

RURAL HIPOTECARIO XX Fondo de Titulización



Brief report

Date: 03/31/2025
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

Servicer
Caja Rural de Aragón

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Caja Rural de Gijón

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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
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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	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 601.173524 Gross 486.950554 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 3 months Euribor+0.450% 25.Mar/Jun/Sep/Dec	2.8360% 06/25/2025 724.755556 Gross 587.052000 Net	09/25/2062 Quarterly 25.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	BBB (high) (sf) AA (sf)	BBB (high) (sf) 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											
		% Monthly CPR (SMM)		0,17	0,25	0,34	0,42	0,51	0,60	0,69	0,78
		% 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	8.48	7.78	7.16	6.61	6.12	5.70	5.31	4.97
			Date	09/14/2033	12/31/2032	05/19/2032	11/01/2031	05/08/2031	12/03/2030	07/15/2030	03/12/2030
		Final Maturity	Years	19.77	18.76	17.76	16.76	15.76	15.01	14.01	13.26
	Without optional redemption *	Average life	Years	8.49	7.78	7.16	6.62	6.13	5.70	5.32	4.98
			Date	09/16/2033	01/03/2033	05/21/2032	11/03/2031	05/11/2031	12/05/2030	07/18/2030	03/15/2030
		Final Maturity	Years	20.27	19.52	18.52	17.52	16.52	15.76	15.01	14.01
Series B	With optional redemption *	Average life	Years	19.77	18.76	17.76	16.76	15.76	15.01	14.01	13.26
			Date	12/25/2044	12/25/2043	12/24/2042	12/25/2041	12/25/2040	03/25/2040	03/25/2039	06/25/2038
		Final Maturity	Years	19.77	18.76	17.76	16.76	15.76	15.01	14.01	13.26
	Without optional redemption *	Average life	Years	23.34	22.63	21.89	21.13	20.36	19.58	18.81	18.05
			Date	07/21/2048	11/05/2047	02/09/2047	05/07/2046	07/29/2045	10/17/2044	01/09/2044	04/07/2043
		Final Maturity	Years	32.78	32.78	32.78	32.78	32.78	32.78	32.78	32.78
		Date	12/25/2057	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)							
Current				At issue date			
		% CE				% CE	
Series A	90.40%	520,842,541.84	14.68%	91.49%	594,700,000.00	13.01%	
Series B	9.60%	55,300,000.00	5.08%	8.51%	55,300,000.00	4.50%	
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		37,401,638.95	2.458%
Servicer ppal collect not yet credited		339,327.18	
Servicer ints collect not yet credited		62,538.63	
Liabilities		Available	Balance
Subordinated Loan L/T		29,250,000.00	3.542%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		2,600,000.00	3.542%
Start-up Loan S/T		800,000.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		8,508	9,105
Principal			
Principal outstanding		569,573,246.27	650,336,368.65
Average loan		66,945.61	71,426.29
Minimum		0.28	14,176.74
Maximum		512,286.46	525,218.79
Interest rate			
Weighted average (wac)		4.19%	4.83%
Minimum		0.50%	1.50%
Maximum		9.67%	9.67%
Final maturity			
Weighted average (WARM) (months)		238	248
Minimum		04/10/2025	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
0.01 - 10%		0.79	7.66
10.01 - 20%		3.68	15.75
20.01 - 30%		7.61	25.53
30.01 - 40%		10.51	35.07
40.01 - 50%		12.42	45.11
50.01 - 60%		16.60	55.32
60.01 - 70%		24.96	65.37
70.01 - 80%		21.31	73.96
80.01 - 90%		1.95	83.93
90.01 - 100%		0.17	91.47
Weighted average (WALTV)		54.93	56.59
Minimum		0.00	3.73
Maximum		94.18	97.42

Additional information

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.77%	0.83%	0.81%	0.84%	0.84%
Annual Percentage Rate (CPR)	8.83%	9.50%	9.28%	9.67%	9.67%

Geographic distribution		
	Current	At constitution date
Aragon	17.56%	17.75%
Asturias	1.62%	1.65%
Balearic Islands	0.08%	0.09%
Basque Country	0.08%	0.07%
Canary Islands	22.75%	22.81%
Cantabria	0.07%	0.08%
Castilla-Leon	17.00%	17.16%
Catalonia	1.24%	1.24%
Extremadura	34.59%	34.15%
Galicia	0.44%	0.43%
La Rioja	1.18%	1.20%
Madrid	3.26%	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	%			
Delinquencies									
Up to 1 month	102	24,701.52	12,899.01	0.00	37,600.53	32.13	6,075,427.34	6,113,027.87	70.98
from > 1 to = 2 months	12	8,385.50	7,214.58	0.00	15,600.08	13.33	1,163,821.31	1,179,421.39	13.69
from > 2 to = 3 months	3	2,501.87	1,044.15	0.00	3,546.02	3.03	125,530.46	129,076.48	1.50
from > 3 to = 6 months	6	10,413.85	8,197.99	0.00	18,611.84	15.90	382,794.02	401,405.86	4.66
from > 6 to < 12 months	7	14,100.90	20,255.50	0.00	34,356.40	29.36	684,999.95	719,356.35	8.35
from = 12 to < 18 months	1	4,119.55	3,192.57	0.00	7,312.12	6.25	63,009.75	70,321.87	0.82
Subtotal	131	64,223.19	52,803.80	0.00	117,026.99	100.00	8,495,582.83	8,612,609.82	100.00
Total	131	64,223.19	52,803.80	0.00	117,026.99		8,495,582.83	8,612,609.82	

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