

RURAL HIPOTECARIO XVIII Fondo de Titulización

Brief report

Date: 06/30/2025
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	37,529.55 87,556,440.15 37.53%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	2.4040% 09/12/2025 230.564875 Gross 186.757549 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AAA (sf) Aa1 (high)	AA 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	2.5540% 09/12/2025 652.688889 Gross 528.678000 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		109,256,440.15	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														
		% Monthly CPR (SMM)		0,17	0,25	0,34	0,43	0,51	0,60	0,69	0,78			
		% Annual equivalent CPR		2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00			
Series A	With optional redemption *	Average life	Years	5.45	5.07	4.73	4.43	4.15	3.90	3.68	3.48			
		Final Maturity	Years	11/21/2030	07/08/2030	03/03/2030	11/13/2029	08/05/2029	05/07/2029	02/13/2029	12/04/2028			
			Date	12/12/2036	06/12/2036	09/12/2035	03/12/2035	09/12/2034	03/12/2034	09/12/2033	06/12/2033			
	Without optional redemption *	Average life	Years	5.47	5.09	4.75	4.44	4.17	3.92	3.70	3.49			
		Final Maturity	Years	11/27/2030	07/12/2030	03/11/2030	11/20/2029	08/12/2029	05/13/2029	02/20/2029	12/08/2028			
			Date	09/12/2037	03/12/2037	09/12/2036	12/12/2035	06/12/2035	12/12/2034	06/12/2034	03/12/2034			
Series B	With optional redemption *	Average life	Years	11.51	11.01	10.26	9.75	9.26	8.75	8.26	8.01			
		Final Maturity	Years	12/12/2036	06/12/2036	09/12/2035	03/12/2035	09/12/2034	03/12/2034	09/12/2033	06/12/2033			
			Date	12/12/2036	06/12/2036	09/12/2035	03/12/2035	09/12/2034	03/12/2034	09/12/2033	06/12/2033			
	Without optional redemption *	Average life	Years	15.95	15.40	14.85	14.31	13.78	13.27	12.78	12.30			
		Final Maturity	Years	05/21/2041	10/30/2040	04/13/2040	09/29/2039	03/20/2039	09/15/2038	03/18/2038	09/25/2037			
			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	80.14%	87,556,440.15	28.86%	91.49%	233,300,000.00	13.01%
Series B	19.86%	21,700,000.00	9.00%	8.51%	21,700,000.00	4.50%
Issue of Bonds		109,256,440.15		100.00%	255,000,000.00	
Reserve Fund	9.00%	9,833,079.61		4.50%	11,475,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	11,705,721.31	1.961%	
Servicer ppal collect not yet credited	55,402.10		
Servicer ints collect not yet credited	29,639.76		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		9,833,079.61	3.027%
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	Count
Principal		1,979	2,999
Principal outstanding		107,753,447.25	255,099,895.65
Average loan		54,448.43	85,061.65
Minimum		280.83	26,904.19
Maximum		278,112.03	371,537.07
Interest rate			
Weighted average (wac)		3.86%	1.23%
Minimum		0.00%	0.21%
Maximum		7.58%	5.31%
Final maturity			
Weighted average (WARM) (months)		180	248
Minimum		07/04/2025	06/30/2021
Maximum		07/17/2053	07/17/2053
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR (Mortgage Market)		100.00%	99.98%
Mortgage Market: All Institutions		0.00%	0.01%

LTV Distribution			
		Current	At constitution date
		% Pool % LTV	% Pool % LTV
0.01 - 10%		1.73	6.90
10.01 - 20%		6.61	15.71
20.01 - 30%		12.35	25.48
30.01 - 40%		18.73	35.24
40.01 - 50%		26.03	45.16
50.01 - 60%		22.93	54.89
60.01 - 70%		9.25	63.57
70.01 - 80%		2.36	73.03
80.01 - 90%			5.69
90.01 - 100%			1.27
Weighted average (WALTV)		42.85	58.19
Minimum		0.10	6.07
Maximum		78.32	97.17

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.89%	0.73%	0.75%	0.82%	0.61%
Annual Percentage Rate (CPR)	10.22%	8.37%	8.64%	9.42%	7.13%

Geographic distribution		
	Current	At constitution date
Andalucia	0.21%	0.20%
Aragon	87.73%	87.57%
Balearic Islands	0.15%	0.17%
Basque Country	0.29%	0.23%
Cantabria	0.13%	0.08%
Castilla-La Mancha		0.02%
Castilla-Leon	0.03%	0.07%
Catalonia	2.67%	2.87%
Galicia	0.07%	0.12%
La Rioja	7.86%	7.56%
Madrid	0.08%	0.07%
Navarra	0.14%	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.
Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

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

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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	26	6,986.81	3,007.58	0.00	9,994.39	5.73	1,463,379.63	1,473,374.02	40.14	39.59
from > 1 to = 2 months	6	2,777.43	2,539.36	0.00	5,316.79	3.05	406,780.01	412,096.80	11.23	40.82
from > 2 to = 3 months	4	4,642.38	3,893.58	0.00	8,535.96	4.89	431,822.21	440,358.17	12.00	50.35
from > 3 to = 6 months	5	4,974.23	4,150.76	0.00	9,124.99	5.23	293,296.85	302,421.84	8.24	37.43
from > 6 to < 12 months	6	17,324.99	11,436.50	0.00	28,761.49	16.48	543,733.90	572,495.39	15.60	55.17
from = 12 to < 18 months	3	13,749.23	12,809.91	0.00	26,559.14	15.22	243,260.25	269,819.39	7.35	53.14
from ≥ 2 years	4	70,660.36	15,522.37	0.00	86,182.73	49.40	113,438.89	199,621.62	5.44	36.77
Subtotal	54	121,115.43	53,360.06	0.00	174,475.49	100.00	3,495,711.74	3,670,187.23	100.00	43.14
Total	54	121,115.43	53,360.06	0.00	174,475.49		3,495,711.74	3,670,187.23		