RURAL HIPOTECARIO XVIII Fondo de Titulización

Brief report

Date: 07/31/2026
Currency: EUR

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

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 Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current	 Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	 Next	Rating DBRS / Moody's Current	 Original
Series A ES0305393003	12/13/2018 2,333	31,299.49 73,021,710.17 31.30%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	2.8470% 09/14/2026 232.675192 Gross 188.466906 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	2.9970% 09/14/2026 782.550000 Gross 633.865500 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		94,721,710.17	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

				0,17	0,25	0,34	0,43	0,51	0,60	0,69	0,78
		% 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	4.89	4.55	4.26	3.99	3.76	3.54	3.33	3.16
			Date	05/03/2031	12/29/2030	09/12/2030	06/07/2030	03/15/2030	12/24/2029	10/11/2029	08/08/2029
		Final Maturity	Years	10.26	9.51	9.01	8.51	8.26	7.75	7.26	7.01
			Date	09/12/2036	12/12/2035	06/12/2035	12/12/2034	09/12/2034	03/12/2034	09/12/2033	06/12/2033
	Without optional redemption *	Average life	Years	4.91	4.58	4.28	4.02	3.77	3.56	3.36	3.18
			Date	05/09/2031	01/08/2031	09/22/2030	06/16/2030	03/20/2030	12/31/2029	10/19/2029	08/14/2029
		Final Maturity	Years	11.01	10.51	10.01	9.51	9.01	8.51	8.01	7.75
			Date	06/12/2037	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	10.26	9.51	9.01	8.51	8.26	7.75	7.26	7.01
			Date	09/12/2036	12/12/2035	06/12/2035	12/12/2034	09/12/2034	03/12/2034	09/12/2033	06/12/2033
		Final Maturity	Years	10.26	9.51	9.01	8.51	8.26	7.75	7.26	7.01
			Date	09/12/2036	12/12/2035	06/12/2035	12/12/2034	09/12/2034	03/12/2034	09/12/2033	06/12/2033
	Without optional redemption *	Average life	Years	14.70	14.18	13.67	13.17	12.68	12.21	11.76	11.32
			Date	02/17/2041	08/12/2040	02/07/2040	08/09/2039	02/13/2039	08/25/2038	03/13/2038	10/05/2037
		Final Maturity	Years	27.02	27.02	27.02	27.02	27.02	27.02	27.02	27.02
			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	% CE		At issue date	% CE
Series A	77.09%	73,021,710.17	31.91%	91.49%	233,300,000.00	13.01%
Series B	22.91%	21,700,000.00	9.00%	8.51%	21,700,000.00	4.50%
Issue of Bonds		94,721,710.17		100.00%	255,000,000.00	
Reserve Fund	9.00%	8,524,953.92		4.50%	11,475,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		11,471,779.27	1.983%
Servicer ppal collect not yet credited		49,520.83	
Servicer ints collect not yet credited		9,446.11	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		8,524,953.92	3.397%
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	1,814	2,999
Principal		
Principal outstanding	92,290,944.44	255,099,895.65
Average loan	50,877.04	85,061.65
Minimum	317.39	26,904.19
Maximum	267,125.79	371,537.07
Interest rate		
Weighted average (wac)	3.78%	1.23%
Minimum	0.00%	0.21%
Maximum	6.75%	5.31%
Final maturity		
Weighted average (WARM) (months)	170	248
Minimum	08/21/2026	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 % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	2.39	7.07	0.09	7.76
10.01 - 20%	7.24	15.88	1.56	16.28
20.01 - 30%	14.00	25.56	4.42	25.47
30.01 - 40%	20.43	35.25	8.21	35.63
40.01 - 50%	26.71	44.97	15.30	45.41
50.01 - 60%	21.41	54.90	20.52	55.38
60.01 - 70%	6.91	64.36	25.57	65.28
70.01 - 80%	0.92	72.67	17.36	74.14
80.01 - 90%			5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)		40.98		58.19
Minimum		0.13		6.07
Maximum		75.41		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.

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: 07/31/2026
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)	0.77%	0.55%	0.55%	0.60%	0.61%
Annual Percentage Rate (CPR)	8.82%	6.36%	6.45%	7.00%	7.08%

Geographic distribution

	Current	At constitution date
Andalucia	0.22%	0.20%
Aragon	87.98%	87.57%
Balearic Islands	0.16%	0.17%
Basque Country	0.28%	0.23%
Cantabria	0.15%	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	7.59%	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	%			%	
Delinquencies										
Up to 1 month	27	4,799.59	3,200.99	0.00	8,000.58	10.40	1,370,572.93	1,378,573.51	55.75	38.87
from > 1 to = 2 months	3	1,872.33	1,046.72	0.00	2,919.05	3.80	174,978.24	177,897.29	7.19	43.91
from > 2 to = 3 months	3	3,932.39	2,168.51	0.00	6,100.90	7.93	235,037.72	241,138.62	9.75	44.27
from > 3 to = 6 months	4	5,197.72	3,800.80	0.00	8,998.52	11.70	289,136.74	298,135.26	12.06	60.67
from > 6 to < 12 months	2	12,735.23	3,760.34	0.00	16,495.57	21.45	157,702.03	174,197.60	7.04	36.04
from = 12 to < 18 months	2	15,253.41	8,977.04	0.00	24,230.45	31.51	140,572.34	164,802.79	6.66	60.52
from ≥ 2 years	1	5,596.67	4,554.17	0.00	10,150.84	13.20	28,088.56	38,239.40	1.55	58.85
Subtotal	42	49,387.34	27,508.57	0.00	76,895.91	100.00	2,396,088.56	2,472,984.47	100.00	42.58
Total	42	49,387.34	27,508.57	0.00	76,895.91		2,396,088.56	2,472,984.47		

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.

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