

RURAL HIPOTECARIO XX Fondo de Titulización



Brief report

Date: 09/30/2026  
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

Servicer

Caja Rural de Aragón

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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<br>ISIN Code      | Issue date<br>N° bonds | Principal outstanding<br>(Bond Unit / Series Total / %Factor) |                              | Interest type<br>Reference rate and margin<br>Payment Date | Interest Rate<br>Next coupon                                | Redemption                                    |                              | Rating<br>DBRS / S&P             |                     |
|                          |                        | Current                                                       | Original                     |                                                            |                                                             | Final maturity (legal)                        | Next                         | Current                          | Original            |
| Series A<br>ES0305789002 | 04/29/2024<br>5,947    | 70,109.11<br>416,938,877.17<br>70.11%                         | 100,000.00<br>594,700,000.00 | Floating<br>3 months Euribor+0.300%<br>25.Mar/Jun/Sep/Dec  | 2.9220%<br>12/28/2026<br>534.909140 Gross<br>433.276403 Net | 09/25/2062<br>Quarterly<br>25.Mar/Jun/Sep/Dec | "Pass-Through"<br>Secuential | AA<br>(high)<br>(sf)<br>AAA (sf) | AA AA               |
| Series B<br>ES0305789010 | 04/29/2024<br>553      | 100,000.00<br>55,300,000.00<br>100.00%                        | 100,000.00<br>55,300,000.00  | Floating<br>3 months Euribor+0.450%<br>25.Mar/Jun/Sep/Dec  | 3.0720%<br>12/28/2026<br>802.133333 Gross<br>649.728000 Net | 09/25/2062<br>Quarterly<br>25.Mar/Jun/Sep/Dec | "Pass-Through"<br>Secuential | A (low)<br>(sf)<br>AA+ (sf)      | BBB<br>(high)<br>AA |
| Total                    |                        | 472,238,877.17                                                | 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       |
|                                                                                                                                                 |                               | % Annual equivalent CPR |       | 2,00       | 3,00       | 4,00       | 5,00       | 6,00       | 7,00       | 8,00       |
| Series A                                                                                                                                        | With optional redemption *    | Average life            | Years | 7.53       | 6.93       | 6.40       | 5.93       | 5.51       | 5.14       | 4.80       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 04/04/2034 | 08/28/2033 | 02/14/2033 | 08/27/2032 | 03/26/2032 | 11/12/2031 | 07/14/2031 |
|                                                                                                                                                 |                               |                         | Date  | 17.51      | 16.51      | 15.51      | 14.76      | 13.76      | 13.01      | 12.26      |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years | 7.54       | 6.94       | 6.41       | 5.94       | 5.52       | 5.15       | 4.81       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 04/07/2034 | 08/31/2033 | 02/18/2033 | 08/30/2032 | 03/31/2032 | 11/16/2031 | 07/18/2031 |
|                                                                                                                                                 |                               |                         | Date  | 18.26      | 17.26      | 16.51      | 15.51      | 14.76      | 14.01      | 13.26      |
| Series B                                                                                                                                        | With optional redemption *    | Average life            | Years | 17.51      | 16.51      | 15.51      | 14.76      | 13.76      | 13.01      | 12.26      |
|                                                                                                                                                 |                               | Final Maturity          | Years | 03/25/2044 | 03/25/2043 | 03/25/2042 | 06/25/2041 | 06/25/2040 | 09/25/2039 | 12/25/2038 |
|                                                                                                                                                 |                               |                         | Date  | 17.51      | 16.51      | 15.51      | 14.76      | 13.76      | 13.01      | 12.26      |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years | 21.37      | 20.68      | 19.97      | 19.25      | 18.52      | 17.80      | 17.09      |
|                                                                                                                                                 |                               | Final Maturity          | Years | 02/01/2048 | 05/25/2047 | 09/09/2046 | 12/19/2045 | 03/29/2045 | 07/10/2044 | 10/25/2043 |
|                                                                                                                                                 |                               |                         | Date  | 31.27      | 31.27      | 31.27      | 31.27      | 31.27      | 31.27      | 31.27      |

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   |  |
| Series A                | 88.29% | 416,938,877.17 | 17.90% | 91.49%        | 594,700,000.00 | 13.01% |  |
| Series B                | 11.71% | 55,300,000.00  | 6.19%  | 8.51%         | 55,300,000.00  | 4.50%  |  |
| Issue of Bonds          |        | 472,238,877.17 |        |               | 650,000,000.00 |        |  |
| Reserve Fund            | 6.19%  | 29,250,000.00  |        | 4.50%         | 29,250,000.00  |        |  |

| Other financial operations (current)   |               |               |          |
|----------------------------------------|---------------|---------------|----------|
| Assets                                 | Balance       | Interest      |          |
| Treasury Account                       | 34,864,529.69 | 1.731%        |          |
| Servicer ppal collect not yet credited | 261,946.48    |               |          |
| Servicer ints collect not yet credited | 91,083.74     |               |          |
| 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                      |               | 1,400,000.00  | 3.129%   |
| Start-up Loan S/T                      |               | 800,000.00    |          |

