

RURAL HIPOTECARIO XX Fondo de Titulización



Brief report

Date: 06/30/2026
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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Bond Paying Agent
Société Générale

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Treasury Account
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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	72,766.20 432,740,591.40 72.77%	100,000.00 594,700,000.00	Floating 3 months Euribor+0.300% 25.Mar/Jun/Sep/Dec	2.6240% 09/25/2026 487.953967 Gross 395.242713 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	2.7740% 09/25/2026 708.911111 Gross 574.218000 Net	09/25/2062 Quarterly 25.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	A (low) (sf) AA+ (sf)	BBB (high) AA
Total		488,040,591.40	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	7.62	7.01	6.47	6.00	5.57	5.19	4.86	4.56
			Date	02/04/2034	06/26/2033	12/11/2032	06/21/2032	01/18/2032	09/03/2031	05/03/2031	01/12/2031
		Final Maturity	Years	17.76	16.76	15.76	15.01	14.01	13.26	12.51	11.76
	Without optional redemption *		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
		Average life	Years	7.63	7.02	6.48	6.00	5.58	5.20	4.87	4.57
		Final Maturity	Years	18.52	17.51	16.76	15.76	15.01	14.01	13.51	12.76
Series B	With optional redemption *		Date	12/25/2044	12/25/2043	03/25/2043	03/25/2042	06/25/2041	06/25/2040	12/25/2039	03/25/2039
		Average life	Years	17.76	16.76	15.76	15.01	14.01	13.26	12.51	11.76
			Date	03/24/2044	03/25/2043	03/24/2042	06/25/2041	06/24/2040	09/25/2039	12/25/2038	03/24/2038
	Without optional redemption *	Final Maturity	Years	17.76	16.76	15.76	15.01	14.01	13.26	12.51	11.76
			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
		Average life	Years	21.62	20.92	20.21	19.48	18.75	18.02	17.30	16.60
	Without optional redemption *		Date	02/01/2048	05/23/2047	09/04/2046	12/12/2045	03/20/2045	06/27/2044	10/09/2043	01/27/2043
		Final Maturity	Years	31.52	31.52	31.52	31.52	31.52	31.52	31.52	31.52
			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	88.67%	432,740,591.40	17.32%	91.49%	594,700,000.00	13.01%
Series B	11.33%	55,300,000.00	5.99%	8.51%	55,300,000.00	4.50%
Issue of Bonds		488,040,591.40			650,000,000.00	
Reserve Fund	5.99%	29,250,000.00		4.50%	29,250,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		34,896,478.62	1.731%
Servicer ppal collect not yet credited		424,389.46	
Servicer ints collect not yet credited		88,515.05	
Liabilities		Available	Balance
Subordinated Loan L/T			29,250,000.00
Subordinated Loan S/T			0.00
Start-up Loan L/T			1,600,000.00
Start-up Loan S/T			800,000.00

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		7,806	9,105
Principal			
Principal outstanding		483,596,241.35	650,336,368.65
Average loan		61,951.86	71,426.29
Minimum		12.05	14,176.74
Maximum		471,099.11	525,218.79
Interest rate			
Weighted average (wac)		3.62%	4.83%
Minimum		1.00%	1.50%
Maximum		8.50%	9.67%
Final maturity			
Weighted average (WARM) (months)		225	248
Minimum		07/06/2026	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	At constitution date
		% Pool % LTV	% Pool % LTV
0.01 - 10%		1.16 7.27	0.49 8.22
10.01 - 20%		4.36 15.73	3.02 15.77
20.01 - 30%		8.90 25.29	6.95 25.61
30.01 - 40%		10.74 35.25	10.27 35.13
40.01 - 50%		12.79 45.23	11.95 45.17
50.01 - 60%		18.60 55.30	15.71 55.26
60.01 - 70%		26.61 65.24	23.51 65.34
70.01 - 80%		15.48 73.26	24.72 74.37
80.01 - 90%		1.36 83.27	3.00 83.37
90.01 - 100%			0.39 92.90
Weighted average (WALTV)		52.71	56.59
Minimum		0.00	3.73
Maximum		89.74	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

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month, mort. (SMM)	0.54%	0.62%	0.66%	0.69%	0.75%
Annual Percentage Rate (CPR)	6.26%	7.18%	7.64%	8.00%	8.69%

Geographic distribution

	Current	At constitution date
Aragon	17.23%	17.75%
Asturias	1.44%	1.65%
Balearic Islands	0.06%	0.09%
Basque Country	0.09%	0.07%
Canary Islands	22.96%	22.81%
Cantabria	0.08%	0.08%
Castilla-Leon	16.53%	17.16%
Catalonia	1.21%	1.24%
Extremadura	35.51%	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	113	23,560.88	11,593.86	0.00	35,154.74	25.04	6,205,138.42	6,240,293.16	73.65	38.02
from > 1 to = 2 months	9	5,050.65	3,120.86	0.00	8,171.51	5.82	572,457.03	580,628.54	6.85	37.76
from > 2 to = 3 months	7	8,504.62	2,752.71	0.00	11,257.33	8.02	391,963.34	403,220.67	4.76	33.54
from > 3 to = 6 months	3	1,905.87	2,347.90	0.00	4,253.77	3.03	192,865.60	197,119.37	2.33	64.64
from > 6 to < 12 months	8	18,785.24	17,509.04	0.00	36,294.28	25.85	572,707.07	609,001.35	7.19	51.05
from = 12 to < 18 months	1	1,853.00	2,709.59	0.00	4,562.59	3.25	64,452.13	69,014.72	0.81	70.23
from = 18 to < 24 months	1	3,493.76	9,108.03	0.00	12,601.79	8.97	106,726.26	119,328.05	1.41	70.66
from ≥ 2 years	3	17,859.63	10,256.12	0.00	28,115.75	20.02	226,208.14	254,323.89	3.00	54.21
Subtotal	145	81,013.65	59,398.11	0.00	140,411.76	100.00	8,332,517.99	8,472,929.75	100.00	39.62
Total	145	81,013.65	59,398.11	0.00	140,411.76		8,332,517.99	8,472,929.75		

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