

# RURAL HIPOTECARIO XVIII Fondo de Titulización

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Distribución por Intervalos de Relación Principal actual / Valor de Tasación (%CLTV) / Distribution by current Loan-to-Value Ratio (%CLTV) Intervals

Activos / Assets: Préstamos hipotecarios vivienda (PHs/CTHs) / Residential mortgage loans (PTCs/MCs)  
Fecha / Date: 31/07/2025  
Divisa / Currency: EUR

| Intervalos de %CLTV<br>%CLTV Intervals |        | Saldo Vivo de Principal<br>Outstanding Principal Balance |         |                  |         | Principal Vencido Impagado<br>Overdue Principal |         |                  |         | Principal Pendiente Vencimiento<br>Outstanding Principal |         |                  |         | %CLTV Media Ponderada<br>Weighted Average %CLTV |          |
|----------------------------------------|--------|----------------------------------------------------------|---------|------------------|---------|-------------------------------------------------|---------|------------------|---------|----------------------------------------------------------|---------|------------------|---------|-------------------------------------------------|----------|
|                                        |        | Num.                                                     | %       | Importe / Amount | %       | Num.                                            | %       | Importe / Amount | %       | Num.                                                     | %       | Importe / Amount | %       | SVP / OBP                                       | PPV / OP |
| 0,010                                  | 5,000  | 66                                                       | 3,35 %  | 428.299,71       | 0,40 %  | 2                                               | 3,77 %  | 29.485,93        | 24,70 % | 64                                                       | 3,25 %  | 398.813,78       | 0,37 %  | 4,627                                           | 3,577    |
| 5,010                                  | 10,000 | 100                                                      | 5,07 %  | 1.536.825,95     | 1,44 %  | 0                                               | 0,00 %  | 0,00             | 0,00 %  | 100                                                      | 5,08 %  | 1.536.825,95     | 1,44 %  | 7,838                                           | 7,838    |
| 10,010                                 | 15,000 | 122                                                      | 6,19 %  | 2.895.441,17     | 2,71 %  | 2                                               | 3,77 %  | 1.071,74         | 0,90 %  | 122                                                      | 6,20 %  | 2.894.369,43     | 2,71 %  | 12,574                                          | 12,569   |
| 15,010                                 | 20,000 | 130                                                      | 6,60 %  | 4.262.037,99     | 3,99 %  | 1                                               | 1,89 %  | 285,85           | 0,24 %  | 130                                                      | 6,60 %  | 4.261.752,14     | 3,99 %  | 17,945                                          | 17,944   |
| 20,010                                 | 25,000 | 134                                                      | 6,80 %  | 5.371.620,30     | 5,03 %  | 3                                               | 5,66 %  | 36.770,25        | 30,80 % | 134                                                      | 6,81 %  | 5.334.850,05     | 5,00 %  | 22,799                                          | 22,526   |
| 25,010                                 | 30,000 | 169                                                      | 8,57 %  | 7.930.109,14     | 7,42 %  | 3                                               | 5,66 %  | 648,19           | 0,54 %  | 169                                                      | 8,58 %  | 7.929.460,95     | 7,43 %  | 27,430                                          | 27,427   |
| 30,010                                 | 35,000 | 177                                                      | 8,98 %  | 9.554.386,00     | 8,94 %  | 1                                               | 1,89 %  | 306,06           | 0,26 %  | 177                                                      | 8,99 %  | 9.554.079,94     | 8,95 %  | 32,708                                          | 32,707   |
| 35,010                                 | 40,000 | 176                                                      | 8,93 %  | 10.265.266,36    | 9,61 %  | 7                                               | 13,21 % | 4.540,68         | 3,80 %  | 176                                                      | 8,94 %  | 10.260.725,68    | 9,61 %  | 37,471                                          | 37,454   |
| 40,010                                 | 45,000 | 220                                                      | 11,16 % | 13.683.921,61    | 12,81 % | 7                                               | 13,21 % | 6.883,96         | 5,77 %  | 220                                                      | 11,17 % | 13.677.037,65    | 12,82 % | 42,615                                          | 42,593   |
| 45,010                                 | 50,000 | 213                                                      | 10,81 % | 14.204.929,70    | 13,30 % | 12                                              | 22,64 % | 24.385,10        | 20,42 % | 213                                                      | 10,82 % | 14.180.544,60    | 13,29 % | 47,507                                          | 47,420   |
| 50,010                                 | 55,000 | 166                                                      | 8,42 %  | 12.354.695,47    | 11,56 % | 7                                               | 13,21 % | 7.337,49         | 6,15 %  | 166                                                      | 8,43 %  | 12.347.357,98    | 11,57 % | 52,312                                          | 52,281   |
| 55,010                                 | 60,000 | 152                                                      | 7,71 %  | 12.127.106,63    | 11,35 % | 3                                               | 5,66 %  | 1.323,68         | 1,11 %  | 152                                                      | 7,72 %  | 12.125.782,95    | 11,36 % | 57,352                                          | 57,345   |
| 60,010                                 | 65,000 | 79                                                       | 4,01 %  | 6.603.414,44     | 6,18 %  | 4                                               | 7,55 %  | 4.374,09         | 3,66 %  | 79                                                       | 4,01 %  | 6.599.040,35     | 6,18 %  | 61,942                                          | 61,897   |
| 65,010                                 | 70,000 | 37                                                       | 1,88 %  | 3.173.196,77     | 2,97 %  | 0                                               | 0,00 %  | 0,00             | 0,00 %  | 37                                                       | 1,88 %  | 3.173.196,77     | 2,97 %  | 66,976                                          | 66,976   |
| 70,010                                 | 75,000 | 24                                                       | 1,22 %  | 1.963.818,26     | 1,84 %  | 1                                               | 1,89 %  | 1.976,86         | 1,66 %  | 24                                                       | 1,22 %  | 1.961.841,40     | 1,84 %  | 72,109                                          | 72,033   |
| 75,010                                 | 80,000 | 6                                                        | 0,30 %  | 480.627,53       | 0,45 %  | 0                                               | 0,00 %  | 0,00             | 0,00 %  | 6                                                        | 0,30 %  | 480.627,53       | 0,45 %  | 76,479                                          | 76,479   |
| Total:                                 |        | 1.971                                                    | 100,00  | 106.835.697,03   | 100,00  | 53                                              | 100,00  | 119.389,88       | 100,00  | 1.969                                                    | 100,00  | 106.716.307,15   | 100,00  |                                                 |          |
| Media Ponderada / Weighted Average :   |        |                                                          |         |                  |         |                                                 |         |                  |         |                                                          |         |                  |         | 42,718                                          | 42,690   |
| Media simple / Average:                |        |                                                          |         | 54.203,80        |         |                                                 |         | 2.252,64         |         |                                                          |         | 54.198,23        |         | 36,165                                          | 36,166   |
| Mínimo / Minimum :                     |        |                                                          |         | 263,80           |         |                                                 |         | 0,60             |         |                                                          |         | 327,40           |         | 0,131                                           | 0,131    |
| Máximo / Maximum:                      |        |                                                          |         | 277.299,68       |         |                                                 |         | 36.386,53        |         |                                                          |         | 277.299,68       |         | 77,267                                          | 77,267   |