

Brief report

Date: 09/30/2024
 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
 Caja Rural de Aragón

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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	94,481.96	100,000.00	Floating Interpolacion lineal (3 - 6 meses) 25.Mar/Jun/Sep/Dec	3.7310% 12/27/2024 910.656498 Gross 737.631763 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	100,000.00	Floating Interpolacion lineal (3 - 6 meses) 25.Mar/Jun/Sep/Dec	3.8810% 12/27/2024 1,002.591667 Gross 812.099250 Net	09/25/2062 Quarterly 25.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	BBB (high) (sf)	BBB (high) AA	
Total		617,184,216.12	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)						0.69	0.78
				0.17	0.25	0.34	0.42	0.51	0.60		
				% 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	8.99	8.24	7.58	6.99	6.48	6.02	5.62	5.25
		Final Maturity	Years	04/23/2033	07/23/2032	11/24/2031	04/25/2031	10/19/2030	05/05/2030	12/08/2029	07/28/2029
	Without optional redemption *	Average life	Years	9.00	8.25	7.58	7.00	6.49	6.03	5.62	5.26
		Final Maturity	Years	04/25/2033	07/25/2032	11/27/2031	10/22/2030	05/08/2030	12/11/2029	07/31/2029	06/25/2038
Series B	With optional redemption *	Average life	Years	20.92	19.92	18.92	17.92	16.92	15.92	15.16	14.16
		Final Maturity	Years	03/24/2045	03/24/2044	03/25/2043	03/25/2042	03/25/2041	03/25/2040	06/25/2039	06/24/2038
	Without optional redemption *	Average life	Years	24.45	23.74	22.99	22.22	21.42	20.62	19.81	19.02
		Final Maturity	Years	10/03/2048	01/17/2048	04/20/2047	07/12/2046	09/26/2045	12/06/2044	02/16/2044	05/02/2043
				12/29/2057	12/25/2057	12/29/2057	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	91.04%	561,884,216.12	13.70%	91.49%	594,700,000.00
Series B	8.96%	55,300,000.00	4.74%	8.51%	55,300,000.00
Issue of Bonds		617,184,216.12			650,000,000.00
Reserve Fund	4.74%	29,250,000.00		4.50%	29,250,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	37,363,110.84	3.215%	
Servicer ppal collect not yet credited	396,808.52		
Servicer ints collect not yet credited	273,358.23		
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		3,000,000.00	4.838%
Start-up Loan S/T		800,000.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
	Current	At constitution date	
Count	8,811	9,105	
Principal			
Principal outstanding	610,798,452.62	650,336,368.65	
Average loan	69,322.26	71,426.29	
Minimum	421.52	14,176.74	
Maximum	519,384.47	525,218.79	
Interest rate			
Weighted average (wac)	4.78%	4.83%	
Minimum	1.00%	1.50%	
Maximum	9.67%	9.67%	
Final maturity			
Weighted average (WARM) (months)	243	248	
Minimum	10/04/2024	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%	0.65	8.03	0.49
10.01 - 20%	3.33	15.82	3.02
20.01 - 30%	7.11	25.52	6.95
30.01 - 40%	10.35	35.04	10.27
40.01 - 50%	12.28	45.18	11.95
50.01 - 60%	16.38	55.37	15.71
60.01 - 70%	24.02	65.42	23.51
70.01 - 80%	23.14	74.21	24.72
80.01 - 90%	2.47	83.61	3.00
90.01 - 100%	0.27	92.65	0.39
Weighted average (WALTV)	55.84		56.59
Minimum	0.18		3.73
Maximum	96.52		97.42

RURAL HIPOTECARIO XX Fondo de Titulización

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from > 1 to = 2 months

from > 2 to = 3 months

Caja Rural de Zamora

from > 3 to = 6 months

from > 6 to < 12 months

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.70%	0.77%	0.88%		0.88%
Annual Percentage Rate (CPR)	8.09%	8.91%	10.02%		10.02%

Geographic distribution

	Current	At constitution date
Aragon	17.66%	17.75%
Asturias	1.66%	1.65%
Balearic Islands	0.10%	0.09%
Basque Country	0.07%	0.07%
Canary Islands	22.45%	22.81%
Cantabria	0.08%	0.08%
Castilla-Leon	17.05%	17.16%
Catalonia	1.28%	1.24%
Extremadura	34.57%	34.15%
Galicia	0.45%	0.43%
La Rioja	1.18%	1.20%
Madrid	3.33%	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	127	26,575.49	19,359.60	0.00	45,935.09	34.97	7,699,477.59	7,745,412.68	64.86		40.00
from > 1 to = 2 months	15	8,312.14	4,693.11	0.00	13,005.25	9.90	819,747.52	832,752.77	6.97		32.36
from > 2 to = 3 months	12	12,219.31	16,420.53	0.00	28,639.84	21.80	1,854,895.19	1,883,535.03	15.77		60.78
from > 3 to = 6 months	15	15,101.88	22,317.83	0.00	37,419.71	28.49	1,327,687.38	1,365,107.09	11.43		59.85
from > 6 to < 12 months	2	3,101.07	3,256.66	0.00	6,357.73	4.84	109,211.29	115,569.02	0.97		52.58
Subtotal	171	65,309.89	66,047.73	0.00	131,357.62	100.00	11,811,018.97	11,942,376.59	100.00		43.37
Total	171	65,309.89	66,047.73	0.00	131,357.62		11,811,018.97	11,942,376.59			

Additional information