

RURAL HIPOTECARIO XX Fondo de Titulización



Brief report

Date: 08/31/2025
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
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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 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	5.21	4.88	
			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	19.27	18.26	17.26	16.26	15.51	14.51	13.76	13.01	
			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	19.27	18.26	17.26	16.26	15.51	14.51	13.76	13.01	
	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		52,240,043.16	1.727%
Servicer ppal collect not yet credited		313,875.76	
Servicer ints collect not yet credited		155,325.55	
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		8,266	9,105
Principal			
Principal outstanding		540,139,744.70	650,336,368.65
Average loan		65,344.75	71,426.29
Minimum		26.79	14,176.74
Maximum		479,603.84	525,218.79
Interest rate			
Weighted average (wac)		3.75%	4.83%
Minimum		1.33%	1.50%
Maximum		8.50%	9.67%
Final maturity			
Weighted average (WARM) (months)		233	248
Minimum		09/13/2025	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%		0.90 7.46	0.49 8.22
10.01 - 20%		3.97 15.82	3.02 15.77
20.01 - 30%		8.02 25.53	6.95 25.61
30.01 - 40%		10.38 35.11	10.27 35.13
40.01 - 50%		12.70 45.17	11.95 45.17
50.01 - 60%		16.97 55.24	15.71 55.26
60.01 - 70%		25.64 65.26	23.51 65.34
70.01 - 80%		19.46 73.64	24.72 74.37
80.01 - 90%		1.85 83.54	3.00 83.37
90.01 - 100%		0.11 91.04	0.39 92.90
Weighted average (WALTV)		54.21	56.59
Minimum		0.01	3.73
Maximum		92.63	97.42

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.69%	0.70%	0.69%	0.75%	0.80%
Annual Percentage Rate (CPR)	7.94%	8.07%	8.01%	8.61%	9.14%

Geographic distribution		
	Current	At constitution date
Aragon	17.43%	17.75%
Asturias	1.59%	1.65%
Balearic Islands	0.08%	0.09%
Basque Country	0.08%	0.07%
Canary Islands	22.99%	22.81%
Cantabria	0.08%	0.08%
Castilla-Leon	16.93%	17.16%
Catalonia	1.23%	1.24%
Extremadura	34.64%	34.15%
Galicia	0.45%	0.43%
La Rioja	1.14%	1.20%
Madrid	3.24%	3.26%
Melilla	0.05%	0.05%
Murcia	0.09%	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	106	23,615.71	12,666.38	0.00	36,282.09	31.30	6,587,395.38	6,623,677.47	72.47	42.70
from > 1 to = 2 months	15	7,694.66	5,307.06	0.00	13,001.72	11.22	984,028.65	997,030.37	10.91	36.40
from > 2 to = 3 months	7	6,965.23	3,217.53	0.00	10,182.76	8.78	439,346.13	449,528.89	4.92	36.25
from > 3 to < 6 months	5	3,763.28	3,798.21	0.00	7,561.49	6.52	225,791.95	233,353.44	2.55	46.51
from > 6 to < 12 months	4	8,109.54	12,597.93	0.00	20,707.47	17.86	434,083.02	454,790.49	4.98	67.75
from = 12 to < 18 months	4	15,619.42	12,558.27	0.00	28,177.69	24.31	353,162.37	381,340.06	4.17	51.69
Subtotal	141	65,767.84	50,145.38	0.00	115,913.22	100.00	9,023,807.50	9,139,720.72	100.00	42.70
Total	141	65,767.84	50,145.38	0.00	115,913.22		9,023,807.50	9,139,720.72		