RURAL HIPOTECARIO XX Fondo de Titulización

Brief report

Date: 05/31/2026
Currency: EUR

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

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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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
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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) Current	Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	Next	Rating DBRS / S&P 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

	% 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	7.75	7.12	6.57	6.09	5.66	5.27	4.93	4.62
			Date	12/20/2033	05/06/2033	10/17/2032	04/24/2032	11/18/2031	07/01/2031	02/26/2031	11/06/2030
		Final Maturity	Years	18.01	17.01	16.01	15.26	14.26	13.51	12.76	12.01
			Date	03/25/2044	03/25/2043	03/25/2042	06/25/2041	06/25/2040	09/25/2039	12/25/2038	03/25/2038
	Without optional redemption *	Average life	Years	7.75	7.13	6.58	6.10	5.67	5.28	4.94	4.63
			Date	12/23/2033	05/10/2033	10/22/2032	04/27/2032	11/22/2031	07/05/2031	03/02/2031	11/10/2030
		Final Maturity	Years	18.77	17.76	17.01	16.01	15.26	14.52	13.76	13.01
			Date	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	With optional redemption *	Average life	Years	18.01	17.01	16.01	15.26	14.26	13.51	12.76	12.01
			Date	03/25/2044	03/25/2043	03/24/2042	06/24/2041	06/24/2040	09/25/2039	12/25/2038	03/25/2038
		Final Maturity	Years	18.01	17.01	16.01	15.26	14.26	13.51	12.76	12.01
			Date	03/25/2044	03/25/2043	03/25/2042	06/25/2041	06/25/2040	09/25/2039	12/25/2038	03/25/2038
	Without optional redemption *	Average life	Years	21.92	21.22	20.50	19.76	19.02	18.28	17.56	16.85
			Date	02/17/2048	06/08/2047	09/17/2046	12/23/2045	03/28/2045	07/02/2044	10/10/2043	01/24/2043
		Final Maturity	Years	31.78	31.78	31.78	31.78	31.78	31.78	31.78	31.78
			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		% CE	At issue date		% CE
Series A	89.04%	449,322,611.50	16.76%	91.49%	594,700,000.00	13.01%
Series B	10.96%	55,300,000.00	5.80%	8.51%	55,300,000.00	4.50%
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 finantial operations (current)

Assets	Available	Balance	Interest
Treasury Account		49,601,847.47	1.730%
Servicer ppal collect not yet credited		446,992.75	
Servicer ints collect not yet credited		128,275.16	
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	7,850	9,105
Principal		
Principal outstanding	488,314,907.02	650,336,368.65
Average loan	62,205.72	71,426.29
Minimum	13.54	14,176.74
Maximum	471,939.44	525,218.79
Interest rate		
Weighted average (wac)	3.56%	4.83%
Minimum	1.33%	1.50%
Maximum	8.50%	9.67%
Final maturity		
Weighted average (WARM) (months)	225	248
Minimum	06/12/2026	08/25/2025
Maximum	03/01/2058	03/01/2058
Index (principal outstanding distribution)		
1-year EURIBOR/MIBOR (Mortgage Market)	99.93%	100.00%
Fixed Interest	0.07%	0.00%

LTV Distribution

	Current % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	1.14	7.27	0.49	8.22
10.01 - 20%	4.31	15.72	3.02	15.77
20.01 - 30%	8.93	25.34	6.95	25.61
30.01 - 40%	10.62	35.27	10.27	35.13
40.01 - 50%	12.84	45.22	11.95	45.17
50.01 - 60%	18.52	55.35	15.71	55.26
60.01 - 70%	26.46	65.26	23.51	65.34
70.01 - 80%	15.81	73.33	24.72	74.37
80.01 - 90%	1.37	83.43	3.00	83.37
90.01 - 100%			0.39	92.90
Weighted average (WALTV)		52.83		56.59
Minimum		0.01		3.73
Maximum		89.95		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.

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

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.37%	0.68%	0.72%	0.70%	0.76%
Annual Percentage Rate (CPR)	4.32%	7.81%	8.33%	8.10%	8.78%

Geographic distribution

	Current	At constitution date
Aragon	17.23%	17.75%
Asturias	1.46%	1.65%
Balearic Islands	0.06%	0.09%
Basque Country	0.09%	0.07%
Canary Islands	22.94%	22.81%
Cantabria	0.08%	0.08%
Castilla-Leon	16.60%	17.16%
Catalonia	1.21%	1.24%
Extremadura	35.42%	34.15%
Galicia	0.46%	0.43%
La Rioja	1.07%	1.20%
Madrid	3.23%	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	%			%	
Delinquencies										
Up to 1 month	101	23,795.43	11,199.40	0.00	34,994.83	25.78	5,894,538.81	5,929,533.64	71.65	40.06
from > 1 to = 2 months	16	9,113.06	4,010.06	0.00	13,123.12	9.67	831,671.40	844,794.52	10.21	29.53
from > 2 to = 3 months	9	7,918.57	3,369.84	0.00	11,288.41	8.32	440,646.06	451,934.47	5.46	38.03
from > 3 to = 6 months	1	1,038.57	1,653.26	0.00	2,691.83	1.98	82,125.16	84,816.99	1.02	68.27
from > 6 to < 12 months	7	16,080.99	14,141.44	0.00	30,222.43	22.27	492,913.82	523,136.25	6.32	48.95
from = 12 to < 18 months	1	1,715.56	2,564.26	0.00	4,279.82	3.15	64,589.57	68,869.39	0.83	70.08
from = 18 to < 24 months	1	3,304.69	8,679.75	0.00	11,984.44	8.83	106,915.33	118,899.77	1.44	70.40
from ≥ 2 years	3	17,196.67	9,939.72	0.00	27,136.39	19.99	227,113.14	254,249.53	3.07	54.20
Subtotal	139	80,163.54	55,557.73	0.00	135,721.27	100.00	8,140,513.29	8,276,234.56	100.00	39.83
Total	139	80,163.54	55,557.73	0.00	135,721.27		8,140,513.29	8,276,234.56		

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