

RURAL HIPOTECARIO XX Fondo de Titulización



Brief report

Date: 01/31/2025
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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CA-CIB
Banco Cooperativo Español

Servicer Credit Support Provider
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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	91,259.03 542,717,451.41 91.26%	100,000.00 594,700,000.00	Floating interpolacion lineal (3 - 6 meses) 25.Mar/Jun/Sep/Dec	3.0310% 03/25/2025 676.148293 Gross 547.680117 Net	09/25/2062 Quarterly 25.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AA (sf) AA	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	3.1810% 03/25/2025 777.577778 Gross 629.838000 Net	09/25/2062 Quarterly 25.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	BBB (high) AA (sf)	BBB (high) AA
Total		598,017,451.41	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	8.73	7.99	7.36	6.79	6.28	5.84	5.44	5.09
			Date	09/13/2033	12/21/2032	05/01/2032	10/07/2031	04/06/2031	10/25/2030	06/03/2030	01/25/2030
		Final Maturity	Years	20.01	19.01	18.26	17.26	16.26	15.26	14.51	13.76
	Without optional redemption *		Date	12/25/2044	12/25/2043	03/25/2043	03/25/2042	03/25/2041	03/25/2040	06/25/2039	09/25/2038
		Average life	Years	8.73	8.00	7.36	6.79	6.28	5.84	5.45	5.10
		Final Maturity	Years	09/16/2033	12/24/2032	05/03/2032	10/09/2031	04/09/2031	10/28/2030	06/06/2030	01/28/2030
Series B	With optional redemption *		Date	09/25/2045	12/25/2044	12/25/2043	12/25/2042	12/25/2041	03/25/2041	03/25/2040	06/25/2039
		Average life	Years	20.01	19.01	18.26	17.26	16.26	15.26	14.51	13.76
			Date	12/24/2044	12/24/2043	03/25/2043	03/24/2042	03/24/2041	03/25/2040	06/25/2039	09/25/2038
	Without optional redemption *		Date	12/25/2044	12/25/2043	03/25/2043	03/25/2042	03/25/2041	03/25/2040	06/25/2039	09/25/2038
		Average life	Years	23.75	23.04	22.30	21.54	20.76	19.98	19.19	18.42
		Final Maturity	Years	09/17/2048	01/03/2048	04/09/2047	07/05/2046	09/24/2045	12/11/2044	02/29/2044	05/23/2043
			Date	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	90.75%	542,717,451.41	14.14%	91.49%	594,700,000.00	13.01%
Series B	9.25%	55,300,000.00	4.89%	8.51%	55,300,000.00	4.50%
Issue of Bonds		598,017,451.41			650,000,000.00	
Reserve Fund	4.89%	29,250,000.00		4.50%	29,250,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		48,636,017.17	2.705%
Servicer ppal collect not yet credited		313,815.91	
Servicer ints collect not yet credited		63,820.14	
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		3,600,000.00	4.838%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		8,617	9,105
Principal			
Principal outstanding		582,826,708.95	650,336,368.65
Average loan		67,636.85	71,426.29
Minimum		320.25	14,176.74
Maximum		514,664.29	525,218.79
Interest rate			
Weighted average (wac)		4.38%	4.83%
Minimum		0.50%	1.50%
Maximum		9.67%	9.67%
Final maturity			
Weighted average (WARM) (months)		240	248
Minimum		02/03/2025	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%	0.74	7.72	0.49	8.22
10.01 - 20%	3.56	15.74	3.02	15.77
20.01 - 30%	7.46	25.51	6.95	25.61
30.01 - 40%	10.52	35.09	10.27	35.13
40.01 - 50%	12.56	45.18	11.95	45.17
50.01 - 60%	16.42	55.36	15.71	55.26
60.01 - 70%	24.54	65.40	23.51	65.34
70.01 - 80%	21.77	74.03	24.72	74.37
80.01 - 90%	2.22	83.74	3.00	83.37
90.01 - 100%	0.22	92.43	0.39	92.90
Weighted average (WALTV)		55.20		56.59
Minimum		0.26		3.73
Maximum		95.86		97.42

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.91%	0.84%	0.79%	0.00%	0.86%
Annual Percentage Rate (CPR)	10.42%	9.64%	9.04%	0.00%	9.80%

Geographic distribution		
	Current	At constitution date
Aragon	17.61%	17.75%
Asturias	1.60%	1.65%
Balearic Islands	0.08%	0.09%
Basque Country	0.07%	0.07%
Canary Islands	22.65%	22.81%
Cantabria	0.07%	0.08%
Castilla-Leon	17.05%	17.16%
Catalonia	1.27%	1.24%
Extremadura	34.56%	34.15%
Galicia	0.45%	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	107	24,802.90	14,853.96	0.00	39,656.86	24.64	6,834,930.24	6,874,587.10	63.08	41.69
from > 1 to = 2 months	11	5,307.01	5,196.07	0.00	10,503.08	6.53	960,110.58	970,613.66	8.91	50.66
from > 2 to = 3 months	12	11,609.99	7,921.59	0.00	19,531.58	12.14	820,282.19	839,813.77	7.71	41.58
from > 3 to = 6 months	5	6,371.52	7,296.88	0.00	13,668.40	8.49	525,802.36	539,470.76	4.95	52.54
from > 6 to < 12 months	18	30,736.65	46,829.22	0.00	77,565.87	48.20	1,596,141.43	1,673,707.30	15.36	57.02
Subtotal	153	78,828.07	82,097.72	0.00	160,925.79	100.00	10,737,266.80	10,898,192.59	100.00	44.69
Total	153	78,828.07	82,097.72	0.00	160,925.79		10,737,266.80	10,898,192.59		