

RURAL HIPOTECARIO XX Fondo de Titulización



Brief report

Date: 10/31/2025
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	81,537.84 484,905,534.48 81.54%	100,000.00 594,700,000.00	Floating 3 months Euribor+0.300% 25.Mar/Jun/Sep/Dec	2.2960% 12/29/2025 494.028713 Gross 400.163258 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	2.4460% 12/29/2025 645.472222 Gross 522.832500 Net	09/25/2062 Quarterly 25.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	A (low) (sf) AA (sf)	BBB (high) AA
Total		540,205,534.48	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	8.07	7.41	6.83	6.32	5.86	5.46	5.10	4.78
			Date	10/18/2033	02/20/2033	07/23/2032	01/19/2032	08/05/2031	03/11/2031	10/31/2030	07/06/2030
		Final Maturity	Years	18.76	17.76	16.76	16.01	15.01	14.26	13.50	12.76
	Without optional redemption *	Average life	Years	8.08	7.42	6.84	6.33	5.87	5.47	5.11	4.79
			Date	10/21/2033	02/23/2033	07/26/2032	01/21/2032	08/08/2031	03/14/2031	11/03/2030	07/08/2030
		Final Maturity	Years	19.51	18.51	17.76	16.76	16.01	15.01	14.26	13.50
Series B	With optional redemption *	Average life	Years	18.76	17.76	16.76	16.01	15.01	14.26	13.50	12.76
			Date	06/25/2044	06/25/2043	06/25/2042	09/25/2041	09/25/2040	12/25/2039	03/25/2039	06/25/2038
		Final Maturity	Years	18.76	17.76	16.76	16.01	15.01	14.26	13.50	12.76
	Without optional redemption *	Average life	Years	22.60	21.89	21.16	20.42	19.66	18.90	18.15	17.42
			Date	04/25/2048	08/12/2047	11/18/2046	02/18/2046	05/18/2045	08/14/2044	11/14/2043	02/19/2043
		Final Maturity	Years	32.27	32.27	32.27	32.27	32.27	32.27	32.27	32.27
		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	89.76%	484,905,534.48	15.65%	91.49%	594,700,000.00	13.01%	
Series B	10.24%	55,300,000.00	5.41%	8.51%	55,300,000.00	4.50%	
Issue of Bonds		540,205,534.48			650,000,000.00		
Reserve Fund	5.41%	29,250,000.00		4.50%	29,250,000.00		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		43,794,499.93	1.727%
Servicer ppal collect not yet credited		72,715.43	
Servicer ints collect not yet credited		44,299.99	
Liabilities		Available	Balance Interest
Subordinated Loan L/T		29,250,000.00	3.542%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		3,000,000.00	3.542%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		8,182	9,105
Principal			
Principal outstanding		528,885,296.39	650,336,368.65
Average loan		64,640.10	71,426.29
Minimum		23.87	14,176.74
Maximum		477,916.72	525,218.79
Interest rate			
Weighted average (wac)		3.61%	4.83%
Minimum		1.33%	1.50%
Maximum		8.50%	9.67%
Final maturity			
Weighted average (WARM) (months)		232	248
Minimum		11/16/2025	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%		0.94 7.42	0.49 8.22
10.01 - 20%		4.04 15.74	3.02 15.77
20.01 - 30%		8.20 25.51	6.95 25.61
30.01 - 40%		10.49 35.14	10.27 35.13
40.01 - 50%		12.88 45.20	11.95 45.17
50.01 - 60%		16.89 55.27	15.71 55.26
60.01 - 70%		25.84 65.21	23.51 65.34
70.01 - 80%		18.83 73.53	24.72 74.37
80.01 - 90%		1.81 83.46	3.00 83.37
90.01 - 100%		0.07 91.07	0.39 92.90
Weighted average (WALTV)		53.92	56.59
Minimum		0.01	3.73
Maximum		91.96	97.42

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.80%	0.66%	0.68%	0.73%	0.78%
Annual Percentage Rate (CPR)	9.21%	7.67%	7.88%	8.44%	8.97%

Geographic distribution

	Current	At constitution date
Aragon	17.22%	17.75%
Asturias	1.52%	1.65%
Balearic Islands	0.08%	0.09%
Basque Country	0.08%	0.07%
Canary Islands	23.09%	22.81%
Cantabria	0.08%	0.08%
Castilla-Leon	16.96%	17.16%
Catalonia	1.24%	1.24%
Extremadura	34.78%	34.15%
Galicia	0.45%	0.43%
La Rioja	1.11%	1.20%
Madrid	3.25%	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	90	19,626.33	10,072.69	0.00	29,699.02	25.90	4,952,641.35	4,982,340.37	61.92	36.30
from > 1 to = 2 months	17	10,429.84	4,597.86	0.00	15,027.70	13.10	1,221,514.08	1,236,541.78	15.37	38.91
from > 2 to = 3 months	12	9,917.78	4,542.39	0.00	14,460.17	12.61	821,032.52	835,492.69	10.38	47.24
from > 3 to = 6 months	4	3,154.46	2,460.08	0.00	5,614.54	4.90	148,365.55	153,980.09	1.91	41.46
from > 6 to < 12 months	6	11,627.06	17,835.46	0.00	29,462.52	25.69	555,295.41	584,757.93	7.27	64.11
from = 12 to < 18 months	2	5,884.05	3,551.68	0.00	9,435.73	8.23	172,971.11	182,406.84	2.27	57.85
from = 18 to < 24 months	1	6,599.41	4,387.82	0.00	10,987.23	9.58	60,529.89	71,517.12	0.89	46.50
Subtotal	132	67,238.93	47,447.98	0.00	114,686.91	100.00	7,932,349.91	8,047,036.82	100.00	39.39
Total	132	67,238.93	47,447.98	0.00	114,686.91		7,932,349.91	8,047,036.82		