

Brief report

Date: 06/30/2024
 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
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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	100,000.00 594,700,000.00 100.00%	100,000.00 594,700,000.00	Floating Interpolación lineal (3 - 6 meses) 25.Mar/Jun/Sep/Dec	4.1380% 09/25/2024 Gross 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 Interpolación lineal (3 - 6 meses) 25.Mar/Jun/Sep/Dec	4.2880% 09/25/2024 Gross 1,774.755556 Gross 1,437.552000 Net	09/25/2062 Quarterly 25.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	BBB (high) (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											
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	7.65	7.01	6.45	5.95	5.51	5.12	4.77	4.46
		Final Maturity	Years	10/13/2031	02/21/2031	07/30/2030	01/30/2030	08/22/2029	04/02/2029	11/26/2028	08/05/2028
		Date	11/18/2040	02/18/2040	02/18/2039	05/18/2038	08/18/2037	11/18/2036	02/18/2036	05/18/2035	
	Without optional redemption *	Average life	Years	7.65	7.01	6.45	5.95	5.51	5.12	4.77	4.46
		Final Maturity	Years	10/13/2031	02/21/2031	07/30/2030	01/30/2030	08/22/2029	04/02/2029	11/26/2028	08/05/2028
		Date	11/18/2040	02/18/2040	02/18/2039	05/18/2038	08/18/2037	11/18/2036	02/18/2036	05/18/2035	
Series B	With optional redemption *	Average life	Years	17.01	16.25	15.25	14.50	13.75	13.00	12.25	11.50
		Final Maturity	Years	02/16/2041	05/14/2040	05/16/2039	08/15/2038	11/14/2037	02/14/2037	05/15/2036	08/17/2035
		Date	02/18/2041	05/18/2040	05/18/2039	08/18/2038	11/18/2037	02/18/2037	05/18/2036	08/18/2035	
	Without optional redemption *	Average life	Years	20.09	19.43	18.75	18.06	17.37	16.68	16.01	15.36
		Final Maturity	Years	03/18/2044	07/21/2043	11/15/2042	03/07/2042	06/27/2041	10/20/2040	02/18/2040	06/26/2039
		Date	08/18/2053	08/18/2053	08/18/2053	08/18/2053	08/18/2053	08/18/2053	08/18/2053	08/18/2053	

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	91.49%	594,700,000.00	13.01%	91.49%	594,700,000.00
Series B	8.51%	55,300,000.00	4.50%	8.51%	55,300,000.00
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	54,243,826.54
Servicer ppal collect not yet credited	882,402.44		
Servicer ints collect not yet credited	293,889.11		
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		3,200,000.00	4.838%
Start-up Loan S/T		800,000.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
		Count	
Principal	Principal outstanding	631,445,042.04	650,336,368.65
	Average loan	70,513.13	71,426.29
	Minimum	2,454.98	14,176.74
	Maximum	522,893.80	525,218.79
Interest rate	Weighted average (wac)	4.81%	4.83%
	Minimum	1.25%	1.50%
	Maximum	9.67%	9.67%
	Final maturity		
Weighted average (WARM) (months)	246	248	
Minimum	06/20/2025	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%	0.56	8.09	0.49	8.22
10.01 - 20%	3.16	15.81	3.02	15.77
20.01 - 30%	7.01	25.57	6.95	25.61
30.01 - 40%	10.22	35.12	10.27	35.13
40.01 - 50%	11.97	45.12	11.95	45.17
50.01 - 60%	16.14	55.30	15.71	55.26
60.01 - 70%	23.77	65.41	23.51	65.34
70.01 - 80%	24.12	74.30	24.72	74.37
80.01 - 90%	2.74	83.51	3.00	83.37
90.01 - 100%	0.33	92.80	0.39	92.90
Weighted average (WALTV)	56.30		56.59	
Minimum	1.50		3.73	
Maximum	97.00		97.42	

RURAL HIPOTECARIO XX Fondo de Titulización

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.80%	0.97%			0.97%
Annual Percentage Rate (CPR)	9.23%	11.08%			11.08%

Geographic distribution

	Current	At constitution date
Aragon	17.66%	17.75%
Asturias	1.65%	1.65%
Balearic Islands	0.09%	0.09%
Basque Country	0.07%	0.07%
Canary Islands	22.65%	22.81%
Cantabria	0.08%	0.08%
Castilla-Leon	17.01%	17.16%
Catalonia	1.26%	1.24%
Extremadura	34.43%	34.15%
Galicia	0.44%	0.43%
La Rioja	1.20%	1.20%
Madrid	3.34%	3.26%
Melilla	0.05%	0.05%
Murcia	0.07%	0.07%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
<i>Delinquencies</i>										
Up to 1 month	119	24,328.04	17,565.44	0.00	41,893.48	62.05	7,393,976.52	7,435,870.00	81.11	41.70
from > 1 to = 2 months	21	8,675.21	8,672.59	0.00	17,347.80	25.70	1,310,091.33	1,327,439.13	14.48	37.55
from > 2 to = 3 months	5	2,299.18	3,652.26	0.00	5,951.44	8.82	330,468.27	336,419.71	3.67	49.15
from > 3 to = 6 months	1	1,197.76	1,123.45	0.00	2,321.21	3.44	65,931.54	68,252.75	0.74	44.38
Subtotal	146	36,500.19	31,013.74	0.00	67,513.93	100.00	9,100,467.66	9,167,981.59	100.00	41.28
Total	146	36,500.19	31,013.74	0.00	67,513.93		9,100,467.66	9,167,981.59		

Additional information