

RURAL HIPOTECARIO XVIII Fondo de Titulización

Brief report

Date: 10/31/2025
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	35,907.58 83,772,384.14 35.91%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	2.4790% 12/12/2025 225.009863 Gross 182.257989 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AAA (sf) Aaa	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	2.6290% 12/12/2025 664.552778 Gross 538.287750 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		105,472,384.14	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	5.26	4.91	4.59	4.29	4.03	3.79	3.57	3.39
			Date	12/16/2030	08/07/2030	04/12/2030	12/27/2029	09/22/2029	06/27/2029	04/08/2029	01/29/2029
		Final Maturity	Years	11.01	10.50	10.01	9.50	9.01	8.50	8.01	7.75
		Date	09/12/2036	03/12/2036	09/12/2035	03/12/2035	09/12/2034	03/12/2034	09/12/2033	06/12/2033	
	Without optional redemption *	Average life	Years	5.29	4.93	4.60	4.31	4.05	3.81	3.59	3.40
			Date	12/25/2030	08/14/2030	04/18/2030	01/01/2030	09/27/2029	07/03/2029	04/15/2029	02/02/2029
Final Maturity		Years	12.01	11.26	10.76	10.25	9.75	9.25	8.75	8.50	
	Date	09/12/2037	12/12/2036	06/12/2036	12/12/2035	06/12/2035	12/12/2034	06/12/2034	03/12/2034		
Series B	With optional redemption *	Average life	Years	11.01	10.50	10.01	9.50	9.01	8.50	8.01	7.75
			Date	09/12/2036	03/12/2036	09/12/2035	03/12/2035	09/12/2034	03/12/2034	09/12/2033	06/12/2033
		Final Maturity	Years	11.01	10.50	10.01	9.50	9.01	8.50	8.01	7.75
		Date	09/12/2036	03/12/2036	09/12/2035	03/12/2035	09/12/2034	03/12/2034	09/12/2033	06/12/2033	
	Without optional redemption *	Average life	Years	15.58	15.04	14.50	13.97	13.46	12.96	12.48	12.01
			Date	04/08/2041	09/21/2040	03/09/2040	08/29/2039	02/23/2039	08/25/2038	03/02/2038	09/13/2037
Final Maturity		Years	27.77	27.77	27.77	27.77	27.77	27.77	27.77	27.77	
	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	79.43%	83,772,384.14	29.57%	91.49%	233,300,000.00
Series B	20.57%	21,700,000.00	9.00%	8.51%	21,700,000.00
Issue of Bonds		105,472,384.14		100.00%	255,000,000.00
Reserve Fund	9.00%	9,492,514.57		4.50%	11,475,000.00

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		12,710,194.01	1.727%
Servicer ppal collect not yet credited		29,424.48	
Servicer ints collect not yet credited		12,800.37	
Liabilities		Available	Balance
			Interest
Subordinated Loan L/T		9,492,514.57	3.029%
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		1,933		2,999
Principal				
Principal outstanding		102,882,505.01		255,099,895.65
Average loan		53,224.27		85,061.65
Minimum		325.09		26,904.19
Maximum		274,784.68		371,537.07
Interest rate				
Weighted average (wac)		3.59%		1.23%
Minimum		2.14%		0.21%
Maximum		6.54%		5.31%
Final maturity				
Weighted average (WARM) (months)		177		248
Minimum		11/09/2025		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	
		% Pool	% LTV
0.01 - 10%		2.06	7.12
10.01 - 20%		6.67	15.87
20.01 - 30%		12.35	25.33
30.01 - 40%		19.91	35.17
40.01 - 50%		25.63	45.06
50.01 - 60%		23.38	54.86
60.01 - 70%		7.91	63.80
70.01 - 80%		2.09	72.57
80.01 - 90%			17.36
90.01 - 100%			5.69
Weighted average (WALTV)		42.27	58.19
Minimum		0.13	6.07
Maximum		76.67	97.17

Prepayments					
		Current	Last 3 months	Last 6 months	Last 12 months
		month			
Single month. mort. (SMM)		0.59%	0.63%	0.60%	0.77%
Annual Percentage Rate (CPR)		6.86%	7.34%	6.99%	8.83%

Geographic distribution		
		At constitution date
		Current
Andalucia		0.20%
Aragon		87.90%
Balearic Islands		0.15%
Basque Country		0.28%
Cantabria		0.14%
Castilla-La Mancha		0.02%
Castilla-Leon		0.03%
Catalonia		2.60%
Galicia		0.07%
La Rioja		7.77%
Madrid		0.09%
Navarra		0.15%
Valencia		0.62%

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	33	8,150.73	4,011.96	0.00	12,162.69	9.99	1,796,556.58	1,808,719.27	51.90	43.22
from > 1 to = 2 months	4	1,830.71	871.56	0.00	2,702.27	2.22	175,570.49	178,272.76	5.12	31.32
from > 2 to = 3 months	5	6,055.36	4,109.51	0.00	10,164.87	8.35	477,755.97	487,920.84	14.00	50.84
from > 3 to = 6 months	3	4,299.58	3,024.79	0.00	7,324.37	6.02	266,331.13	273,655.50	7.85	51.83
from > 6 to < 12 months	5	22,771.55	14,636.87	0.00	37,408.42	30.73	533,011.67	570,420.09	16.37	48.75
from = 12 to < 18 months	1	6,939.31	3,448.80	0.00	10,388.11	8.53	60,960.90	71,349.01	2.05	52.87
from ≥ 2 years	3	34,743.36	6,853.75	0.00	41,597.11	34.17	52,878.82	94,475.93	2.71	31.42
Subtotal	54	84,790.60	36,957.24	0.00	121,747.84	100.00	3,363,065.56	3,484,813.40	100.00	44.40
Total	54	84,790.60	36,957.24	0.00	121,747.84		3,363,065.56	3,484,813.40		