

RURAL HIPOTECARIO XX Fondo de Titulización



Brief report

Date: 07/31/2025
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

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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	84,548.21 502,808,204.87 84.55%	100,000.00 594,700,000.00	Floating 3 months Euribor+0.300% 25.Mar/Jun/Sep/Dec	2.3310% 09/25/2025 503.653687 Gross 407.959486 Net	09/25/2062 Quarterly 25.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AA (high) (sf) 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	2.4810% 09/25/2025 634.033333 Gross 513.567000 Net	09/25/2062 Quarterly 25.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	A (low) (sf) AA (sf)	BBB (high) AA
Total		558,108,204.87	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	8,27	7,59	6,99	6,46	6,00	5,58	5,21	4,87	
			Date	09/30/2033	01/25/2033	06/20/2032	12/09/2031	06/22/2031	01/20/2031	09/07/2030	05/09/2030	
		Final Maturity	Years	19,27	18,26	17,26	16,26	15,51	14,51	13,76	13,01	
	Without optional redemption *	Average life	Years	8,28	7,60	7,00	6,47	6,00	5,59	5,28	4,95	
			Date	09/25/2044	09/25/2043	09/25/2042	09/25/2041	12/25/2040	12/25/2039	03/25/2039	06/25/2038	
		Final Maturity	Years	10/03/2033	01/28/2033	06/23/2032	12/12/2031	06/24/2031	01/23/2031	09/10/2030	05/11/2030	
Series B	With optional redemption *	Average life	Years	20,01	19,01	18,01	17,26	16,26	15,51	14,51	13,76	
			Date	06/25/2045	06/25/2044	06/25/2043	09/25/2042	09/25/2041	12/25/2040	12/25/2039	03/25/2039	
		Final Maturity	Years	19,27	18,26	17,26	16,26	15,51	14,51	13,76	13,01	
	Without optional redemption *	Average life	Years	09/25/2044	09/25/2043	09/25/2042	09/25/2041	12/25/2040	12/25/2039	03/25/2039	06/25/2038	
			Date	19,27	18,26	17,26	16,26	15,51	14,51	13,76	13,01	
		Final Maturity	Years	09/25/2044	09/25/2043	09/25/2042	09/25/2041	12/25/2040	12/25/2039	03/25/2039	06/25/2038	
Without optional redemption *	Average life	Years	22,97	22,26	21,53	20,78	20,01	19,24	18,48	17,73		
		Date	06/08/2048	09/24/2047	12/30/2046	03/30/2046	06/23/2045	09/15/2044	12/12/2043	03/14/2043		
	Final Maturity	Years	32,52	32,52	32,52	32,52	32,52	32,52	32,52	32,52		
		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	90.09%	502,808,204.87	15.15%	91.49%	594,700,000.00	13.01%
Series B	9.91%	55,300,000.00	5.24%	8.51%	55,300,000.00	4.50%
Issue of Bonds		558,108,204.87			650,000,000.00	
Reserve Fund	5.24%	29,250,000.00		4.50%	29,250,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		44,919,002.08	1.721%
Servicer ppal collect not yet credited		81,248.23	
Servicer ints collect not yet credited		48,849.78	
Liabilities		Available	Balance
Subordinated Loan L/T			29,250,000.00
Subordinated Loan S/T			0.00
Start-up Loan L/T			3,200,000.00
Start-up Loan S/T			0.00

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		8,311	9,105
Principal			
Principal outstanding		546,013,949.16	650,336,368.65
Average loan		65,697.74	71,426.29
Minimum		10.74	14,176.74
Maximum		480,443.99	525,218.79
Interest rate			
Weighted average (wac)		3.83%	4.83%
Minimum		0.50%	1.50%
Maximum		8.50%	9.67%
Final maturity			
Weighted average (WARM) (months)		234	248
Minimum		08/13/2025	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%		0.88 7.51	0.49 8.22
10.01 - 20%		3.90 15.83	3.02 15.77
20.01 - 30%		7.80 25.47	6.95 25.61
30.01 - 40%		10.43 35.02	10.27 35.13
40.01 - 50%		12.64 45.13	11.95 45.17
50.01 - 60%		17.01 55.26	15.71 55.26
60.01 - 70%		25.49 65.32	23.51 65.34
70.01 - 80%		19.87 73.71	24.72 74.37
80.01 - 90%		1.86 83.68	3.00 83.37
90.01 - 100%		0.11 91.25	0.39 92.90
Weighted average (WALTV)		54.39	56.59
Minimum		0.00	3.73
Maximum		92.95	97.42

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information
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Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ www.cnmv.com

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.76%	0.70%	0.71%	0.75%	0.80%
Annual Percentage Rate (CPR)	8.80%	8.09%	8.23%	8.64%	9.21%

Geographic distribution		
	Current	At constitution date
Aragon	17.38%	17.75%
Asturias	1.60%	1.65%
Balearic Islands	0.08%	0.09%
Basque Country	0.08%	0.07%
Canary Islands	22.85%	22.81%
Cantabria	0.07%	0.08%
Castilla-Leon	17.04%	17.16%
Catalonia	1.22%	1.24%
Extremadura	34.66%	34.15%
Galicia	0.45%	0.43%
La Rioja	1.16%	1.20%
Madrid	3.27%	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	83	18,495.74	9,355.42	0.00	27,851.16	27.84	4,916,733.39	4,944,584.55	68.48	38.43
from > 1 to = 2 months	14	7,526.80	4,234.98	0.00	11,761.78	11.76	794,470.22	806,232.00	11.17	34.74
from > 2 to = 3 months	6	6,872.04	2,945.20	0.00	9,817.24	9.81	413,385.95	423,203.19	5.86	38.37
from > 3 to = 6 months	6	5,700.43	6,548.88	0.00	12,249.31	12.24	437,176.16	449,425.47	6.22	60.94
from > 6 to < 12 months	2	3,801.02	8,033.29	0.00	11,834.31	11.83	203,835.42	215,669.73	2.99	67.02
from = 12 to < 18 months	4	14,584.56	11,945.63	0.00	26,530.19	26.52	354,432.32	380,962.51	5.28	51.63
Subtotal	115	56,980.59	43,063.40	0.00	100,043.99	100.00	7,120,033.46	7,220,077.45	100.00	39.92
Total	115	56,980.59	43,063.40	0.00	100,043.99		7,120,033.46	7,220,077.45		