

# RURAL HIPOTECARIO XVIII Fondo de Titulización

## Brief report

**Date:** 07/31/2025  
**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<br>ISIN Code      | Issue date<br>Nº bonds | Principal outstanding<br>(Bond Unit / Series Total / %Factor) |                              | Interest type<br>Reference rate and margin<br>Payment Date | Interest Rate<br>Next coupon                                | Redemption                                    |                              | Rating<br>DBRS / Moody's |           |
|                          |                        | Current                                                       | Original                     |                                                            |                                                             | Final maturity (legal)                        | Next                         | Current                  | Original  |
| Series A<br>ES0305393003 | 12/13/2018<br>2,333    | 37,529.55<br>87,556,440.15<br>37.53%                          | 100,000.00<br>233,300,000.00 | Floating<br>3-M Euribor+0.450%<br>12.Mar/Jun/Sep/Dec       | 2.4040%<br>09/12/2025<br>230.564875 Gross<br>186.757549 Net | 12/12/2057<br>Quarterly<br>12.Mar/Jun/Sep/Dec | "Pass-Through"<br>Secuential | AAA (sf)<br>Aa1 (high)   | AA<br>Aa1 |
| Series B<br>ES0305393011 | 12/13/2018<br>217      | 100,000.00<br>21,700,000.00<br>100.00%                        | 100,000.00<br>21,700,000.00  | Floating<br>3-M Euribor+0.600%<br>12.Mar/Jun/Sep/Dec       | 2.5540%<br>09/12/2025<br>652.688889 Gross<br>528.678000 Net | 12/12/2057<br>Quarterly<br>12.Mar/Jun/Sep/Dec | "Pass-Through"<br>Secuential | n.c.<br>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       |            |
|                                                                                                                                                 |                               |                | % Annual equivalent CPR |            | 2,00       |            | 3,00       |            | 4,00       |            |
|                                                                                                                                                 |                               |                | Average life            | Years      | 5.45       | 5.07       | 4.73       | 4.43       | 4.15       | 3.90       |
| Series A                                                                                                                                        | With optional redemption *    | Final Maturity | Date                    | 11/21/2030 | 07/08/2030 | 03/03/2030 | 11/13/2029 | 08/05/2029 | 05/07/2029 | 02/13/2029 |
|                                                                                                                                                 |                               |                |                         | 11.51      | 11.01      | 10.26      | 9.75       | 9.26       | 8.75       | 8.26       |
|                                                                                                                                                 |                               |                | Date                    | 12/12/2036 | 06/12/2036 | 09/12/2035 | 03/12/2035 | 09/12/2034 | 03/12/2034 | 09/12/2033 |
|                                                                                                                                                 | Without optional redemption * | Final Maturity | Date                    | 11/27/2030 | 07/12/2030 | 03/11/2030 | 11/20/2029 | 08/12/2029 | 05/13/2029 | 02/20/2029 |
|                                                                                                                                                 |                               |                |                         | 5.47       | 5.09       | 4.75       | 4.44       | 4.17       | 3.92       | 3.70       |
|                                                                                                                                                 |                               |                | Date                    | 09/12/2037 | 03/12/2037 | 09/12/2036 | 12/12/2035 | 06/12/2035 | 12/12/2034 | 06/12/2034 |
| Series B                                                                                                                                        | With optional redemption *    | Final Maturity | Date                    | 12/12/2036 | 06/12/2036 | 09/12/2035 | 03/12/2035 | 09/12/2034 | 03/12/2034 | 09/12/2033 |
|                                                                                                                                                 |                               |                |                         | 11.51      | 11.01      | 10.26      | 9.75       | 9.26       | 8.75       | 8.26       |
|                                                                                                                                                 |                               |                | Date                    | 12/12/2036 | 06/12/2036 | 09/12/2035 | 03/12/2035 | 09/12/2034 | 03/12/2034 | 09/12/2033 |
|                                                                                                                                                 | Without optional redemption * | Final Maturity | Date                    | 05/21/2041 | 10/30/2040 | 04/13/2040 | 09/29/2039 | 03/20/2039 | 09/15/2038 | 03/18/2038 |
|                                                                                                                                                 |                               |                |                         | 15.95      | 15.40      | 14.85      | 14.31      | 13.78      | 13.27      | 12.78      |
|                                                                                                                                                 |                               |                | Date                    | 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   |
| 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                       |           | 13,141,672.91 | 1.721%   |
| Servicer ppal collect not yet credited |           | 40,681.37     |          |
| Servicer ints collect not yet credited |           | 13,784.27     |          |
| 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                                  |  | 1,969          | 2,999                |
| Principal outstanding                      |  | 106,716,307.15 | 255,099,895.65       |
| Average loan                               |  | 54,198.23      | 85,061.65            |
| Minimum                                    |  | 327.40         | 26,904.19            |
| Maximum                                    |  | 277,299.68     | 371,537.07           |
| Interest rate                              |  |                |                      |
| Weighted average (wac)                     |  | 3.76%          | 1.23%                |
| Minimum                                    |  | 0.00%          | 0.21%                |
| Maximum                                    |  | 7.43%          | 5.31%                |
| Final maturity                             |  |                |                      |
| Weighted average (WARM) (months)           |  | 179            | 248                  |
| Minimum                                    |  | 08/13/2025     | 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%               |  | 1.81 6.96    | 0.09 7.76            |
| 10.01 - 20%              |  | 6.71 15.77   | 1.56 16.28           |
| 20.01 - 30%              |  | 12.43 25.46  | 4.42 25.47           |
| 30.01 - 40%              |  | 18.57 35.17  | 8.21 35.63           |
| 40.01 - 50%              |  | 26.10 45.05  | 15.30 45.41          |
| 50.01 - 60%              |  | 22.93 54.79  | 20.52 55.38          |
| 60.01 - 70%              |  | 9.16 63.55   | 25.57 65.28          |
| 70.01 - 80%              |  | 2.29 72.91   | 17.36 74.14          |
| 80.01 - 90%              |  |              | 5.69 84.71           |
| 90.01 - 100%             |  |              | 1.27 92.87           |
| Weighted average (WALTV) |  | 42.69        | 58.19                |
| Minimum                  |  | 0.13         | 6.07                 |
| Maximum                  |  | 77.27        | 97.17                |

