904.19            |  |  |
| Maximum                                    | 288,174.95     | 371,537.07           |  |  |
| Interest rate                              |                |                      |  |  |
| Weighted average (wac)                     | 5.20%          | 1.23%                |  |  |
| Minimum                                    | 0.00%          | 0.21%                |  |  |
| Maximum                                    | 8.86%          | 5.31%                |  |  |
| Final maturity                             |                |                      |  |  |
| Weighted average (WARM) (months)           | 192            | 248                  |  |  |
| Minimum                                    | 05/10/2024     | 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%               | 1.44    | 7.32  | 0.09                 | 7.76  |
| 10.01 - 20%              | 5.15    | 15.77 | 1.56                 | 16.28 |
| 20.01 - 30%              | 11.09   | 25.40 | 4.42                 | 25.47 |
| 30.01 - 40%              | 17.21   | 35.28 | 8.21                 | 35.63 |
| 40.01 - 50%              | 23.65   | 45.37 | 15.30                | 45.41 |
| 50.01 - 60%              | 24.66   | 54.80 | 20.52                | 55.38 |
| 60.01 - 70%              | 13.29   | 63.65 | 25.57                | 65.28 |
| 70.01 - 80%              | 3.36    | 74.12 | 17.36                | 74.14 |
| 80.01 - 90%              | 0.15    | 80.88 | 5.69                 | 84.71 |
| 90.01 - 100%             |         |       | 1.27                 | 92.87 |
| Weighted average (WALTV) | 45.12   |       | 58.19                |       |
| Minimum                  | 0.20    |       | 6.07                 |       |
| Maximum                  | 81.01   |       | 97.17                |       |

| Prepayments                  |               |               |               |                |            |
|------------------------------|---------------|---------------|---------------|----------------|------------|
|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM)    | 0.50%         | 0.60%         | 1.00%         | 1.05%          | 0.56%      |
| Annual Percentage Rate (CPR) | 5.79%         | 7.00%         | 11.41%        | 11.93%         | 6.50%      |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucia               | 0.28%   | 0.20%                |
| Aragon                  | 87.94%  | 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           | 0.07%   | 0.07%                |
| Catalonia               | 2.70%   | 2.87%                |
| Galicia                 | 0.06%   | 0.12%                |
| La Rioja                | 7.53%   | 7.56%                |
| Madrid                  | 0.10%   | 0.07%                |
| Navarra                 | 0.12%   | 0.24%                |
| Valencia                | 0.64%   | 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: 04/30/2024

Currency: EUR

### Constitution date

12/13/2018

### VAT Reg. no.

V88261839

### Management Company

Europea de Titulización, S.G.F.T

### 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            | 59     | 13,120.87    | 10,221.19 | 0.00  | 23,342.06  | 14.65  | 3,811,124.61     | 3,834,466.67 | 66.81  | 41.08                          |
| from > 1 to = 2 months   | 8      | 3,734.23     | 3,624.37  | 0.00  | 7,358.60   | 4.62   | 471,655.33       | 479,014.93   | 8.35   | 39.58                          |
| from > 2 to = 3 months   | 6      | 4,912.43     | 5,539.10  | 0.00  | 10,451.53  | 6.56   | 436,425.55       | 446,877.08   | 7.79   | 50.64                          |
| from > 3 to = 6 months   | 7      | 7,298.32     | 5,392.39  | 0.00  | 12,690.71  | 7.96   | 331,472.25       | 344,162.96   | 6.00   | 39.29                          |
| from > 6 to < 12 months  | 5      | 11,590.06    | 12,642.09 | 0.00  | 24,232.15  | 15.21  | 306,384.50       | 330,616.65   | 5.76   | 50.09                          |
| from = 12 to < 18 months | 2      | 8,562.57     | 4,915.09  | 0.00  | 13,477.66  | 8.46   | 88,911.33        | 102,388.99   | 1.78   | 55.04                          |
| from ≥ 2 years           | 4      | 57,494.42    | 10,299.04 | 0.00  | 67,793.46  | 42.54  | 134,431.36       | 202,224.82   | 3.52   | 37.25                          |
| Subtotal                 | 91     | 106,712.90   | 52,633.27 | 0.00  | 159,346.17 | 100.00 | 5,580,405.93     | 5,739,752.10 | 100.00 | 41.92                          |
| Total                    | 91     | 106,712.90   | 52,633.27 | 0.00  | 159,346.17 |        | 5,580,405.93     | 5,739,752.10 |        |                                |

### Underwriter

Caja Rural de Aragón

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