

Brief report

Date: 04/30/2026
 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	75,554.50 449,322,611.50 75.55%	100,000.00 594,700,000.00	Floating 3 months Euribor+0.300% 25.Mar/Jun/Sep/Dec	2.4290% 06/25/2026 469.000361 Gross 379.890292 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	2.5790% 06/25/2026 659.077778 Gross 533.853000 Net	09/25/2062 Quarterly 25.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	A (low) (sf) AA+ (sf)	BBB (high) AA	
Total		504,622,611.50	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	0,78	
Series A	With optional redemption *	Average life	Years	7.75	7.12	6.57	6.09	5.66	5.27	4.93	4.62	
		Final Maturity	Years	12/20/2033	05/06/2033	10/17/2032	04/24/2032	11/18/2031	07/01/2031	02/26/2031	11/06/2030	
	Without optional redemption *	Average life	Years	7.75	7.13	6.58	6.10	5.67	5.28	4.94	4.63	
		Final Maturity	Years	12/23/2033	05/10/2033	10/22/2032	04/27/2032	11/22/2031	07/05/2031	03/02/2031	11/10/2030	
	Series B	With optional redemption *	Average life	Years	18.77	17.76	17.01	16.01	15.26	14.52	13.76	13.01
			Final Maturity	Years	12/25/2044	12/25/2043	03/25/2043	03/25/2042	06/25/2041	09/25/2040	12/25/2039	03/25/2039
Series B	Without optional redemption *	Average life	Years	18.01	17.01	16.01	15.26	14.26	13.51	12.76	12.01	
		Final Maturity	Years	03/25/2044	03/25/2043	03/25/2042	06/25/2041	06/25/2040	09/25/2039	12/25/2038	03/25/2038	
CA-CIB	Without optional redemption *	Average life	Years	21.92	21.22	20.50	19.76	19.02	18.28	17.56	16.85	
		Final Maturity	Years	02/17/2048	06/08/2047	09/17/2046	12/23/2045	03/28/2045	07/02/2044	10/10/2043	01/24/2043	
			Date	12/29/2057	12/29/2057	12/29/2057	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	% CE	% CE
Series A	89.04%	449,322,611.50	16.76%	91.49%	594,700,000.00
Series B	10.96%	55,300,000.00	5.80%	8.51%	55,300,000.00
Issue of Bonds		504,622,611.50			650,000,000.00
Reserve Fund	5.80%	29,250,000.00	4.50%		29,250,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	44,173,350.65	1.730%	
Servicer ppal collect not yet credited	549,978.36		
Servicer ints collect not yet credited	89,309.94		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		29,250,000.00	3.129%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		2,600,000.00	3.129%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
	Current	At constitution date	
Count	7,880	9,105	
Principal			
Principal outstanding	492,221,939.35	650,336,368.65	
Average loan	62,464.71	71,426.29	
Minimum	15.02	14,176.74	
Maximum	472,800.28	525,218.79	
Interest rate			
Weighted average (wac)	3.53%	4.83%	
Minimum	1.33%	1.50%	
Maximum	8.50%	9.67%	
Final maturity			
Weighted average (WARM) (months)	226	248	
Minimum	05/05/2026	08/25/2025	
Maximum	03/01/2058	03/01/2058	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR (Mortgage Market)	99.94%	100.00%	
Fixed Interest	0.06%	0.00%	

LTV Distribution			
	Current	At constitution date	
	% Pool % LTV	% Pool % LTV	
0.01 - 10%	1.11 7.30	0.49 8.22	
10.01 - 20%	4.32 15.76	3.02 15.77	
20.01 - 30%	8.76 25.38	6.95 25.61	
30.01 - 40%	10.70 35.24	10.27 35.13	
40.01 - 50%	12.82 45.24	11.95 45.17	
50.01 - 60%	18.26 55.33	15.71 55.26	
60.01 - 70%	26.26 65.25	23.51 65.34	
70.01 - 80%	16.30 73.34	24.72 74.37	
80.01 - 90%	1.45 83.35	3.00 83.37	
90.01 - 100%	0.01 90.16	0.39 92.90	
Weighted average (WALTV)	52.97	56.59	
Minimum	0.01	3.73	
Maximum	90.16	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.

Europa 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 Europa 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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Servicer

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.95%	0.80%	0.78%	0.73%	0.78%
Annual Percentage Rate (CPR)	10.85%	9.17%	8.92%	8.40%	8.96%

Geographic distribution

	Current	At constitution date
Aragón	17.28%	17.75%
Asturias	1.45%	1.65%
Balearic Islands	0.06%	0.09%
Basque Country	0.08%	0.07%
Canary Islands	22.91%	22.81%
Cantabria	0.08%	0.08%
Castilla-Leon	16.69%	17.16%
Catalonia	1.21%	1.24%
Extremadura	35.34%	34.15%
Galicia	0.46%	0.43%
La Rioja	1.08%	1.20%
Madrid	3.22%	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	105	23,400.98	8,617.60	0.00	32,018.58	24.88	5,561,793.67	5,593,812.25	72.14	36.76	
from > 1 to = 2 months	13	6,783.16	4,047.56	0.00	10,830.72	8.42	721,197.82	732,028.54	9.44	42.55	
from > 2 to = 3 months	5	3,863.88	1,924.22	0.00	5,788.10	4.50	210,495.26	216,283.36	2.79	33.10	
from > 3 to = 6 months	3	6,789.99	6,240.79	0.00	13,030.78	10.13	308,967.47	321,998.25	4.15	55.76	
from > 6 to < 12 months	5	8,247.09	7,653.64	0.00	15,900.73	12.36	268,398.18	284,298.91	3.67	46.18	
from = 12 to < 18 months	3	10,133.71	14,813.93	0.00	24,947.64	19.39	326,808.07	351,755.71	4.54	71.39	
from = 18 to < 24 months	2	7,745.56	4,310.31	0.00	12,055.87	9.37	169,676.28	181,732.15	2.34	57.63	
from ≥ 2 years	1	8,778.31	5,335.57	0.00	14,113.88	10.97	58,350.99	72,464.87	0.93	47.12	
CA-CIB	Subtotal	137	75,742.68	52,943.62	0.00	128,686.30	100.00	7,625,687.74	7,754,374.04	100.00	39.27
Total	137	75,742.68	52,943.62	0.00	128,686.30			7,625,687.74	7,754,374.04		

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