

Brief report

Date: 02/28/2025  
 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 DBRS / Moody's	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0305393003	12/13/2018 2,333	41,491.84 96,800,462.72 41.49%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	3.3220% 03/12/2025 344,589731 Gross 279.117682 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AAA (sf) Aa1	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	3.4720% 03/12/2025 868,000000 Gross 703.080000 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		118,500,462.72	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
				% Annual equivalent CPR							
Series A	With optional redemption *	Average life	Years	5.88	5.46	5.09	4.74	4.44	4.17	3.93	3.70
		Final Maturity	Years	10/27/2030	05/26/2030	01/11/2030	09/08/2029	05/21/2029	02/11/2029	11/13/2028	08/23/2028
		Date	12.51	11.76	11.25	10.50	10.01	9.50	9.01	8.50	
	Without optional redemption *	Average life	Years	5.89	5.47	5.10	4.76	4.46	4.19	3.94	3.72
		Final Maturity	Years	11/02/2030	06/01/2030	01/16/2030	09/15/2029	05/27/2029	02/17/2029	11/19/2028	08/29/2028
		Date	13.25	12.76	12.01	11.51	10.76	10.25	9.76	9.25	
Series B	With optional redemption *	Average life	Years	12.51	11.76	11.25	10.50	10.01	9.50	9.01	8.50
		Final Maturity	Years	06/12/2037	09/12/2036	03/12/2036	06/12/2035	12/12/2034	06/11/2034	12/12/2033	06/12/2033
		Date	12.51	11.76	11.25	10.50	10.01	9.50	9.01	8.50	
	Without optional redemption *	Average life	Years	16.80	16.23	15.66	15.10	14.54	14.00	13.48	12.97
		Final Maturity	Years	09/25/2041	03/01/2041	08/05/2040	01/12/2040	06/24/2039	12/09/2038	06/01/2038	11/28/2037
		Date	28.52	28.52	28.52	28.52	28.52	28.52	28.52	28.52	

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	
Series A	81.69%	96,800,462.72	27.31%	91.49%	233,300,000.00	13.01%
Series B	18.31%	21,700,000.00	9.00%	8.51%	21,700,000.00	4.50%
Issue of Bonds		118,500,462.72		100.00%	255,000,000.00	
Reserve Fund	9.00%	10,665,041.64	4.50%		11,475,000.00	

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	16,848,643.29
Servicer ppal collect not yet credited		256,253.67	
Servicer ints collect not yet credited		67,171.50	
Liabilities	Available	Balance	Interest
	Subordinated Loan L/T	10,665,041.64	3.872%
	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		Count	
Principal	2,037		2,999	
Principal outstanding		113,438,697.76		255,099,895.65
Average loan		55,689.10		85,061.65
Minimum		365.92		26,904.19
Maximum		281,341.66		371,537.07
Interest rate				
Weighted average (wac)		4.35%		1.23%
Minimum		0.00%		0.21%
Maximum		7.70%		5.31%
Final maturity				
Weighted average (WARM) (months)		183		248
Minimum		03/05/2025		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%	1.68	7.12	0.09	7.76
10.01 - 20%	6.18	15.71	1.56	16.28
20.01 - 30%	12.02	25.48	4.42	25.47
30.01 - 40%	18.42	35.33	8.21	35.63
40.01 - 50%	25.96	45.27	15.30	45.41
50.01 - 60%	23.14	54.98	20.52	55.38
60.01 - 70%	9.71	63.58	25.57	65.28
70.01 - 80%	2.89	73.31	17.36	74.14
80.01 - 90%			5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	43.43		58.19	
Minimum	0.24		6.07	
Maximum	79.07		97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.80%	0.95%	0.92%	0.87%	0.61%
Annual Percentage Rate (CPR)	9.22%	10.84%	10.51%	9.92%	7.05%

Geographic distribution		
	Current	At constitution date
Andalucia	0.20%	0.20%
Aragon	87.85%	87.57%
Balearic Islands	0.14%	0.17%
Basque Country	0.28%	0.23%
Cantabria	0.13%	0.08%
Castilla-La Mancha	0.00%	0.02%
Castilla-Leon	0.03%	0.07%
Catalonia	2.66%	2.87%
Galicia	0.07%	0.12%
La Rioja	7.75%	7.56%
Madrid	0.08%	0.07%
Navarra	0.13%	0.24%
Valencia	0.69%	0.80%

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Additional information  
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# RURAL HIPOTECARIO XVIII Fondo de Titulización



## Brief report

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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

from > 1 to = 2 months

from > 2 to = 3 months

from > 3 to = 6 months

from > 6 to < 12 months

from = 12 to < 18 months

from = 18 to < 24 months

from ≥ 2 years

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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	45	9,012.71	5,345.37	0.00	14,358.08	7.88	2,626,389.26	2,640,747.34	56.32	42.76	
from > 1 to = 2 months	7	5,199.38	3,949.42	0.00	9,148.80	5.02	574,834.73	583,983.53	12.46	43.50	
from > 2 to = 3 months	4	4,458.38	4,595.70	0.00	9,054.08	4.97	429,378.19	438,432.27	9.35	52.80	
Caja Rural de Aragón	5	8,631.93	5,172.31	0.00	13,804.24	7.57	236,226.25	250,030.49	5.33	35.35	
from > 3 to = 6 months	6	10,724.34	11,862.02	0.00	22,586.36	12.39	370,244.17	392,830.53	8.38	46.84	
CA-CIB	2	11,870.37	4,488.33	0.00	16,358.70	8.98	88,501.49	104,860.19	2.24	27.02	
Banco Cooperativo Español	2	8,606.45	6,008.84	0.00	14,615.29	8.02	62,341.46	76,956.75	1.64	46.87	
from = 18 to < 24 months	4	68,060.96	14,265.25	0.00	82,326.21	45.17	118,357.52	200,683.73	4.28	36.97	
from ≥ 2 years											
Underwriter											
Caja Rural de Aragón	Subtotal	75	126,564.52	55,687.24	0.00	182,251.76	100.00	4,506,273.07	4,688,524.83	100.00	42.66
Subtotal											
Total		75	126,564.52	55,687.24	0.00	182,251.76		4,506,273.07	4,688,524.83		

### 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

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### Fund Auditor

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