

RURAL HIPOTECARIO XX Fondo de Titulización



Brief report

Date: 04/30/2025
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

Servicer
Caja Rural de Aragón

Servicer
Caja Rural de Gijón

Servicer
Cajasiete, Caja Rural

Servicer
Caja Rural de Zamora

Servicer
Caja Rural de Extremadura

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	87,580.72 520,842,541.84 87.58%	100,000.00 594,700,000.00	Floating 3 months Euribor+0.300% 25.Mar/Jun/Sep/Dec	2.6860% 06/25/2025 601.173524 Gross 486.950554 Net	09/25/2062 Quarterly 25.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AA (high) (sf) 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 3 months Euribor+0.450% 25.Mar/Jun/Sep/Dec	2.8360% 06/25/2025 724.755556 Gross 587.052000 Net	09/25/2062 Quarterly 25.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	A (low) (sf) AA (sf)	BBB (high) AA
Total		576,142,541.84	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	8.48	7.78	7.16	6.61	6.12	5.70	5.31	4.97	
			Date	09/14/2033	12/31/2032	05/19/2032	11/01/2031	05/08/2031	12/03/2030	07/15/2030	03/12/2030	
		Final Maturity	Years	19.77	18.76	17.76	16.76	15.76	15.01	14.01	13.26	
	Without optional redemption *		Date	12/25/2044	12/25/2043	12/25/2042	12/25/2041	12/25/2040	03/25/2040	03/25/2039	06/25/2038	
		Average life	Years	8.49	7.78	7.16	6.62	6.13	5.70	5.32	4.98	
		Final Maturity	Years	09/16/2033	01/03/2033	05/21/2032	11/03/2031	05/11/2031	12/05/2030	07/18/2030	03/15/2030	
Series B	With optional redemption *		Date	20.27	19.52	18.52	17.52	16.52	15.76	15.01	14.01	
			Date	06/25/2045	09/25/2044	09/25/2043	09/25/2042	09/25/2041	12/25/2040	03/25/2040	03/25/2039	
		Average life	Years	19.77	18.76	17.76	16.76	15.76	15.01	14.01	13.26	
	Without optional redemption *		Date	12/25/2044	12/25/2043	12/24/2042	12/25/2041	12/25/2040	03/25/2040	03/25/2039	06/25/2038	
		Final Maturity	Years	19.77	18.76	17.76	16.76	15.76	15.01	14.01	13.26	
			Date	12/25/2044	12/25/2043	12/25/2042	12/25/2041	12/25/2040	03/25/2040	03/25/2039	06/25/2038	
	Without optional redemption *	Average life	Years	23.63	21.89	20.36	19.58	18.81	18.05	17.29	16.53	
			Date	07/21/2048	11/05/2047	02/09/2047	05/07/2046	07/29/2045	10/17/2044	01/09/2044	04/07/2043	
		Final Maturity	Years	32.78	32.78	32.78	32.78	32.78	32.78	32.78	32.78	
			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	90.40%	520,842,541.84	14.68%	91.49%	594,700,000.00	13.01%	
Series B	9.60%	55,300,000.00	5.08%	8.51%	55,300,000.00	4.50%	
Issue of Bonds		576,142,541.84			650,000,000.00		
Reserve Fund	5.08%	29,250,000.00		4.50%	29,250,000.00		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		44,938,544.46	2.220%
Servicer ppal collect not yet credited		320,534.74	
Servicer ints collect not yet credited		123,849.20	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		29,250,000.00	3.542%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		3,400,000.00	3.542%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		8,461	9,105
Principal			
Principal outstanding		564,053,731.60	650,336,368.65
Average loan		66,665.14	71,426.29
Minimum		158.37	14,176.74
Maximum		511,093.09	525,218.79
Interest rate			
Weighted average (wac)		4.11%	4.83%
Minimum		0.50%	1.50%
Maximum		8.50%	9.67%
Final maturity			
Weighted average (WARM) (months)		237	248
Minimum		05/13/2025	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%		0.79 7.54	0.49 8.22
10.01 - 20%		3.76 15.75	3.02 15.77
20.01 - 30%		7.61 25.48	6.95 25.61
30.01 - 40%		10.63 35.06	10.27 35.13
40.01 - 50%		12.25 45.10	11.95 45.17
50.01 - 60%		16.80 55.26	15.71 55.26
60.01 - 70%		25.11 65.35	23.51 65.34
70.01 - 80%		21.03 73.91	24.72 74.37
80.01 - 90%		1.89 83.95	3.00 83.37
90.01 - 100%		0.13 91.58	0.39 92.90
Weighted average (WALTV)		54.79	56.59
Minimum		0.07	3.73
Maximum		93.88	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

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 XX Fondo de Titulización



Brief report

Date: 04/30/2025
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

Servicer
Caja Rural de Aragón

Servicer
Caja Rural de Gijón

Servicer
Cajasiete, Caja Rural

Servicer
Caja Rural de Zamora

Servicer
Caja Rural de Extremadura

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

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.60%	0.73%	0.78%	0.82%	0.83%
Annual Percentage Rate (CPR)	7.00%	8.37%	9.00%	9.40%	9.47%

Geographic distribution		
	Current	At constitution date
Aragon	17.47%	17.75%
Asturias	1.63%	1.65%
Balearic Islands	0.08%	0.09%
Basque Country	0.08%	0.07%
Canary Islands	22.78%	22.81%
Cantabria	0.07%	0.08%
Castilla-Leon	16.99%	17.16%
Catalonia	1.25%	1.24%
Extremadura	34.66%	34.15%
Galicia	0.44%	0.43%
La Rioja	1.16%	1.20%
Madrid	3.26%	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	110	23,008.79	14,051.40	0.00	37,060.19	30.61	7,093,164.87	7,130,225.06	74.49	42.52
from > 1 to = 2 months	10	5,763.01	3,306.06	0.00	9,069.07	7.49	718,551.80	727,620.87	7.60	43.07
from > 2 to = 3 months	5	6,578.88	4,051.68	0.00	10,630.56	8.78	473,234.23	483,864.79	5.05	46.69
from > 3 to = 6 months	4	3,264.00	5,130.33	0.00	8,394.33	6.93	246,993.96	255,388.29	2.67	52.34
from > 6 to < 12 months	10	23,783.24	24,292.03	0.00	48,075.27	39.71	856,425.13	904,500.40	9.45	40.95
from = 12 to < 18 months	1	4,462.10	3,386.38	0.00	7,848.48	6.48	62,667.20	70,515.68	0.74	45.85
Subtotal	140	66,860.02	54,217.88	0.00	121,077.90	100.00	9,451,037.19	9,572,115.09	100.00	42.84
Total	140	66,860.02	54,217.88	0.00	121,077.90		9,451,037.19	9,572,115.09		