

# 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: 31/10/2025  
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  | 76                                                       | 3,93 %  | 465.259,78       | 0,45 %  | 1                                               | 1,89 %  | 29.222,13        | 34,46 % | 75                                                       | 3,88 %  | 436.037,65       | 0,42 %  | 4,487                                           | 3,514    |
| 5,010                                  | 10,000 | 105                                                      | 5,43 %  | 1.687.216,08     | 1,64 %  | 1                                               | 1,89 %  | 270,06           | 0,32 %  | 105                                                      | 5,43 %  | 1.686.946,02     | 1,64 %  | 8,053                                           | 8,051    |
| 10,010                                 | 15,000 | 110                                                      | 5,69 %  | 2.575.209,18     | 2,50 %  | 2                                               | 3,77 %  | 1.417,55         | 1,67 %  | 110                                                      | 5,69 %  | 2.573.791,63     | 2,50 %  | 12,609                                          | 12,602   |
| 15,010                                 | 20,000 | 133                                                      | 6,88 %  | 4.292.917,27     | 4,17 %  | 0                                               | 0,00 %  | 0,00             | 0,00 %  | 133                                                      | 6,88 %  | 4.292.917,27     | 4,17 %  | 17,823                                          | 17,823   |
| 20,010                                 | 25,000 | 146                                                      | 7,55 %  | 5.526.753,35     | 5,37 %  | 3                                               | 5,66 %  | 284,16           | 0,34 %  | 146                                                      | 7,55 %  | 5.526.469,19     | 5,37 %  | 22,651                                          | 22,650   |
| 25,010                                 | 30,000 | 151                                                      | 7,81 %  | 7.178.231,94     | 6,97 %  | 1                                               | 1,89 %  | 408,97           | 0,48 %  | 151                                                      | 7,81 %  | 7.177.822,97     | 6,98 %  | 27,394                                          | 27,393   |
| 30,010                                 | 35,000 | 190                                                      | 9,82 %  | 10.256.183,00    | 9,96 %  | 3                                               | 5,66 %  | 2.352,12         | 2,77 %  | 190                                                      | 9,83 %  | 10.253.830,88    | 9,97 %  | 32,645                                          | 32,637   |
| 35,010                                 | 40,000 | 175                                                      | 9,05 %  | 10.239.551,67    | 9,94 %  | 8                                               | 15,09 % | 5.218,76         | 6,15 %  | 175                                                      | 9,05 %  | 10.234.332,91    | 9,95 %  | 37,736                                          | 37,717   |
| 40,010                                 | 45,000 | 204                                                      | 10,55 % | 12.569.976,95    | 12,21 % | 6                                               | 11,32 % | 5.438,77         | 6,41 %  | 204                                                      | 10,55 % | 12.564.538,18    | 12,21 % | 42,612                                          | 42,594   |
| 45,010                                 | 50,000 | 205                                                      | 10,60 % | 13.831.887,12    | 13,43 % | 13                                              | 24,53 % | 30.375,24        | 35,82 % | 205                                                      | 10,61 % | 13.801.511,88    | 13,41 % | 47,409                                          | 47,300   |
| 50,010                                 | 55,000 | 163                                                      | 8,43 %  | 12.013.156,27    | 11,67 % | 6                                               | 11,32 % | 1.070,27         | 1,26 %  | 163                                                      | 8,43 %  | 12.012.086,00    | 11,68 % | 52,300                                          | 52,295   |
| 55,010                                 | 60,000 | 148                                                      | 7,65 %  | 12.039.664,02    | 11,69 % | 4                                               | 7,55 %  | 1.007,16         | 1,19 %  | 148                                                      | 7,66 %  | 12.038.656,86    | 11,70 % | 57,430                                          | 57,426   |
| 60,010                                 | 65,000 | 69                                                       | 3,57 %  | 5.440.641,32     | 5,28 %  | 3                                               | 5,66 %  | 5.766,43         | 6,80 %  | 69                                                       | 3,57 %  | 5.434.874,89     | 5,28 %  | 62,253                                          | 62,182   |
| 65,010                                 | 70,000 | 33                                                       | 1,71 %  | 2.698.851,37     | 2,62 %  | 1                                               | 1,89 %  | 480,89           | 0,57 %  | 33                                                       | 1,71 %  | 2.698.370,48     | 2,62 %  | 67,071                                          | 67,059   |
| 70,010                                 | 75,000 | 23                                                       | 1,19 %  | 1.869.193,38     | 1,82 %  | 1                                               | 1,89 %  | 1.478,09         | 1,74 %  | 23                                                       | 1,19 %  | 1.867.715,29     | 1,82 %  | 72,053                                          | 71,995   |
| 75,010                                 | 80,000 | 3                                                        | 0,16 %  | 282.602,91       | 0,27 %  | 0                                               | 0,00 %  | 0,00             | 0,00 %  | 3                                                        | 0,16 %  | 282.602,91       | 0,27 %  | 76,334                                          | 76,334   |
| Total:                                 |        | 1.934                                                    | 100,00  | 102.967.295,61   | 100,00  | 53                                              | 100,00  | 84.790,60        | 100,00  | 1.933                                                    | 100,00  | 102.882.505,01   | 100,00  |                                                 |          |
| Media Ponderada / Weighted Average :   |        |                                                          |         |                  |         |                                                 |         |                  |         |                                                          |         |                  |         | 42,293                                          | 42,271   |
| Media simple / Average:                |        |                                                          |         | 53.240,59        |         |                                                 |         | 1.599,82         |         |                                                          |         | 53.224,27        |         | 35,577                                          | 35,567   |
| Mínimo / Minimum :                     |        |                                                          |         | 325,09           |         |                                                 |         | 0,03             |         |                                                          |         | 325,09           |         | 0,131                                           | 0,131    |
| Máximo / Maximum:                      |        |                                                          |         | 274.784,68       |         |                                                 |         | 29.222,13        |         |                                                          |         | 274.784,68       |         | 76,671                                          | 76,671   |