

RURAL HIPOTECARIO XVIII Fondo de Titulización

Brief report

Date: 08/31/2025
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 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) 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	
			Date	11/21/2030	07/08/2030	03/03/2030	11/13/2029	08/05/2029	05/07/2029	02/13/2029	12/04/2028	
		Final Maturity	Years	11.51	11.01	10.26	9.75	9.26	8.75	8.26	8.01	
	Without optional redemption *	Average life	Years	5.47	5.09	4.75	4.44	4.17	3.92	3.70	3.49	
			Date	11/27/2030	07/17/2030	03/11/2030	11/21/2029	08/12/2029	05/13/2029	02/20/2029	12/08/2028	
		Final Maturity	Years	12.26	11.76	11.26	10.51	10.01	9.51	9.01	8.75	
Series B	With optional redemption *	Average life	Years	11.51	11.01	10.26	9.75	9.26	8.75	8.26	8.01	
			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	
		Final Maturity	Years	11.51	11.01	10.26	9.75	9.26	8.75	8.26	8.01	
	Without optional redemption *	Average life	Years	15.95	15.40	14.85	14.31	13.78	13.27	12.78	12.30	
			Date	05/21/2041	10/30/2040	04/13/2040	09/29/2039	03/20/2039	09/15/2038	03/18/2038	09/25/2037	
		Final Maturity	Years	28.02	28.02	28.02	28.02	28.02	28.02	28.02	28.02	

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
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		14,712,440.30	1.727%
Servicer ppal collect not yet credited		86,748.59	
Servicer ints collect not yet credited		39,074.06	
Liabilities		Available	Balance
Subordinated Loan L/T			9,833,079.61
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	1,957
Principal			2,999
Principal outstanding		105,477,414.55	255,099,895.65
Average loan		53,897.50	85,061.65
Minimum		326.63	26,904.19
Maximum		276,485.34	371,537.07
Interest rate			
Weighted average (wac)		3.71%	1.23%
Minimum		0.00%	0.21%
Maximum		7.43%	5.31%
Final maturity			
Weighted average (WARM) (months)		178	248
Minimum		09/30/2025	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%		1.90	7.04
10.01 - 20%		6.73	15.76
20.01 - 30%		12.36	25.41
30.01 - 40%		19.24	35.23
40.01 - 50%		25.59	45.06
50.01 - 60%		23.17	54.79
60.01 - 70%		8.71	63.57
70.01 - 80%		2.31	72.71
80.01 - 90%			5.69
90.01 - 100%			1.27
Weighted average (WALTV)		42.55	58.19
Minimum		0.13	6.07
Maximum		77.07	97.17

Prepayments					
		Current	Last 3 months	Last 6 months	Last 12 months
		month	months	months	months
Single month. mort. (SMM)		0.59%	0.63%	0.65%	0.79%
Annual Percentage Rate (CPR)		6.86%	7.27%	7.58%	9.06%

Geographic distribution		
	Current	At constitution date
Andalucia	0.21%	0.20%
Aragon	87.81%	87.57%
Balearic Islands	0.15%	0.17%
Basque Country	0.29%	0.23%
Cantabria	0.14%	0.08%
Castilla-La Mancha		0.02%
Castilla-Leon	0.03%	0.07%
Catalonia	2.59%	2.87%
Galicia	0.07%	0.12%
La Rioja	7.84%	7.56%
Madrid	0.09%	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

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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	39	8,776.09	3,644.40	0.00	12,420.49	10.03	1,960,181.05	1,972,601.54	52.71	40.30
from > 1 to = 2 months	2	679.24	676.59	0.00	1,355.83	1.09	110,885.02	112,240.85	3.00	44.84
from > 2 to = 3 months	7	7,746.36	6,620.88	0.00	14,367.24	11.60	685,695.12	700,062.36	18.71	47.89
from > 3 to = 6 months	2	3,776.64	2,783.02	0.00	6,559.66	5.30	177,507.95	184,067.61	4.92	40.28
from > 6 to < 12 months	6	21,539.50	16,058.38	0.00	37,597.88	30.36	568,144.99	605,742.87	16.19	50.65
from = 12 to < 18 months	1	6,462.44	3,378.48	0.00	9,840.92	7.95	61,825.18	71,666.10	1.92	53.11
from ≥ 2 years	3	34,879.16	6,807.41	0.00	41,686.57	33.66	54,014.23	95,700.80	2.56	31.83
Subtotal	60	83,859.43	39,969.16	0.00	123,828.59	100.00	3,618,253.54	3,742,082.13	100.00	43.03
Total	60	83,859.43	39,969.16	0.00	123,828.59		3,618,253.54	3,742,082.13		