| Prepayments                  |               |               |               |                |            |
|------------------------------|---------------|---------------|---------------|----------------|------------|
|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM)    | 0.40%         | 0.57%         | 0.69%         | 0.80%          | 0.61%      |
| Annual Percentage Rate (CPR) | 4.64%         | 6.64%         | 7.97%         | 9.19%          | 7.10%      |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucia               | 0.21%   | 0.20%                |
| Aragon                  | 87.69%  | 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               | 2.68%   | 2.87%                |
| Galicia                 | 0.07%   | 0.12%                |
| La Rioja                | 7.88%   | 7.56%                |
| Madrid                  | 0.08%   | 0.07%                |
| Navarra                 | 0.14%   | 0.24%                |
| Valencia                | 0.65%   | 0.80%                |

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#### Additional information

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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            | 29     | 5,184.06     | 3,036.50  | 0.00  | 8,220.56   | 4.75   | 1,417,813.25     | 1,426,033.81 | 40.41  | 41.15                          |
| from > 1 to = 2 months   | 4      | 2,398.77     | 1,463.39  | 0.00  | 3,862.16   | 2.23   | 348,309.76       | 352,171.92   | 9.98   | 37.63                          |
| from > 2 to = 3 months   | 6      | 6,733.29     | 6,032.53  | 0.00  | 12,765.82  | 7.38   | 582,366.77       | 595,132.59   | 16.87  | 49.12                          |
| from > 3 to = 6 months   | 2      | 3,259.04     | 2,638.02  | 0.00  | 5,897.06   | 3.41   | 178,260.75       | 184,157.81   | 5.22   | 40.30                          |
| from > 6 to < 12 months  | 6      | 15,664.90    | 10,914.98 | 0.00  | 26,579.88  | 15.37  | 474,597.18       | 501,177.06   | 14.20  | 48.79                          |
| from = 12 to < 18 months | 3      | 14,835.21    | 13,586.44 | 0.00  | 28,421.65  | 16.44  | 242,174.27       | 270,595.92   | 7.67   | 53.29                          |
| from ≥ 2 years           | 4      | 71,314.61    | 15,828.45 | 0.00  | 87,143.06  | 50.40  | 112,196.29       | 199,339.35   | 5.65   | 36.72                          |
| Subtotal                 | 54     | 119,389.88   | 53,500.31 | 0.00  | 172,890.19 | 100.00 | 3,355,718.27     | 3,528,608.46 | 100.00 | 43.31                          |
| Total                    | 54     | 119,389.88   | 53,500.31 | 0.00  | 172,890.19 |        | 3,355,718.27     | 3,528,608.46 |        |                                |