

Brief report

Date: 03/31/2025  
 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  
 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	39,266.14 91,607,904.62 39.27%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	2.9970% 06/12/2025 300.739366 Gross 243.598886 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	3.1470% 06/12/2025 804.233333 Gross 651.429000 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		113,307,904.62	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	0,78
Series A	With optional redemption *	Average life	Years	5.64	5.24	4.89	4.57	4.28	4.02	3.79	3.58
		Final Maturity	Years	10/29/2030	06/05/2030	01/28/2030	10/05/2029	06/19/2029	03/17/2029	12/25/2028	10/08/2028
		Date	12/01	11/26	10/26	10/26	9/51	9/01	8/76	8/26	
	Without optional redemption *	Average life	Years	5.65	5.26	4.90	4.58	4.30	4.04	3.80	3.59
		Final Maturity	Years	11/04/2030	06/12/2030	02/03/2030	10/09/2029	06/27/2029	03/24/2029	12/29/2028	10/12/2028
		Date	12/12/2037	06/12/2037	09/12/2036	03/12/2036	09/12/2035	12/12/2034	09/12/2034	03/12/2034	
Series B	With optional redemption *	Average life	Years	12.01	11.26	10.76	10.26	9.51	9.01	8.76	8.26
		Final Maturity	Years	03/12/2037	06/12/2036	12/12/2035	06/11/2035	09/11/2034	03/12/2034	12/12/2033	06/12/2033
		Date	12/01	11/26	10/26	10/26	9/51	9/01	8/76	8/26	
	Without optional redemption *	Average life	Years	16.33	15.77	15.21	14.66	14.12	13.59	13.08	12.59
		Final Maturity	Years	07/05/2041	12/12/2040	05/22/2040	11/03/2039	04/20/2039	10/11/2038	04/08/2038	10/11/2037
		Date	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27	

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	80.85%	91,607,904.62	28.15%	91.49%	233,300,000.00	13.01%
Series B	19.15%	21,700,000.00	9.00%	8.51%	21,700,000.00	4.50%
Issue of Bonds		113,307,904.62		100.00%	255,000,000.00	
Reserve Fund	9.00%	10,197,711.42	4.50%		11,475,000.00	

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	12,033,541.45
Servicer ppal collect not yet credited	26,943.11		
Servicer ints collect not yet credited	14,679.60		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		10,197,711.42	3.547%
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	2,022	2,999		
Principal				
Principal outstanding	111,966,605.56	255,099,895.65		
Average loan	55,374.19	85,061.65		
Minimum	217.89	26,904.19		
Maximum	280,537.21	371,537.07		
Interest rate				
Weighted average (wac)	4.20%	1.23%		
Minimum	0.00%	0.21%		
Maximum	7.70%	5.31%		
Final maturity				
Weighted average (WARM) (months)	182	248		
Minimum	04/11/2025	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%	1.74	7.12	0.09	7.76
10.01 - 20%	6.31	15.75	1.56	16.28
20.01 - 30%	11.93	25.49	4.42	25.47
30.01 - 40%	18.50	35.31	8.21	35.63
40.01 - 50%	26.01	45.23	15.30	45.41
50.01 - 60%	22.98	54.95	20.52	55.38
60.01 - 70%	9.72	63.55	25.57	65.28
70.01 - 80%	2.81	73.25	17.36	74.14
80.01 - 90%			5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	43.32		58.19	
Minimum	0.33		6.07	
Maximum	78.89		97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.76%	0.77%	0.90%	0.88%	0.61%
Annual Percentage Rate (CPR)	8.80%	8.91%	10.28%	10.06%	7.08%

Geographic distribution		
	Current	At constitution date
Andalucia	0.20%	0.20%
Aragon	87.76%	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	2.68%	2.87%
Galicia	0.07%	0.12%
La Rioja	7.80%	7.56%
Madrid	0.08%	0.07%
Navarra	0.14%	0.24%
Valencia	0.69%	0.80%

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Additional information  
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 Official register CNMV: C/ Edison, 4 - 28006 Madrid [www.cnmv.com](http://www.cnmv.com)

# RURAL HIPOTECARIO XVIII Fondo de Titulización

## Brief report

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**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

**CA-CIB**

Banco Cooperativo Español

**Underwriter**

Caja Rural de Aragón

**Servicer Credit Support Provider**

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**Bond Paying Agent**

Société Générale

**Market**

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**Fund Auditor**

KPMG Auditores

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	39	9,043.48	5,243.75	0.00	14,287.23	7.41	2,304,068.95	2,318,356.18	49.34	37.74	
from > 1 to = 2 months	7	3,478.76	1,713.59	0.00	5,192.35	2.69	387,109.57	392,301.92	8.35	35.12	
from > 2 to = 3 months	8	6,888.47	7,292.14	0.00	14,180.61	7.36	666,032.01	680,212.62	14.48	47.01	
Caja Rural de Aragón	7	13,627.48	7,808.59	0.00	21,436.07	11.12	513,037.07	534,473.14	11.38	41.66	
from > 3 to = 6 months	5	11,347.34	12,061.62	0.00	23,408.96	12.15	364,539.86	387,948.82	8.26	55.62	
CA-CIB	4	16,144.51	7,738.32	0.00	23,882.83	12.39	135,523.88	159,406.71	3.39	24.81	
Banco Cooperativo Español	1	4,674.70	2,372.06	0.00	7,046.76	3.66	18,375.93	25,422.69	0.54	49.76	
from = 12 to < 18 months	4	68,700.62	14,584.41	0.00	83,285.03	43.22	117,135.57	200,420.60	4.27	36.92	
from = 18 to < 24 months											
from ≥ 2 years											
<b>Underwriter</b>											
Caja Rural de Aragón	Subtotal	75	133,905.36	58,814.48	0.00	192,719.84	100.00	4,505,822.84	4,698,542.68	100.00	39.40
<b>Servicer Credit Support Provider</b>											
Banco Cooperativo Español											
<b>Total</b>		75	133,905.36	58,814.48	0.00	192,719.84		4,505,822.84	4,698,542.68		