# RURAL HIPOTECARIO XX Fondo de Titulización

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

## Brief report

**Date:** 11/30/2024
**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**
Caja Rural de Aragón

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Banco Cooperativo Español

**Servicer Credit Support Provider**
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**Bond Paying Agent**
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AIAF Mercado de Renta Fija

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**Start-up Loan**
Entidades Cedentes

**Subordinated Loan**
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**Fund Auditor**
KPMG Auditores

### Issued securities: Asset-Backed Bonds

**Bonds issue**

| Series<br>ISIN Code | Issue date<br>Nº bonds | Principal outstanding<br>(Bond Unit / Series Total / %Factor)<br>Current | <br><br>Original | Interest type<br>Reference rate and margin<br>Payment Date | Interest Rate<br>Next coupon | Redemption<br>Final maturity (legal) | <br>Next | Rating<br>DBRS / S&P<br>Current | <br><br>Original |
|---|---|---|---|---|---|---|---|---|---|
| Series A<br>ES0305789002 | 04/29/2024<br>5,947 | 94,481.96<br>561,884,216.12<br>94.48% | 100,000.00<br>594,700,000.00 | Floating<br>nterpolacion lineal (3 - 6 meses)<br>25.Mar/Jun/Sep/Dec | 3.7310%<br>12/27/2024<br>910.656498 Gross<br>737.631763 Net | 09/25/2062<br>Quarterly<br>25.Mar/Jun/Sep/Dec | "Pass-Through"<br>Secuential | AA (sf)<br>AA (sf) | AA AA |
| Series B<br>ES0305789010 | 04/29/2024<br>553 | 100,000.00<br>55,300,000.00<br>100.00% | 100,000.00<br>55,300,000.00 | Floating<br>nterpolacion lineal (3 - 6 meses)<br>25.Mar/Jun/Sep/Dec | 3.8810%<br>12/27/2024<br>1,002.591667 Gross<br>812.099250 Net | 09/25/2062<br>Quarterly<br>25.Mar/Jun/Sep/Dec | "Pass-Through"<br>Secuential | BBB<br>(high)<br>(sf)<br>AA (sf) | BBB<br>(high)<br>AA |
| Total | | 617,184,216.12 | 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 |
| | | | 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 |
| | Without optional redemption * | Average life | Years | 9.00 | 8.25 | 7.58 | 7.00 | 6.49 | 6.03 | 5.62 | 5.26 |
| | | | Date | 04/25/2033 | 07/25/2032 | 11/27/2031 | 04/28/2031 | 10/22/2030 | 05/08/2030 | 12/11/2029 | 07/31/2029 |
| | | Final Maturity | Years | 21.67 | 20.67 | 19.67 | 18.67 | 17.67 | 16.92 | 15.92 | 15.16 |
| | | | 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 |
| Series B | With optional redemption * | 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 |
| | | 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 |
| | Without optional redemption * | Average life | Years | 24.45 | 23.74 | 22.99 | 22.22 | 21.42 | 20.62 | 19.81 | 19.02 |
| | | | 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 | | % CE | At issue date | | % CE |
|---|---|---|---|---|---|---|
| Series A | 91.04% | 561,884,216.12 | 13.70% | 91.49% | 594,700,000.00 | 13.01% |
| Series B | 8.96% | 55,300,000.00 | 4.74% | 8.51% | 55,300,000.00 | 4.50% |
| Issue of Bonds | | 617,184,216.12 | | | 650,000,000.00 | |
| Reserve Fund | 4.74% | 29,250,000.00 | | 4.50% | 29,250,000.00 | |

**Other finantial operations (current)**

| Assets | | Balance | Interest |
|---|---|---|---|
| Treasury Account | | 55,316,277.75 | 2.963% |
| Servicer ppal collect not yet credited | | 427,497.83 | |
| Servicer ints collect not yet credited | | 214,518.41 | |
| **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 | | 3,800,000.00 | 4.838% |
| Start-up Loan S/T | | 0.00 | |

