

RURAL HIPOTECARIO XX Fondo de Titulización



Brief report

Date: 06/30/2024
Currency: EUR

Constitution date
04/24/2024

VAT Reg. no.
V70932413.

Management Company
Europea de Titulización, S.G.F.T

Originator
Caja Rural de Aragón

Originator
Caja Rural de Gijón

Originator
Cajasiete, Caja Rural

Originator
Caja Rural de Zamora

Originator
Caja Rural de Extremadura

Servicer
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CA-CIB
Banco Cooperativo Español

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
Entidades Cedentes

Subordinated Loan
Entidades Cedentes

Fund Auditor
KPMG Auditores

Issued securities: Asset-Backed Bonds

Bonds issue									
Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating DBRS / S&P	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0305789002	04/29/2024 5,947	100,000.00 594,700,000.00 100.00%	100,000.00 594,700,000.00	Floating interpolacion lineal (3 - 6 meses) 25.Mar/Jun/Sep/Dec	4.1380% 09/25/2024 1,712.672222 Gross 1,387.264500 Net	09/25/2062 Quarterly 25.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AA (sf) AA	AA
Series B ES0305789010	04/29/2024 553	100,000.00 55,300,000.00 100.00%	100,000.00 55,300,000.00	Floating interpolacion lineal (3 - 6 meses) 25.Mar/Jun/Sep/Dec	4.2880% 09/25/2024 1,774.755556 Gross 1,437.552000 Net	09/25/2062 Quarterly 25.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	BBB (high) AA (sf)	BBB (high) AA
Total		650,000,000.00	650,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date											
		% Monthly CPR (SMM)		0,17	0,25	0,34	0,42	0,51	0,60	0,69	0,78
		% Annual equivalent CPR		2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00
Series A	With optional redemption *	Average life	Years	7.65	7.01	6.45	5.95	5.51	5.12	4.77	4.46
			Date	10/13/2031	02/21/2031	07/30/2030	01/30/2030	08/22/2029	04/02/2029	11/26/2028	08/05/2028
		Final Maturity	Years	16.76	16.01	15.01	14.25	13.50	12.76	12.01	11.25
	Without optional redemption *	Average life	Years	7.65	7.01	6.45	5.95	5.51	5.12	4.77	4.46
			Date	11/18/2040	02/18/2040	02/18/2039	05/18/2038	08/18/2037	11/18/2036	02/18/2036	05/18/2035
		Final Maturity	Years	16.76	16.01	15.01	14.25	13.50	12.76	12.01	11.25
Series B	With optional redemption *	Average life	Years	17.01	16.25	15.25	14.50	13.75	13.00	12.25	11.50
			Date	02/16/2041	05/14/2040	05/16/2039	08/15/2038	11/14/2037	02/14/2037	05/15/2036	08/17/2035
		Final Maturity	Years	17.01	16.25	15.25	14.50	13.76	13.01	12.25	11.50
	Without optional redemption *	Average life	Years	20.09	19.43	18.75	18.06	17.37	16.68	16.01	15.36
			Date	03/18/2044	07/21/2043	11/15/2042	03/07/2042	06/27/2041	10/20/2040	02/18/2040	06/26/2039
		Final Maturity	Years	29.52	29.52	29.52	29.52	29.52	29.52	29.52	29.52
		Date	08/18/2053	08/18/2053	08/18/2053	08/18/2053	08/18/2053	08/18/2053	08/18/2053	08/18/2053	

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	
Series A	91.49%	594,700,000.00	13.01%	91.49%	594,700,000.00	13.01%	
Series B	8.51%	55,300,000.00	4.50%	8.51%	55,300,000.00	4.50%	
Issue of Bonds		650,000,000.00			650,000,000.00		
Reserve Fund	4.50%	29,250,000.00	4.50%		29,250,000.00		

Other financial operations (current)				
Assets		Balance	Interest	
Treasury Account		54,243,826.54	3.692%	
Servicer ppal collect not yet credited		882,402.44		
Servicer ints collect not yet credited		293,889.11		
Liabilities		Available	Balance	Interest
Subordinated Loan L/T			29,250,000.00	4.838%
Subordinated Loan S/T			0.00	
Start-up Loan L/T			3,200,000.00	4.838%
Start-up Loan S/T			800,000.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		8,955	9,105
Principal			
Principal outstanding		631,445,042.04	650,336,368.65
Average loan		70,513.13	71,426.29
Minimum		2,454.98	14,176.74
Maximum		522,893.80	525,218.79
Interest rate			
Weighted average (wac)		4.81%	4.83%
Minimum		1.25%	1.50%
Maximum		9.67%	9.67%
Final maturity			
Weighted average (WARM) (months)		246	248
Minimum		06/20/2025	08/25/2025
Maximum		03/01/2058	03/01/2058
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR (Mortgage Market)		100.00%	100.00%

LTV Distribution			
		Current	At constitution date
		% Pool	% LTV
0.01 - 10%		0.56	8.09
10.01 - 20%		3.16	15.81
20.01 - 30%		7.01	25.57
30.01 - 40%		10.22	35.12
40.01 - 50%		11.97	45.12
50.01 - 60%		16.14	55.30
60.01 - 70%		23.77	65.41
70.01 - 80%		24.12	74.30
80.01 - 90%		2.74	83.51
90.01 - 100%		0.33	92.80
Weighted average (WALTV)		56.30	56.59
Minimum		1.50	3.73
Maximum		97.00	97.42

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information

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Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ www.cnmv.com

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.80%	0.97%			0.97%
Annual Percentage Rate (CPR)	9.23%	11.08%			11.08%

Geographic distribution		
	Current	At constitution date
Aragon	17.66%	17.75%
Asturias	1.65%	1.65%
Balearic Islands	0.09%	0.09%
Basque Country	0.07%	0.07%
Canary Islands	22.65%	22.81%
Cantabria	0.08%	0.08%
Castilla-Leon	17.01%	17.16%
Catalonia	1.26%	1.24%
Extremadura	34.43%	34.15%
Galicia	0.44%	0.43%
La Rioja	1.20%	1.20%
Madrid	3.34%	3.26%
Melilla	0.05%	0.05%
Murcia	0.07%	0.07%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	119	24,328.04	17,565.44	0.00	41,893.48	62.05	7,393,976.52	7,435,870.00	81.11	41.70
from > 1 to = 2 months	21	8,675.21	8,672.59	0.00	17,347.80	25.70	1,310,091.33	1,327,439.13	14.48	37.55
from > 2 to = 3 months	5	2,299.18	3,652.26	0.00	5,951.44	8.82	330,468.27	336,419.71	3.67	49.15
from > 3 to = 6 months	1	1,197.76	1,123.45	0.00	2,321.21	3.44	65,931.54	68,252.75	0.74	44.38
Subtotal	146	36,500.19	31,013.74	0.00	67,513.93	100.00	9,100,467.66	9,167,981.59	100.00	41.28
Total	146	36,500.19	31,013.74	0.00	67,513.93		9,100,467.66	9,167,981.59		