

Brief report

Date: 05/31/2025
 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
 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 N° 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 Gross 601.173524 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 Gross 724.755556 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											
Series	With optional redemption *	Average life	Years	% Monthly CPR (SMM)							
				0,17	0,25	0,34	0,42	0,51	0,60	0,69	0,78
Series A	With optional redemption *	Average life	Years	8.48	7.78	7.16	6.61	6.12	5.70	5.31	4.97
		Final Maturity	Years	09/14/2033	12/31/2032	05/19/2032	11/01/2031	05/08/2031	12/03/2030	07/15/2030	03/12/2030
		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	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
		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	
Series B	With optional redemption *	Average life	Years	19.77	18.76	17.76	16.76	15.76	15.01	14.01	13.26
		Final Maturity	Years	12/25/2044	12/25/2043	12/24/2042	12/25/2041	12/25/2040	03/25/2040	03/25/2039	06/25/2038
		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	23.34	22.63	21.89	21.13	20.36	19.58	18.81	18.05
		Final Maturity	Years	07/21/2048	11/05/2047	02/09/2047	05/07/2046	07/29/2045	10/17/2044	01/09/2044	04/07/2043
		Date	12/29/2057	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)					
Series		Current		At issue date	
		% CE	% CE	% CE	% CE
Series A	90.40%	520,842,541.84	14.68%	91.49%	594,700,000.00
Series B	9.60%	55,300,000.00	5.08%	8.51%	55,300,000.00
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	52,950,630.98	1,967%	
Servicer ppal collect not yet credited	348,649.77		
Servicer ints collect not yet credited	118,488.54		
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	8,413	9,105	
Principal			
Principal outstanding	558,054,719.22	650,336,368.65	
Average loan	66,332.43	71,426.29	
Minimum	255.36	14,176.74	
Maximum	509,896.73	525,218.79	
Interest rate			
Weighted average (wac)	4.02%	4.83%	
Minimum	0.50%	1.50%	
Maximum	8.50%	9.67%	
Final maturity			
Weighted average (WARM) (months)	236	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	% LTV
0.01 - 10%	0.80	7.48	8.22
10.01 - 20%	3.78	15.73	15.77
20.01 - 30%	7.70	25.44	25.61
30.01 - 40%	10.62	35.05	35.13
40.01 - 50%	12.32	45.09	45.17
50.01 - 60%	16.94	55.26	55.26
60.01 - 70%	25.14	65.34	65.34
70.01 - 80%	20.70	73.83	74.37
80.01 - 90%	1.87	83.84	83.37
90.01 - 100%	0.14	91.37	92.90
Weighted average (WALTV)	54.65	56.59	
Minimum	0.14	3.73	
Maximum	93.57	97.42	

RURAL HIPOTECARIO XX Fondo de Titulización

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Up to 1 month 95 21,750.75 11,804.34 0.00 33,555.09 34.27 5,978,545.45 6,012,100.54 73.34 41.14

from > 1 to = 2 months 15 6,946.42 3,948.42 0.00 10,894.84 11.13 872,614.39 883,509.23 10.78 42.19

from > 2 to = 3 months 4 4,381.01 2,501.95 0.00 6,882.96 7.03 296,683.47 303,566.43 3.70 39.63

from > 3 to = 6 months 3 2,718.99 3,011.29 0.00 5,730.28 5.85 271,862.04 277,592.32 3.39 64.47

from > 6 to < 12 months 4 8,471.16 16,773.92 0.00 25,245.08 25.78 441,961.85 467,206.93 5.70 47.52

from = 12 to < 18 months 3 9,183.09 6,429.78 0.00 15,612.87 15.94 237,976.81 253,589.68 3.09 54.06

Subtotal 124 53,451.42 44,469.70 0.00 97,921.12 100.00 8,099,644.01 8,197,565.13 100.00 42.35

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.69%	0.69%	0.79%	0.78%	0.82%
Annual Percentage Rate (CPR)	7.99%	7.94%	9.05%	8.92%	9.37%

Geographic distribution

	Current	At constitution date
Aragón	17.45%	17.75%
Asturias	1.60%	1.65%
Balearic Islands	0.08%	0.09%
Basque Country	0.08%	0.07%
Canary Islands	22.79%	22.81%
Cantabria	0.07%	0.08%
Castilla-Leon	17.01%	17.16%
Catalonia	1.25%	1.24%
Extremadura	34.69%	34.15%
Galicia	0.44%	0.43%
La Rioja	1.15%	1.20%
Madrid	3.25%	3.26%
Melilla	0.05%	0.05%
Murcia	0.08%	0.07%

Current delinquency

Aging	Assets	Overdue debt				Total	%	Outstanding debt	Total debt	%	% Total debt / Appraisal Value
		Principal	Interest	Other							
<i>Delinquencies</i>											
Up to 1 month	95	21,750.75	11,804.34	0.00	33,555.09	34.27	5,978,545.45	6,012,100.54	73.34	41.14	
from > 1 to = 2 months	15	6,946.42	3,948.42	0.00	10,894.84	11.13	872,614.39	883,509.23	10.78	42.19	
from > 2 to = 3 months	4	4,381.01	2,501.95	0.00	6,882.96	7.03	296,683.47	303,566.43	3.70	39.63	
from > 3 to = 6 months	3	2,718.99	3,011.29	0.00	5,730.28	5.85	271,862.04	277,592.32	3.39	64.47	
from > 6 to < 12 months	4	8,471.16	16,773.92	0.00	25,245.08	25.78	441,961.85	467,206.93	5.70	47.52	
from = 12 to < 18 months	3	9,183.09	6,429.78	0.00	15,612.87	15.94	237,976.81	253,589.68	3.09	54.06	
Subtotal	124	53,451.42	44,469.70	0.00	97,921.12	100.00	8,099,644.01	8,197,565.13	100.00	42.35	
Total	124	53,451.42	44,469.70	0.00	97,921.12		8,099,644.01	8,197,565.13			

Additional information