

RURAL HIPOTECARIO XVIII Fondo de Titulización

Brief report

Date: 12/31/2025
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	34,224.72 79,846,271.76 34.22%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	2.5320% 03/12/2026 216.642478 Gross 175.480407 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AAA (sf) Aaa (sf)	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	2.6820% 03/12/2026 670.500000 Gross 543.105000 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		101,546,271.76	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)						
				% Annual equivalent CPR						
Series A	With optional redemption *	Average life	Years	5.11	4.76	4.44	4.16	3.91	3.69	3.48
		Final Maturity	Years	01/19/2031	09/15/2030	05/21/2030	02/08/2030	11/07/2029	08/19/2029	06/03/2029
			Date	10.76	10.25	9.50	9.01	8.50	8.25	7.76
	Without optional redemption *	Average life	Years	5.13	4.78	4.47	4.19	3.93	3.70	3.49
		Final Maturity	Years	01/26/2031	09/21/2030	05/30/2030	02/16/2030	11/16/2029	08/24/2029	06/09/2029
			Date	11.51	11.01	10.51	10.01	9.50	9.01	8.50
Series B	With optional redemption *	Average life	Years	10.76	10.25	9.50	9.01	8.50	8.25	7.76
		Final Maturity	Years	09/12/2036	03/11/2036	06/12/2035	12/12/2034	06/12/2034	03/12/2034	09/12/2033
			Date	10.76	10.25	9.50	9.01	8.50	8.25	7.76
	Without optional redemption *	Average life	Years	15.24	14.71	14.18	13.66	13.15	12.67	12.19
		Final Maturity	Years	03/06/2041	08/22/2040	02/11/2040	08/06/2039	02/03/2039	08/08/2038	02/17/2038
			Date	27.52	27.52	27.52	27.52	27.52	27.52	27.52

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	78.63%	79,846,271.76	30.37%	233,300,000.00	13.01%
Series B	21.37%	21,700,000.00	9.00%	21,700,000.00	4.50%
Issue of Bonds		101,546,271.76	100.00%	255,000,000.00	
Reserve Fund	9.00%	9,139,164.46	4.50%	11,475,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		10,761,394.17	1.730%
Servicer ppal collect not yet credited		48,408.76	
Servicer ints collect not yet credited		9,500.49	
Liabilities		Available	Balance
Subordinated Loan L/T		9,139,164.46	3.082%
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		1,908		2,999
Principal				
Principal outstanding		100,121,990.84		255,099,895.65
Average loan		52,474.84		85,061.65
Minimum		323.45		26,904.19
Maximum		273,076.70		371,537.07
Interest rate				
Weighted average (wac)		3.52%		1.23%
Minimum		0.00%		0.21%
Maximum		6.41%		5.31%
Final maturity				
Weighted average (WARM) (months)		175		248
Minimum		01/04/2026		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	% LTV
0.01 - 10%	2.28	7.13	0.09
10.01 - 20%	6.66	15.92	1.56
20.01 - 30%	12.57	25.24	4.42
30.01 - 40%	19.97	35.12	8.21
40.01 - 50%	25.37	44.87	15.30
50.01 - 60%	23.80	54.80	20.52
60.01 - 70%	7.63	64.18	25.57
70.01 - 80%	1.72	72.72	17.36
80.01 - 90%			5.69
90.01 - 100%			1.27
Weighted average (WALTV)	41.98		58.19
Minimum	0.13		6.07
Maximum	76.39		97.17

Prepayments					
		Current month	Last 3 months	Last 6 months	Last 12 months
Single month. mort. (SMM)		0.79%	0.70%	0.64%	0.69%
Annual Percentage Rate (CPR)		9.06%	8.13%	7.37%	8.01%

Geographic distribution		
	Current	At constitution date
Andalucia	0.21%	0.20%
Aragon	87.85%	87.57%
Balearic Islands	0.15%	0.17%
Basque Country	0.28%	0.23%
Cantabria	0.14%	0.08%
Castilla-La Mancha		0.02%
Castilla-Leon	0.03%	0.07%
Catalonia	2.64%	2.87%
Galicia	0.07%	0.12%
La Rioja	7.77%	7.56%
Madrid	0.09%	0.07%
Navarra	0.15%	0.24%
Valencia	0.63%	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	%			%	
Delinquencies										
Up to 1 month	18	3,371.90	1,740.24	0.00	5,112.14	6.42	968,133.47	973,245.61	36.20	45.42
from > 1 to = 2 months	7	2,603.11	2,073.72	0.00	4,676.83	5.87	438,295.75	442,972.58	16.47	40.25
from > 2 to = 3 months	6	9,050.42	4,332.18	0.00	13,382.60	16.80	506,128.89	519,511.49	19.32	45.69
from > 3 to = 6 months	2	2,586.69	1,625.25	0.00	4,211.94	5.29	170,013.37	174,225.31	6.48	47.61
from > 6 to < 12 months	4	13,065.78	9,612.34	0.00	22,678.12	28.47	341,498.58	364,176.70	13.54	51.50
from = 12 to < 18 months	2	11,235.07	6,900.97	0.00	18,136.04	22.77	155,696.57	173,832.61	6.46	50.97
from ≥ 2 years	2	5,511.33	5,935.23	0.00	11,446.56	14.37	29,445.60	40,892.16	1.52	18.69
Subtotal	41	47,424.30	32,219.93	0.00	79,644.23	100.00	2,609,212.23	2,688,856.46	100.00	44.72
Total	41	47,424.30	32,219.93	0.00	79,644.23		2,609,212.23	2,688,856.46		