

Brief report

Date: 01/31/2025  
 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

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 Cajasiete, Caja Rural

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CA-CIB  
 Banco Cooperativo Español

Originator  
 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	91,259.03 542,717,451.41 91.26%	100,000.00 594,700,000.00	Floating Interpolacion lineal (3 - 6 meses) 25.Mar/Jun/Sep/Dec	3.0310% 03/25/2025 676.148293 Gross 547.680117 Net	09/25/2062 Quarterly 25.Mar/Jun/Sep/Dec	"Pass-Through" Secuencial	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	3.1810% 03/25/2025 777.577778 Gross 629.838000 Net	09/25/2062 Quarterly 25.Mar/Jun/Sep/Dec	"Pass-Through" Secuencial	BBB (high) (sf)	BBB (high) AA (sf)	
Total		598,017,451.41	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	8.73	7.99	7.36	6.79	6.28	5.84	5.44	5.09
		Final Maturity	Years	09/13/2033	12/21/2032	05/01/2032	10/07/2031	04/06/2031	10/25/2030	06/03/2030	01/25/2030
			Date	20.01	19.01	18.26	17.26	16.26	15.26	14.51	13.76
			Date	12/25/2044	12/25/2043	03/25/2043	03/25/2042	03/25/2041	03/25/2040	06/25/2039	09/25/2038
	Without optional redemption *	Average life	Years	8.73	8.00	7.36	6.79	6.29	5.85	5.45	5.10
		Final Maturity	Years	09/16/2033	12/24/2032	05/03/2032	10/09/2031	04/09/2031	10/28/2030	06/06/2030	01/28/2030
			Date	20.76	20.01	19.01	18.01	17.01	16.26	15.26	14.51
			Date	09/25/2045	12/25/2044	12/25/2043	12/25/2042	12/25/2041	03/25/2041	03/25/2040	06/25/2039
Series B	With optional redemption *	Average life	Years	20.01	19.01	18.26	17.26	16.26	15.26	14.51	13.76
		Final Maturity	Years	12/24/2044	12/24/2043	03/25/2043	03/24/2042	03/24/2041	03/25/2040	06/25/2039	09/25/2038
			Date	20.01	19.01	18.26	17.26	16.26	15.26	14.51	13.76
			Date	12/25/2044	12/25/2043	03/25/2043	03/25/2042	03/25/2041	03/25/2040	06/25/2039	09/25/2038
	Without optional redemption *	Average life	Years	23.75	23.04	22.30	21.54	20.76	19.98	19.19	18.42
		Final Maturity	Years	09/17/2048	01/03/2048	04/09/2047	07/05/2046	09/24/2045	12/11/2044	02/29/2044	05/23/2043
			Date	33.02	33.02	33.02	33.02	33.02	33.02	33.02	33.02
			Date	12/29/2057	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)						
Series	Current	% CE		At issue date		% CE
		% CE	% CE	% CE	% CE	
Series A	90.75%	542,717,451.41	14.14%	91.49%	594,700,000.00	13.01%
Series B	9.25%	55,300,000.00	4.89%	8.51%	55,300,000.00	4.50%
Issue of Bonds		598,017,451.41			650,000,000.00	
Reserve Fund	4.89%	29,250,000.00		4.50%	29,250,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	48,636,017.17	2.705%	
Servicer ppal collect not yet credited	313,815.91		
Servicer ints collect not yet credited	63,820.14		
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		3,600,000.00	4.838%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
	Current	At constitution date	
Count	8,617	9,105	
Principal			
Principal outstanding	582,826,708.95	650,336,368.65	
Average loan	67,636.85	71,426.29	
Minimum	320.25	14,176.74	
Maximum	514,664.29	525,218.79	
Interest rate			
Weighted average (wac)	4.38%	4.83%	
Minimum	0.50%	1.50%	
Maximum	9.67%	9.67%	
Final maturity			
Weighted average (WARM) (months)	240	248	
Minimum	02/03/2025	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%	0.74	7.72	8.22
10.01 - 20%	3.56	15.74	15.77
20.01 - 30%	7.46	25.51	25.61
30.01 - 40%	10.52	35.09	35.13
40.01 - 50%	12.56	45.18	45.17
50.01 - 60%	16.42	55.36	55.26
60.01 - 70%	24.54	65.40	65.34
70.01 - 80%	21.77	74.03	74.37
80.01 - 90%	2.22	83.74	83.37
90.01 - 100%	0.22	92.43	92.90
Weighted average (WALTV)	55.20	56.59	
Minimum	0.26	3.73	
Maximum	95.86	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)	0.91%	0.84%	0.79%	0.00%	0.86%
Annual Percentage Rate (CPR)	10.42%	9.64%	9.04%	0.00%	9.80%

Geographic distribution		
	Current	At constitution date
Aragon	17.61%	17.75%
Asturias	1.60%	1.65%
Balearic Islands	0.08%	0.09%
Basque Country	0.07%	0.07%
Canary Islands	22.65%	22.81%
Cantabria	0.07%	0.08%
Castilla-Leon	17.05%	17.16%
Catalonia	1.27%	1.24%
Extremadura	34.56%	34.15%
Galicia	0.45%	0.43%
La Rioja	1.17%	1.20%
Madrid	3.29%	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	107	24,802.90	14,853.96	0.00	39,656.86	24.64	6,834,930.24	6,874,587.10	63.08	41.69
from > 1 to = 2 months	11	5,307.01	5,196.07	0.00	10,503.08	6.53	960,110.58	970,613.66	8.91	50.66
from > 2 to = 3 months	12	11,609.99	7,921.59	0.00	19,531.58	12.14	820,282.19	839,813.77	7.71	41.58
from > 3 to = 6 months	5	6,371.52	7,296.88	0.00	13,668.40	8.49	525,802.36	539,470.76	4.95	52.54
from > 6 to < 12 months	18	30,736.65	46,829.22	0.00	77,565.87	48.20	1,596,141.43	1,673,707.30	15.36	57.02
Subtotal	153	78,828.07	82,097.72	0.00	160,925.79	100.00	10,737,266.80	10,898,192.59	100.00	44.69
Total	153	78,828.07	82,097.72	0.00	160,925.79		10,737,266.80	10,898,192.59		