

Brief report

Date: 05/31/2026
 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
 Soci te G n rale

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Soci te G n rale

Assets Custodian
 Banco Cooperativo Espa ol

Start-up Loan
 Caja Rural de Arag n

Subordinated Loan
 Caja Rural de Arag n

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	32,623.52 76,110,672.16 32.62%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	2.5880% 06/12/2026 215.764712 Gross 174.769417 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	2.7380% 06/12/2026 699.711111 Gross 566.766000 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		97,810,672.16	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)						
				0,17	0,25	0,34	0,43	0,51	0,60	0,69
Series A	With optional redemption *	Average life	4.98	4.64	4.34	4.06	3.82	3.60	3.40	3.22
		Final Maturity	03/04/2031	10/29/2030	07/11/2030	04/03/2030	01/02/2030	10/16/2029	08/02/2029	05/30/2029
		Date	09/12/2036	12/12/2035	06/12/2035	12/12/2034	06/12/2034	03/12/2034	09/12/2033	06/12/2033
	Without optional redemption *	Average life	5.00	4.66	4.36	4.09	3.84	3.62	3.42	3.23
		Final Maturity	03/10/2031	11/07/2030	07/19/2030	04/11/2030	01/11/2030	10/22/2029	08/09/2029	06/03/2029
		Date	06/12/2037	12/12/2036	03/12/2036	09/12/2035	06/12/2035	12/12/2034	06/12/2034	12/12/2033
Series B	With optional redemption *	Average life	10.51	9.76	9.26	8.76	8.26	8.01	7.51	7.26
		Final Maturity	09/12/2036	12/12/2035	06/12/2035	12/12/2034	06/12/2034	03/12/2034	09/12/2033	06/12/2033
		Date	09/12/2036	12/12/2035	06/12/2035	12/12/2034	06/12/2034	03/12/2034	09/12/2033	06/12/2033
	Without optional redemption *	Average life	14.93	14.40	13.88	13.38	12.88	12.40	11.94	11.50
		Final Maturity	02/09/2041	08/01/2040	01/25/2040	07/24/2039	01/25/2039	08/03/2038	02/16/2038	09/08/2037
		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	% CE		
Series A	77.81%	76,110,672.16	31.19%	91.49%	233,300,000.00	13.01%
Series B	22.19%	21,700,000.00	9.00%	8.51%	21,700,000.00	4.50%
Issue of Bonds		97,810,672.16		100.00%	255,000,000.00	
Reserve Fund	9.00%	8,802,960.49	4.50%	11,475,000.00		

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	12,746,428.30	1.730%	
Servicer ppal collect not yet credited	76,833.75		
Servicer ints collect not yet credited	34,466.25		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		8,802,960.49	3.138%
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	1,841	2,999	
Principal			
Principal outstanding	94,707,957.37	255,099,895.65	
Average loan	51,443.76	85,061.65	
Minimum	40.57	26,904.19	
Maximum	268,825.87	371,537.07	
Interest rate			
Weighted average (wac)	3.60%	1.23%	
Minimum	0.00%	0.21%	
Maximum	6.14%	5.31%	
Final maturity			
Weighted average (WARM) (months)	172	248	
Minimum	06/04/2026	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	% Pool	% LTV
0.01 - 10%	2.23	6.98	0.09	7.76
10.01 - 20%	7.29	15.93	1.56	16.28
20.01 - 30%	13.65	25.62	4.42	25.47
30.01 - 40%	20.08	35.27	8.21	35.63
40.01 - 50%	26.43	44.95	15.30	45.41
50.01 - 60%	21.87	54.80	20.52	55.38
60.01 - 70%	7.22	64.23	25.57	65.28
70.01 - 80%	1.24	72.60	17.36	74.14
80.01 - 90%			5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	41.29		58.19	
Minimum	0.03		6.07	
Maximum	75.69		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 info@edt-sg.com
 Official register CNMV: C/ Edison, 4 - 28006 Madrid www.cnmv.com

RURAL HIPOTECARIO XVIII Fondo de Titulización

Brief report

Date: 05/31/2026

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

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.30%	0.47%	0.54%	0.60%	0.61%
Annual Percentage Rate (CPR)	3.59%	5.50%	6.33%	6.95%	7.07%

Geographic distribution		
	Current	At constitution date
Andalucia	0.21%	0.20%
Aragon	88.03%	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	2.69%	2.87%
Galicia	0.07%	0.12%
La Rioja	7.53%	7.56%
Madrid	0.09%	0.07%
Navarra	0.13%	0.24%
Valencia	0.64%	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	27	6,658.86	2,773.06	0.00	9,431.92	12.75	1,411,506.98	1,420,938.90	51.71	42.40
from > 1 to = 2 months	5	2,556.88	2,187.62	0.00	4,744.50	6.41	433,375.77	438,120.27	15.94	50.16
from > 2 to = 3 months	3	4,234.50	2,066.36	0.00	6,300.86	8.52	236,976.93	243,277.79	8.85	43.85
from > 3 to = 6 months	2	2,410.29	2,186.54	0.00	4,596.83	6.21	181,598.51	186,195.34	6.78	60.72
from > 6 to < 12 months	3	11,651.47	4,388.33	0.00	16,039.80	21.68	239,940.09	255,979.89	9.32	42.95
from = 12 to < 18 months	2	14,718.88	8,259.70	0.00	22,978.58	31.06	141,914.39	164,892.97	6.00	60.55
from ≥ 2 years	1	5,365.92	4,525.27	0.00	9,891.19	13.37	28,480.84	38,372.03	1.40	59.06
Subtotal	43	47,596.80	26,386.88	0.00	73,983.68	100.00	2,673,793.51	2,747,777.19	100.00	45.65
Total	43	47,596.80	26,386.88	0.00	73,983.68		2,673,793.51	2,747,777.19		

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 ✉ info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ www.cnmv.com