

Brief report

Date: 02/28/2026  
 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	
		Current	Original			Final maturity (legal)	Next	DBRS / Moody's 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											
Series	With optional redemption *	Average life	Years	% Monthly CPR (SMM)							0.78
				0.17	0.25	0.34	0.43	0.51	0.60	0.69	
				% Annual equivalent CPR							9.00
Series A	With optional redemption *	Average life	Years	5.11	4.76	4.44	4.16	3.91	3.69	3.48	3.29
		Final Maturity	Years	10.76	10.25	9.50	9.01	8.50	8.25	7.76	7.50
			Date	01/19/2031	09/15/2030	05/21/2030	02/08/2030	11/07/2029	08/19/2029	06/03/2029	03/28/2029
	Without optional redemption *	Average life	Years	5.13	4.78	4.47	4.19	3.93	3.70	3.49	3.31
		Final Maturity	Years	11.51	11.01	10.51	10.01	9.50	9.01	8.50	8.01
			Date	01/26/2031	09/21/2030	05/30/2030	02/16/2030	11/16/2029	08/24/2029	06/09/2029	04/01/2029
Series B	With optional redemption *	Average life	Years	10.76	10.25	9.50	9.01	8.50	8.25	7.76	7.50
		Final Maturity	Years	10.76	10.25	9.50	9.01	8.50	8.25	7.76	7.50
			Date	09/12/2036	03/11/2036	06/12/2035	12/12/2034	06/12/2034	03/12/2034	09/12/2033	06/12/2033
	Without optional redemption *	Average life	Years	15.24	14.71	14.18	13.66	13.15	12.67	12.19	11.74
		Final Maturity	Years	27.52	27.52	27.52	27.52	27.52	27.52	27.52	27.52
			Date	03/06/2041	08/22/2040	02/11/2040	08/06/2039	02/03/2039	08/08/2038	02/17/2038	09/05/2037
				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	% CE	
Series A	78.63%	79,846,271.76	30.37%	91.49%	233,300,000.00
Series B	21.37%	21,700,000.00	9.00%	8.51%	21,700,000.00
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	13,334,043.37
Servicer ppal collect not yet credited	294,797.06		
Servicer ints collect not yet credited	59,966.52		
Liabilities		Available	Balance
			Interest
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	
Principal	Principal outstanding	97,857,127.70	255,099,895.65
	Average loan	51,968.73	85,061.65
	Minimum	321.73	26,904.19
	Maximum	271,361.36	371,537.07
	Interest rate		
Weighted average (wac)	3.54%	1.23%	
Minimum	0.00%	0.21%	
Maximum	6.14%	5.31%	
Final maturity	Weighted average (WARM) (months)	174	248
	Minimum	03/21/2026	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	% Pool	% LTV
0.01 - 10%	2.24	7.03	0.09	7.76
10.01 - 20%	6.84	15.79	1.56	16.28
20.01 - 30%	12.66	25.23	4.42	25.47
30.01 - 40%	20.40	35.10	8.21	35.63
40.01 - 50%	26.18	44.96	15.30	45.41
50.01 - 60%	22.72	54.86	20.52	55.38
60.01 - 70%	7.68	64.39	25.57	65.28
70.01 - 80%	1.27	73.07	17.36	74.17
80.01 - 90%			5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	41.70		58.19	
Minimum	0.13		6.07	
Maximum	76.11		97.17	

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

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](http://www.edt-sg.com) [info@edt-sg.com](mailto:info@edt-sg.com)  
 Official register CNMV: C/ Edison, 4 - 28006 Madrid [www.cnmv.com](http://www.cnmv.com)

# RURAL HIPOTECARIO XVIII Fondo de Titulización

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.58%	0.62%	0.65%	0.65%	0.61%
Annual Percentage Rate (CPR)	6.72%	7.17%	7.52%	7.55%	7.12%

Geographic distribution		
	Current	At constitution date
Andalucia	0.21%	0.20%
Aragon	87.99%	87.57%
Balearic Islands	0.16%	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	2.66%	2.87%
Galicia	0.07%	0.12%
La Rioja	7.62%	7.56%
Madrid	0.09%	0.07%
Navarra	0.13%	0.24%
Valencia	0.63%	0.80%

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	44	10,236.43	3,753.93	0.00	13,990.36	15.70	2,406,257.21	2,420,247.57	63.12	35.71
from > 1 to = 2 months	5	2,422.47	1,916.97	0.00	4,339.44	4.87	294,982.09	299,321.53	7.81	42.12
from > 2 to = 3 months	4	4,957.85	3,300.78	0.00	8,258.63	9.27	365,351.68	373,610.31	9.74	50.28
from > 3 to = 6 months	3	5,911.93	3,443.18	0.00	9,355.11	10.50	233,731.89	243,087.00	6.34	45.01
from > 6 to < 12 months	2	7,849.41	3,885.42	0.00	11,734.83	13.17	176,357.36	188,092.19	4.91	49.00
from = 12 to < 18 months	2	10,402.34	8,220.34	0.00	18,622.68	20.90	180,340.23	198,962.91	5.19	57.93
from = 18 to < 24 months	1	7,991.90	3,521.15	0.00	11,513.05	12.92	59,192.83	70,705.88	1.84	52.39
from ≥ 2 years	2	5,579.67	5,705.82	0.00	11,285.49	12.67	29,063.70	40,349.19	1.05	18.44
Subtotal	63	55,352.00	33,747.59	0.00	89,099.59	100.00	3,745,276.99	3,834,376.58	100.00	38.92
Total	63	55,352.00	33,747.59	0.00	89,099.59		3,745,276.99	3,834,376.58		

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