### Collateral: Residential mortgage loans (PTCs/MCs)

**General**

| | Current | At constitution date |
|---|---|---|
| Count | 8,715 | 9,105 |
| Principal | | |
| Principal outstanding | 597,939,364.99 | 650,336,368.65 |
| Average loan | 68,610.37 | 71,426.29 |
| Minimum | 273.89 | 14,176.74 |
| Maximum | 517,030.27 | 525,218.79 |
| Interest rate | | |
| Weighted average (wac) | 4.63% | 4.83% |
| Minimum | 1.25% | 1.50% |
| Maximum | 9.67% | 9.67% |
| Final maturity | | |
| Weighted average (WARM) (months) | 242 | 248 |
| Minimum | 12/19/2024 | 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 % Pool | Current % LTV | At constitution date % Pool | At constitution date % LTV |
|---|---|---|---|---|
| 0.01 - 10% | 0.67 | 7.84 | 0.49 | 8.22 |
| 10.01 - 20% | 3.45 | 15.78 | 3.02 | 15.77 |
| 20.01 - 30% | 7.35 | 25.58 | 6.95 | 25.61 |
| 30.01 - 40% | 10.25 | 35.04 | 10.27 | 35.13 |
| 40.01 - 50% | 12.40 | 45.10 | 11.95 | 45.17 |
| 50.01 - 60% | 16.55 | 55.30 | 15.71 | 55.26 |
| 60.01 - 70% | 24.28 | 65.39 | 23.51 | 65.34 |
| 70.01 - 80% | 22.50 | 74.12 | 24.72 | 74.37 |
| 80.01 - 90% | 2.31 | 83.69 | 3.00 | 83.37 |
| 90.01 - 100% | 0.24 | 92.54 | 0.39 | 92.90 |
| Weighted average (WALTV) | | 55.52 | | 56.59 |
| Minimum | | 0.53 | | 3.73 |
| Maximum | | 96.19 | | 97.42 |



**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

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### Prepayments

| | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
|---|---|---|---|---|---|
| Single month. mort. (SMM) | 0.67% | 0.72% | 0.76% | 0.00% | 0.84% |
| Annual Percentage Rate (CPR) | 7.72% | 8.25% | 8.79% | 0.00% | 9.60% |

### Geographic distribution

| | Current | At constitution date |
|---|---|---|
| Aragon | 17.66% | 17.75% |
| Asturias | 1.69% | 1.65% |
| Balearic Islands | 0.10% | 0.09% |
| Basque Country | 0.07% | 0.07% |
| Canary Islands | 22.48% | 22.81% |
| Cantabria | 0.08% | 0.08% |
| Castilla-Leon | 17.11% | 17.16% |
| Catalonia | 1.25% | 1.24% |
| Extremadura | 34.54% | 34.15% |
| Galicia | 0.44% | 0.43% |
| La Rioja | 1.17% | 1.20% |
| Madrid | 3.29% | 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 | 109 | 24,850.61 | 16,870.02 | 0.00 | 41,720.63 | 25.51 | 6,908,328.13 | 6,950,048.76 | 60.33 | 39.21 |
| from > 1 to = 2 months | 13 | 7,138.65 | 6,022.09 | 0.00 | 13,160.74 | 8.05 | 919,972.42 | 933,133.16 | 8.10 | 45.94 |
| from > 2 to = 3 months | 2 | 1,376.78 | 2,440.50 | 0.00 | 3,817.28 | 2.33 | 201,781.56 | 205,598.84 | 1.78 | 45.77 |
| from > 3 to = 6 months | 16 | 25,104.36 | 33,445.21 | 0.00 | 58,549.57 | 35.80 | 2,282,838.91 | 2,341,388.48 | 20.33 | 60.31 |
| from > 6 to < 12 months | 14 | 19,590.84 | 26,698.39 | 0.00 | 46,289.23 | 28.30 | 1,043,046.65 | 1,089,335.88 | 9.46 | 58.63 |
| Subtotal | 154 | 78,061.24 | 85,476.21 | 0.00 | 163,537.45 | 100.00 | 11,355,967.67 | 11,519,505.12 | 100.00 | 44.40 |
| Total | 154 | 78,061.24 | 85,476.21 | 0.00 | 163,537.45 | | 11,355,967.67 | 11,519,505.12 | | |



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