Collateral: Residential mortgage loans (PTCs/MCs)

| General                                    |  |                |                      |
|--------------------------------------------|--|----------------|----------------------|
|                                            |  | Current        | At constitution date |
| Count                                      |  | 7,680          | 9,105                |
| Principal                                  |  |                |                      |
| Principal outstanding                      |  | 467,998,919.62 | 650,336,368.65       |
| Average loan                               |  | 60,937.36      | 71,426.29            |
| Minimum                                    |  | 7.57           | 14,176.74            |
| Maximum                                    |  | 468,563.75     | 525,218.79           |
| Interest rate                              |  |                |                      |
| Weighted average (wac)                     |  | 3.80%          | 4.83%                |
| Minimum                                    |  | 1.00%          | 1.50%                |
| Maximum                                    |  | 8.50%          | 9.67%                |
| Final maturity                             |  |                |                      |
| Weighted average (WARM) (months)           |  | 222            | 248                  |
| Minimum                                    |  | 10/06/2026     | 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%               |  | 1.22 7.16    | 0.49 8.22            |
| 10.01 - 20%              |  | 4.54 15.72   | 3.02 15.77           |
| 20.01 - 30%              |  | 9.18 25.25   | 6.95 25.61           |
| 30.01 - 40%              |  | 10.41 35.15  | 10.27 35.13          |
| 40.01 - 50%              |  | 13.37 45.14  | 11.95 45.17          |
| 50.01 - 60%              |  | 18.83 55.28  | 15.71 55.26          |
| 60.01 - 70%              |  | 26.98 65.19  | 23.51 65.34          |
| 70.01 - 80%              |  | 14.28 73.11  | 24.72 74.37          |
| 80.01 - 90%              |  | 82.79 83.37  | 3.00 83.37           |
| 90.01 - 100%             |  | 1.18 82.79   | 0.39 92.90           |
| Weighted average (WALTV) |  | 52.23        | 56.59                |
| Minimum                  |  | 0.00         | 3.73                 |
| Maximum                  |  | 89.12        | 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

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Official register CNMV: C/ Edison, 4 - 28006 Madrid [www.cnmv.com](http://www.cnmv.com)

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Entidades Cedentes

**Subordinated Loan**  
Entidades Cedentes

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KPMG Auditores

| Prepayments                  |               |               |               |                |            |
|------------------------------|---------------|---------------|---------------|----------------|------------|
|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM)    | 0.52%         | 0.66%         | 0.64%         | 0.69%          | 0.74%      |
| Annual Percentage Rate (CPR) | 6.06%         | 7.58%         | 7.38%         | 8.01%          | 8.58%      |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Aragon                  | 17.12%  | 17.75%               |
| Asturias                | 1.42%   | 1.65%                |
| Balearic Islands        | 0.06%   | 0.09%                |
| Basque Country          | 0.01%   | 0.07%                |
| Canary Islands          | 22.90%  | 22.81%               |
| Cantabria               | 0.08%   | 0.08%                |
| Castilla-Leon           | 16.44%  | 17.16%               |
| Catalonia               | 1.18%   | 1.24%                |
| Extremadura             | 35.84%  | 34.15%               |
| Galicia                 | 0.47%   | 0.43%                |
| La Rioja                | 1.07%   | 1.20%                |
| Madrid                  | 3.27%   | 3.26%                |
| Melilla                 | 0.06%   | 0.05%                |
| Murcia                  | 0.10%   | 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            | 100    | 22,549.06    | 11,794.12 | 0.00  | 34,343.18  | 22.06  | 5,910,984.46     | 5,945,327.64 | 66.46                          | 41.09 |
| from > 1 to = 2 months   | 9      | 5,483.30     | 3,548.61  | 0.00  | 9,031.91   | 5.80   | 815,261.96       | 824,293.87   | 9.21                           | 42.42 |
| from > 2 to = 3 months   | 9      | 6,276.21     | 5,648.29  | 0.00  | 11,924.50  | 7.66   | 539,573.94       | 551,498.44   | 6.16                           | 35.13 |
| from > 3 to = 6 months   | 10     | 9,592.05     | 7,446.07  | 0.00  | 17,038.12  | 10.95  | 498,487.82       | 515,525.94   | 5.76                           | 41.76 |
| from > 6 to < 12 months  | 9      | 25,075.28    | 23,985.43 | 0.00  | 49,060.71  | 31.52  | 661,670.31       | 710,731.02   | 7.94                           | 55.18 |
| from = 12 to < 18 months | 2      | 4,395.41     | 4,219.75  | 0.00  | 8,615.16   | 5.53   | 90,149.85        | 98,765.01    | 1.10                           | 50.37 |
| from = 18 to < 24 months | 1      | 3,116.38     | 8,250.71  | 0.00  | 11,367.09  | 7.30   | 107,103.64       | 118,470.73   | 1.32                           | 70.15 |
| from ≥ 2 years           | 2      | 9,286.83     | 4,995.54  | 0.00  | 14,282.37  | 9.18   | 166,921.29       | 181,203.66   | 2.03                           | 57.47 |
| Subtotal                 | 142    | 85,774.52    | 69,888.52 | 0.00  | 155,663.04 | 100.00 | 8,790,153.27     | 8,945,816.31 | 100.00                         | 42.23 |
| Total                    | 142    | 85,774.52    | 69,888.52 | 0.00  | 155,663.04 |        | 8,790,153.27     | 8,945,816.31 |                                |       |

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