

Brief report

Date: 02/28/2026
 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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 Caja Rural de Extremadura

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 N° 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	100,000.00	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	100,000.00	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										
Series	With optional redemption *	Average life	Years	% Monthly CPR (SMM)						
				0,17	0,25	0,34	0,42	0,51	0,60	0,69
Series A		7.89	7.25	6.69	6.19	5.75	5.36	5.01	4.70	
		11/11/2033	03/25/2033	08/31/2032	03/02/2032	09/24/2031	05/02/2031	12/26/2030	09/04/2030	
		18.26	17.51	16.51	15.51	14.76	13.76	13.01	12.51	
		03/25/2044	06/25/2043	06/25/2042	06/25/2041	09/25/2040	09/25/2039	12/25/2038	06/25/2038	
		7.90	7.26	6.70	6.20	5.76	5.37	5.02	4.70	
		11/15/2033	03/28/2033	09/03/2032	03/06/2032	09/27/2031	05/06/2031	12/29/2030	09/06/2030	
		19.26	18.26	17.26	16.51	15.51	14.76	14.01	13.25	
		03/25/2045	03/25/2044	03/25/2043	06/25/2042	06/25/2041	09/25/2040	12/25/2039	03/25/2039	
Series B		18.26	17.51	16.51	15.51	14.76	13.76	13.01	12.51	
		03/25/2044	06/24/2043	06/25/2042	06/25/2041	09/25/2040	09/25/2039	12/25/2038	06/25/2038	
		18.26	17.51	16.51	15.51	14.76	13.76	13.01	12.51	
		03/25/2044	06/25/2043	06/25/2042	06/25/2041	09/25/2040	09/25/2039	12/25/2038	06/25/2038	
		22.24	21.54	20.82	20.08	19.33	18.58	17.84	17.12	
		03/17/2048	07/05/2047	10/14/2046	01/16/2046	04/18/2045	07/19/2044	10/24/2043	02/02/2043	
		32.02	32.02	32.02	32.02	32.02	32.02	32.02	32.02	
		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)					
Series		Current		At issue date	
		% CE	% CE	% CE	% CE
Series A	89.43%	467,639,133.62	16.16%	91.49%	594,700,000.00
Series B	10.57%	55,300,000.00	5.59%	8.51%	55,300,000.00
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	51,609,026.69	1.726%	
Servicer ppal collect not yet credited	463,087.99		
Servicer ints collect not yet credited	204,739.53		
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		2,800,000.00	3.018%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
	Current	At constitution date	
Count	7,987	9,105	
Principal			
Principal outstanding	504,767,083.44	650,336,368.65	
Average loan	63,198.58	71,426.29	
Minimum	6.56	14,176.74	
Maximum	474,514.99	525,218.79	
Interest rate			
Weighted average (wac)	3.52%	4.83%	
Minimum	1.33%	1.50%	
Maximum	8.50%	9.67%	
Final maturity			
Weighted average (WARM) (months)	228	248	
Minimum	03/04/2026	08/25/2025	
Maximum	03/01/2058	03/01/2058	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR (Mortgage Market)	99.96%	100.00%	
Fixed Interest	0.04%	0.00%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	1.05	7.34	0.49	8.22
10.01 - 20%	4.21	15.71	3.02	15.77
20.01 - 30%	8.63	25.43	6.95	25.61
30.01 - 40%	10.51	35.23	10.27	35.13
40.01 - 50%	12.75	45.17	11.95	45.17
50.01 - 60%	17.88	55.25	15.71	55.26
60.01 - 70%	26.14	65.20	23.51	65.34
70.01 - 80%	17.32	73.40	24.72	74.37
80.01 - 90%	1.47	83.55	3.00	83.37
90.01 - 100%	0.04	90.53	0.39	92.90
Weighted average (WALTV)	53.29		56.59	
Minimum	0.01		3.73	
Maximum	90.57		97.42	

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

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
 Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid www.edt-sg.com info@edt-sg.com
 Official register CNMV: C/ Edison, 4 - 28006 Madrid www.cnmv.com

RURAL HIPOTECARIO XX Fondo de Titulización

Brief report

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04/24/2024

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Management Company

Europea de Titulización, S.G.F.T

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.74%	0.77%	0.72%	0.70%	0.77%
Annual Percentage Rate (CPR)	8.50%	8.84%	8.26%	8.13%	8.91%

Geographic distribution

	Current	At constitution date
Aragon	17.21%	17.75%
Asturias	1.46%	1.65%
Balearic Islands	0.06%	0.09%
Basque Country	0.08%	0.07%
Canary Islands	23.03%	22.81%
Cantabria	0.08%	0.08%
Castilla-Leon	16.81%	17.16%
Catalonia	1.21%	1.24%
Extremadura	35.07%	34.15%
Galicia	0.46%	0.43%
La Rioja	1.07%	1.20%
Madrid	3.33%	3.26%
Melilla	0.06%	0.05%
Murcia	0.09%	0.07%

Current delinquency

Aging	Assets	Overdue debt				Total	%	Outstanding debt	Total debt	%	% Total debt / Appraisal Value
		Principal	Interest	Other							
<i>Delinquencies</i>											
Up to 1 month	131	31,459.80	14,687.54	0.00	46,147.34	27.37	7,018,332.03	7,064,479.37	67.03	39.87	
from > 1 to = 2 months	14	7,958.66	3,628.25	0.00	11,586.91	6.87	857,025.41	868,612.32	8.24	35.59	
from > 2 to = 3 months	5	4,267.16	2,011.12	0.00	6,278.28	3.72	249,275.96	255,554.24	2.42	36.25	
from > 3 to = 6 months	12	16,885.50	12,205.46	0.00	29,090.96	17.25	938,337.91	967,428.87	9.18	49.63	
from > 6 to < 12 months	10	17,338.58	15,488.47	0.00	32,827.05	19.47	815,152.59	847,979.64	8.05	62.14	
from = 12 to < 18 months	2	7,447.45	10,990.64	0.00	18,438.09	10.93	263,189.20	281,627.29	2.67	71.40	
from = 18 to < 24 months	3	15,170.26	9,083.43	0.00	24,253.69	14.38	229,861.44	254,115.13	2.41	54.17	
Subtotal	177	100,527.41	68,094.91	0.00	168,622.32	100.00	10,371,174.54	10,539,796.86	100.00	42.09	
Total	177	100,527.41	68,094.91	0.00	168,622.32		10,371,174.54	10,539,796.86			

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