

RURAL HIPOTECARIO XX Fondo de Titulización



Brief report

Date: 12/31/2025
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

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CA-CIB
Banco Cooperativo Español

Servicer Credit Support Provider
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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	78,634.46 467,639,133.62 78.63%	100,000.00 594,700,000.00	Floating 3 months Euribor+0.300% 25.Mar/Jun/Sep/Dec	2.3180% 03/25/2026 435.433954 Gross 352.701503 Net	09/25/2062 Quarterly 25.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	AA (high) (sf) AAA (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	2.4680% 03/25/2026 589.577778 Gross 477.558000 Net	09/25/2062 Quarterly 25.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	A (low) (sf) AA+ (sf)	BBB (high) AA
Total		522,939,133.62	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	7.89	7.25	6.69	6.19	5.75	5.36	5.01	4.70
			Date	11/11/2033	03/25/2033	08/31/2032	03/02/2032	09/24/2031	05/02/2031	12/26/2030	09/04/2030
		Final Maturity	Years	18.26	17.51	16.51	15.51	14.76	13.76	13.01	12.51
	Without optional redemption *	Average life	Years	7.90	7.26	6.70	6.20	5.76	5.37	5.02	4.70
			Date	11/15/2033	03/28/2033	09/03/2032	03/06/2032	09/27/2031	05/06/2031	12/29/2030	09/06/2030
		Final Maturity	Years	19.26	18.26	17.26	16.51	15.51	14.76	14.01	13.25
Series B	With optional redemption *	Average life	Years	18.26	17.51	16.51	15.51	14.76	13.76	13.01	12.51
			Date	03/25/2044	06/24/2043	06/25/2042	06/25/2041	09/25/2040	09/25/2039	12/25/2038	06/25/2038
		Final Maturity	Years	18.26	17.51	16.51	15.51	14.76	13.76	13.01	12.51
	Without optional redemption *	Average life	Years	22.24	21.54	20.82	20.08	19.33	18.58	17.84	17.12
			Date	03/17/2048	07/05/2047	10/14/2046	01/16/2046	04/18/2045	07/19/2044	10/24/2043	02/02/2043
		Final Maturity	Years	32.02	32.02	32.02	32.02	32.02	32.02	32.02	32.02
			Date	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	89.43%	467,639,133.62	16.16%	91.49%	594,700,000.00	13.01%	
Series B	10.57%	55,300,000.00	5.59%	8.51%	55,300,000.00	4.50%	
Issue of Bonds		522,939,133.62			650,000,000.00		
Reserve Fund	5.59%	29,250,000.00		4.50%	29,250,000.00		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		37,355,430.13	1.730%
Servicer ppal collect not yet credited		318,303.93	
Servicer ints collect not yet credited		42,617.77	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		29,250,000.00	3.018%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		2,000,000.00	3.018%
Start-up Loan S/T		800,000.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		8,085	9,105
Principal			
Principal outstanding		516,212,025.63	650,336,368.65
Average loan		63,848.12	71,426.29
Minimum		20.93	14,176.74
Maximum		476,220.45	525,218.79
Interest rate			
Weighted average (wac)		3.55%	4.83%
Minimum		1.25%	1.50%
Maximum		8.50%	9.67%
Final maturity			
Weighted average (WARM) (months)		230	248
Minimum		01/05/2026	08/25/2025
Maximum		03/01/2058	03/01/2058
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR (Mortgage Market)		99.95%	100.00%
Fixed Interest		0.05%	0.00%

LTV Distribution			
		Current	At constitution date
		% Pool % LTV	% Pool % LTV
0.01 - 10%		0.99 7.30	0.49 8.22
10.01 - 20%		4.15 15.72	3.02 15.77
20.01 - 30%		8.29 25.41	6.95 25.61
30.01 - 40%		10.55 35.17	10.27 35.13
40.01 - 50%		12.76 45.14	11.95 45.17
50.01 - 60%		17.50 55.24	15.71 55.26
60.01 - 70%		25.92 65.20	23.51 65.34
70.01 - 80%		18.11 73.44	24.72 74.37
80.01 - 90%		1.69 83.49	3.00 83.37
90.01 - 100%		0.04 91.17	0.39 92.90
Weighted average (WALTV)		53.62	56.59
Minimum		0.01	3.73
Maximum		91.24	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.
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Additional information
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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.91%	0.80%	0.72%	0.73%	0.78%
Annual Percentage Rate (CPR)	10.36%	9.18%	8.36%	8.43%	8.99%

Geographic distribution

	Current	At constitution date
Aragon	17.20%	17.75%
Asturias	1.46%	1.65%
Balearic Islands	0.05%	0.09%
Basque Country	0.08%	0.07%
Canary Islands	23.09%	22.81%
Cantabria	0.08%	0.08%
Castilla-Leon	16.93%	17.16%
Catalonia	1.22%	1.24%
Extremadura	34.92%	34.15%
Galicia	0.45%	0.43%
La Rioja	1.07%	1.20%
Madrid	3.30%	3.26%
Melilla	0.06%	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	%			%		
<i>Delinquencies</i>											
Up to 1 month	74	15,995.82	6,993.21	0.00	22,989.03	19.12	4,148,012.54	4,171,001.57	59.19	40.55	
from > 1 to = 2 months	7	4,940.24	2,037.28	0.00	6,977.52	5.80	374,302.11	381,279.63	5.41	30.45	
from > 2 to = 3 months	6	4,457.59	2,556.55	0.00	7,014.14	5.83	340,302.36	347,316.50	4.93	37.23	
from > 3 to = 6 months	16	19,016.00	13,027.21	0.00	32,043.21	26.65	1,351,212.51	1,383,255.72	19.63	59.28	
from > 6 to < 12 months	4	9,356.91	10,654.28	0.00	20,011.19	16.64	372,887.29	392,898.48	5.58	63.44	
from = 12 to < 18 months	1	2,376.59	6,507.42	0.00	8,884.01	7.39	107,843.43	116,727.44	1.66	69.12	
from = 18 to < 24 months	3	13,823.79	8,513.84	0.00	22,337.63	18.57	231,685.68	254,023.31	3.60	54.15	
Subtotal	111	69,966.94	50,289.79	0.00	120,256.73	100.00	6,926,245.92	7,046,502.65	100.00	43.87	
Total	111	69,966.94	50,289.79	0.00	120,256.73		6,926,245.92	7,046,502.65			