

RURAL HIPOTECARIO XX Fondo de Titulización



Brief report

Date: 07/31/2024
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

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Banco Cooperativo Español

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Bond Paying Agent
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
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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	8.99	8.24	7.58	6.99	6.48	6.02	5.62	5.25
			Date	04/23/2033	07/23/2032	11/24/2031	04/25/2031	10/19/2030	05/05/2030	12/08/2029	07/28/2029
		Final Maturity	Years	20.92	19.92	18.92	17.92	16.92	15.92	15.16	14.16
	Without optional redemption *		Date	03/25/2045	03/25/2044	03/25/2043	03/25/2042	03/25/2041	03/25/2040	06/25/2039	06/25/2038
		Average life	Years	9.00	8.25	7.58	7.00	6.49	6.03	5.62	5.26
		Final Maturity	Years	21.67	20.67	19.67	18.67	17.67	16.92	15.92	15.16
Series B	With optional redemption *		Date	12/25/2045	12/25/2044	12/25/2043	12/25/2042	12/25/2041	03/25/2041	03/25/2040	06/25/2039
		Average life	Years	20.92	19.92	18.92	17.92	16.92	15.92	15.16	14.16
			Date	03/24/2045	03/24/2044	03/25/2043	03/25/2042	03/25/2041	03/25/2040	06/25/2039	06/24/2038
	Without optional redemption *	Final Maturity	Years	20.92	19.92	18.92	17.92	16.92	15.92	15.16	14.16
			Date	03/25/2045	03/25/2044	03/25/2043	03/25/2042	03/25/2041	03/25/2040	06/25/2039	06/25/2038
		Average life	Years	24.45	23.74	22.99	22.22	21.42	20.62	19.81	19.02
	Without optional redemption *		Date	10/03/2048	01/17/2048	04/20/2047	07/12/2046	09/26/2045	12/06/2044	02/16/2044	05/02/2043
		Final Maturity	Years	33.68	33.68	33.68	33.68	33.68	33.68	33.68	33.68
			Date	12/25/2057	12/25/2057	12/25/2057	12/25/2057	12/25/2057	12/25/2057	12/25/2057	12/25/2057

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		65,512,672.25	3.465%
Servicer ppal collect not yet credited		155,587.27	
Servicer ints collect not yet credited		67,046.06	
Liabilities		Available	Balance
Subordinated Loan L/T		29,250,000.00	4.838%
Subordinated Loan S/T			0.00
Start-up Loan L/T		4,000,000.00	4.838%
Start-up Loan S/T			0.00

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		8,904	9,105
Principal			
Principal outstanding		623,718,094.73	650,336,368.65
Average loan		70,049.20	71,426.29
Minimum		2,297.31	14,176.74
Maximum		521,726.94	525,218.79
Interest rate			
Weighted average (wac)		4.82%	4.83%
Minimum		1.00%	1.50%
Maximum		9.67%	9.67%
Final maturity			
Weighted average (WARM) (months)		245	248
Minimum		06/03/2025	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	% Pool % LTV
0.01 - 10%		0.60 8.07	0.49 8.22
10.01 - 20%		3.24 15.88	3.02 15.77
20.01 - 30%		7.03 25.58	6.95 25.61
30.01 - 40%		10.30 35.10	10.27 35.13
40.01 - 50%		12.04 45.16	11.95 45.17
50.01 - 60%		16.23 55.33	15.71 55.26
60.01 - 70%		23.84 65.41	23.51 65.34
70.01 - 80%		23.83 74.28	24.72 74.37
80.01 - 90%		2.58 83.61	3.00 83.37
90.01 - 100%		0.32 92.66	0.39 92.90
Weighted average (WALTV)		56.14	56.59
Minimum		1.09	3.73
Maximum		96.84	97.42

Additional information

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.90%	0.98%			0.96%
Annual Percentage Rate (CPR)	10.31%	11.10%			10.92%

Geographic distribution		
	Current	At constitution date
Aragon	17.71%	17.75%
Asturias	1.66%	1.65%
Balearic Islands	0.09%	0.09%
Basque Country	0.07%	0.07%
Canary Islands	22.55%	22.81%
Cantabria	0.08%	0.08%
Castilla-Leon	16.97%	17.16%
Catalonia	1.27%	1.24%
Extremadura	34.47%	34.15%
Galicia	0.44%	0.43%
La Rioja	1.19%	1.20%
Madrid	3.37%	3.26%
Melilla	0.05%	0.05%
Murcia	0.08%	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	114	24,670.06	19,467.76	0.00	44,137.82	52.97	7,884,179.87	7,928,317.69	78.89	42.65
from > 1 to = 2 months	10	5,095.14	4,805.98	0.00	9,901.12	11.88	707,410.68	717,311.80	7.14	47.90
from > 2 to = 3 months	17	9,146.95	11,730.44	0.00	20,877.39	25.05	1,074,165.54	1,095,042.93	10.90	38.73
from > 3 to = 6 months	4	3,555.75	4,860.77	0.00	8,416.52	10.10	300,199.77	308,616.29	3.07	61.39
Subtotal	145	42,467.90	40,864.95	0.00	83,332.85	100.00	9,965,955.86	10,049,288.71	100.00	42.91
Total	145	42,467.90	40,864.95	0.00	83,332.85		9,965,955.86	10,049,288.71		