

Brief report

Date: 11/30/2025
 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	35,907.58 83,772,384.14 35.91%	100,000.00 233,300,000.00	Floating 3-M Euribor+0.450% 12.Mar/Jun/Sep/Dec	2.4790% 12/12/2025 225.009863 Gross 182.257989 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	2.6290% 12/12/2025 664.552778 Gross 538.287750 Net	12/12/2057 Quarterly 12.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		105,472,384.14	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
Series A	With optional redemption *	Average life	5.26	4.91	4.59	4.29	4.03	3.79	3.57	3.39
		Final Maturity	12/16/2030	08/07/2030	04/12/2030	12/27/2029	09/22/2029	06/27/2029	04/08/2029	01/29/2029
		Date	09/12/2036	03/12/2036	09/12/2035	03/12/2035	09/12/2034	03/12/2034	09/12/2033	06/12/2033
	Without optional redemption *	Average life	5.29	4.93	4.60	4.31	4.05	3.81	3.59	3.40
		Final Maturity	12/25/2030	08/14/2030	04/18/2030	01/01/2030	09/27/2029	07/03/2029	04/15/2029	02/02/2029
		Date	09/12/2037	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	11.01	10.50	10.01	9.50	9.01	8.50	8.01	7.75
		Final Maturity	09/12/2036	03/12/2036	09/12/2035	03/12/2035	09/12/2034	03/12/2034	09/12/2033	06/12/2033
		Date	09/12/2036	03/12/2036	09/12/2035	03/12/2035	09/12/2034	03/12/2034	09/12/2033	06/12/2033
	Without optional redemption *	Average life	15.58	15.04	14.50	13.97	13.46	12.96	12.48	12.01
		Final Maturity	04/08/2041	09/21/2040	03/09/2040	08/29/2039	02/23/2039	08/25/2038	03/02/2038	09/13/2037
		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		At issue date		% CE	
	% CE	% CE	% CE	% CE		
Series A	79.43%	83,772,384.14	29.57%	91.49%	233,300,000.00	13.01%
Series B	20.57%	21,700,000.00	9.00%	8.51%	21,700,000.00	4.50%
Issue of Bonds		105,472,384.14		100.00%	255,000,000.00	
Reserve Fund	9.00%	9,492,514.57	4.50%		11,475,000.00	

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	14,296,921.76
Servicer ppal collect not yet credited	106,882.32		
Servicer ints collect not yet credited	49,508.83		
Liabilities		Available	Balance Interest
		Subordinated Loan L/T	9,492,514.57
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	1,922	2,999		
Principal				
Principal outstanding	101,531,307.30	255,099,895.65		
Average loan	52,825.86	85,061.65		
Minimum	292.73	26,904.19		
Maximum	273,931.61	371,537.07		
Interest rate				
Weighted average (wac)	3.54%	1.23%		
Minimum	0.00%	0.21%		
Maximum	6.41%	5.31%		
Final maturity				
Weighted average (WARM) (months)	176	248		
Minimum	12/12/2025	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%	2.15	7.13	0.09	7.76
10.01 - 20%	6.69	15.85	1.56	16.28
20.01 - 30%	12.33	25.23	4.42	25.47
30.01 - 40%	20.45	35.13	8.21	35.63
40.01 - 50%	25.18	45.00	15.30	45.41
50.01 - 60%	23.30	54.77	20.52	55.38
60.01 - 70%	7.92	63.82	25.57	65.28
70.01 - 80%	1.98	72.53	17.36	74.14
80.01 - 90%			5.69	84.71
90.01 - 100%			1.27	92.87
Weighted average (WALTV)	42.09		58.19	
Minimum	0.09		6.07	
Maximum	76.53		97.17	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.73%	0.68%	0.65%	0.74%	0.61%
Annual Percentage Rate (CPR)	8.44%	7.87%	7.57%	8.47%	7.12%

Geographic distribution		
	Current	At constitution date
Andalucia	0.21%	0.20%
Aragon	87.85%	87.57%
Balearic Islands	0.15%	0.17%
Basque Country	0.28%	0.23%
Cantabria	0.14%	0.08%
Castilla-La Mancha		0.02%
Castilla-Leon	0.03%	0.07%
Catalonia	2.62%	2.87%
Galicia	0.07%	0.12%
La Rioja	7.80%	7.56%
Madrid	0.09%	0.07%
Navarra	0.15%	0.24%
Valencia	0.63%	0.80%

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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

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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	43	9,771.47	4,651.75	0.00	14,423.22	17.15	2,380,320.41	2,394,743.63	58.91	39.83
from > 1 to = 2 months	8	5,350.72	3,114.96	0.00	8,465.68	10.07	581,752.15	590,217.83	14.52	43.17
from > 2 to = 3 months	5	6,471.77	4,516.79	0.00	10,988.56	13.07	489,934.08	500,922.64	12.32	50.59
from > 3 to = 6 months	1	1,779.03	1,098.64	0.00	2,877.67	3.42	80,982.21	83,859.88	2.06	74.40
from > 6 to < 12 months	4	13,826.48	11,080.15	0.00	24,906.63	29.62	357,992.77	382,899.40	9.42	47.83
from = 12 to < 18 months	1	7,379.78	3,591.75	0.00	10,971.53	13.05	60,520.43	71,491.96	1.76	52.98
from ≥ 2 years	2	5,484.62	5,978.47	0.00	11,463.09	13.63	29,633.93	41,097.02	1.01	18.78
Subtotal	64	50,063.87	34,032.51	0.00	84,096.38	100.00	3,981,135.98	4,065,232.36	100.00	42.18
Total	64	50,063.87	34,032.51	0.00	84,096.38		3,981,135.98	4,065,232.36		

Additional information