

Brief report

Date: 07/31/2024  
 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

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 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  
 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	100,000.00 594,700,000.00 100.00%	100,000.00 594,700,000.00	Floating Interpolacion 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 Interpolacion lineal (3 - 6 meses) 25.Mar/Jun/Sep/Dec	4.2880% 09/25/2024 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)						
				2.00	0.25	0.34	0.42	0.51	0.60	0.69
Series A	With optional redemption *	Average life	8.99	8.24	7.58	6.99	6.48	6.02	5.62	5.25
		Final Maturity	04/23/2033	07/23/2032	11/24/2031	04/25/2031	10/19/2030	05/05/2030	12/08/2029	07/28/2029
		Date	20.92	19.92	18.92	17.92	16.92	15.92	15.16	14.16
	Without optional redemption *	Average life	9.00	8.25	7.58	7.00	6.49	6.03	5.62	5.26
		Final Maturity	04/25/2033	07/25/2032	11/27/2031	04/28/2031	10/22/2030	05/08/2030	12/11/2029	07/31/2029
		Date	21.67	20.67	19.67	18.67	17.67	16.92	15.92	15.16
Series B	With optional redemption *	Average life	20.92	19.92	18.92	17.92	16.92	15.92	15.16	14.16
		Final Maturity	03/24/2045	03/24/2044	03/25/2043	03/25/2042	03/25/2041	03/25/2040	06/25/2039	06/24/2038
		Date	20.92	19.92	18.92	17.92	16.92	15.92	15.16	14.16
	Without optional redemption *	Average life	24.45	23.74	22.99	22.22	21.42	20.62	19.81	19.02
		Final Maturity	10/03/2048	01/17/2048	04/20/2047	07/12/2046	09/26/2045	12/06/2044	02/16/2044	05/02/2043
		Date	33.68	33.68	33.68	33.68	33.68	33.68	33.68	33.68
			12/29/2057	12/29/2057	12/29/2057	12/29/2057	12/29/2057	12/29/2057	12/29/2057	

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	% 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	65,512,672.25
Servicer ppal collect not yet credited	155,587.27		
Servicer ints collect not yet credited	67,046.06		
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		4,000,000.00	4,838%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
	Current	At constitution date	
Count	8,904	9,105	
Principal			
Principal outstanding	623,718,094.73	650,336,368.65	
Average loan	70,049.20	71,426.29	
Minimum	2,297.31	14,176.74	
Maximum	521,726.94	525,218.79	
Interest rate			
Weighted average (wac)	4.82%	4.83%	
Minimum	1.00%	1.50%	
Maximum	9.67%	9.67%	
Final maturity			
Weighted average (WARM) (months)	245	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	% Pool	% LTV
0.01 - 10%	0.60	8.07	0.49	8.22
10.01 - 20%	3.24	15.88	3.02	15.77
20.01 - 30%	7.03	25.58	6.95	25.61
30.01 - 40%	10.30	35.10	10.27	35.13
40.01 - 50%	12.04	45.16	11.95	45.17
50.01 - 60%	16.23	55.33	15.71	55.26
60.01 - 70%	23.84	65.41	23.51	65.34
70.01 - 80%	23.83	74.28	24.72	74.37
80.01 - 90%	2.58	83.61	3.00	83.37
90.01 - 100%	0.32	92.66	0.39	92.90
Weighted average (WALTV)	56.14		56.59	
Minimum	1.09		3.73	
Maximum	96.84		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)	0.90%	0.98%			0.96%
Annual Percentage Rate (CPR)	10.31%	11.10%			10.92%

### Geographic distribution

	Current	At constitution date
Aragon	17.71%	17.75%
Asturias	1.66%	1.65%
Balearic Islands	0.09%	0.09%
Basque Country	0.07%	0.07%
Canary Islands	22.55%	22.81%
Cantabria	0.08%	0.08%
Castilla-Leon	16.97%	17.16%
Catalonia	1.27%	1.24%
Extremadura	34.47%	34.15%
Galicia	0.44%	0.43%
La Rioja	1.19%	1.20%
Madrid	3.37%	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	%				
<i>Delinquencies</i>										
Up to 1 month	114	24,670.06	19,467.76	0.00	44,137.82	52.97	7,884,179.87	7,928,317.69	78.89	42.65
from > 1 to = 2 months	10	5,095.14	4,805.98	0.00	9,901.12	11.88	707,410.68	717,311.80	7.14	47.90
from > 2 to = 3 months	17	9,146.95	11,730.44	0.00	20,877.39	25.05	1,074,165.54	1,095,042.93	10.90	38.73
from > 3 to = 6 months	4	3,555.75	4,860.77	0.00	8,416.52	10.10	300,199.77	308,616.29	3.07	61.39
Subtotal	145	42,467.90	40,864.95	0.00	83,332.85	100.00	9,965,955.86	10,049,288.71	100.00	42.91
Total	145	42,467.90	40,864.95	0.00	83,332.85		9,965,955.86	10,049,288.71		