RURAL HIPOTECARIO XX Fondo de Titulización

Brief report

Date: 10/31/2026
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
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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 / Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current	Principal outstanding Original	Interest type / Reference rate and margin / Payment Date	Interest Rate / Next coupon	Redemption: Final maturity (legal)	Redemption: Next	Rating DBRS / S&P: Current	Rating DBRS / S&P: Original
Series A ES0305789002	04/29/2024 5,947	70,109.11 416,938,877.17 70.11%	100,000.00 594,700,000.00	Floating 3 months Euribor+0.300% 25.Mar/Jun/Sep/Dec	2.9220% 12/28/2026 534.909140 Gross 433.276403 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	3.0720% 12/28/2026 802.133333 Gross 649.728000 Net	09/25/2062 Quarterly 25.Mar/Jun/Sep/Dec	"Pass-Through" Secuential	A (low) (sf) AA+ (sf)	BBB (high) 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	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		7.53	6.93	6.40	5.93	5.51	5.14	4.80	4.51
			Date		04/04/2034	08/28/2033	02/14/2033	08/27/2032	03/26/2032	11/12/2031	07/14/2031	03/29/2031
		Final Maturity	Years		17.51	16.51	15.51	14.76	13.76	13.01	12.26	11.76
			Date		03/25/2044	03/25/2043	03/25/2042	06/25/2041	06/25/2040	09/25/2039	12/25/2038	06/25/2038
	Without optional redemption *	Average life	Years		7.54	6.94	6.41	5.94	5.52	5.15	4.81	4.52
			Date		04/07/2034	08/31/2033	02/18/2033	08/30/2032	03/31/2032	11/16/2031	07/18/2031	03/31/2031
		Final Maturity	Years		18.26	17.26	16.51	15.51	14.76	14.01	13.26	12.50
			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		17.51	16.51	15.51	14.76	13.76	13.01	12.26	11.76
			Date		03/25/2044	03/25/2043	03/25/2042	06/25/2041	06/25/2040	09/25/2039	12/25/2038	06/25/2038
		Final Maturity	Years		17.51	16.51	15.51	14.76	13.76	13.01	12.26	11.76
			Date		03/25/2044	03/25/2043	03/25/2042	06/25/2041	06/25/2040	09/25/2039	12/25/2038	06/25/2038
	Without optional redemption *	Average life	Years		21.37	20.68	19.97	19.25	18.52	17.80	17.09	16.40
			Date		02/01/2048	05/25/2047	09/09/2046	12/19/2045	03/29/2045	07/10/2044	10/25/2043	02/15/2043
		Final Maturity	Years		31.27	31.27	31.27	31.27	31.27	31.27	31.27	31.27
			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	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 finantial operations (current)

Assets		Balance	Interest
Treasury Account		41,397,706.88	1.731%
Servicer ppal collect not yet credited		186,893.16	
Servicer ints collect not yet credited		91,670.08	
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		2,200,000.00	3.129%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General

	Current	At constitution date
Count	7,635	9,105
Principal		
Principal outstanding	463,113,990.30	650,336,368.65
Average loan	60,656.71	71,426.29
Minimum	6.07	14,176.74
Maximum	467,713.81	525,218.79
Interest rate		
Weighted average (wac)	3.88%	4.83%
Minimum	1.00%	1.50%
Maximum	8.50%	9.67%
Final maturity		
Weighted average (WARM) (months)	221	248
Minimum	11/05/2026	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%	1.22	7.09	0.49	8.22
10.01 - 20%	4.66	15.72	3.02	15.77
20.01 - 30%	9.09	25.21	6.95	25.61
30.01 - 40%	10.55	35.10	10.27	35.13
40.01 - 50%	13.34	45.13	11.95	45.17
50.01 - 60%	19.04	55.26	15.71	55.26
60.01 - 70%	27.12	65.20	23.51	65.34
70.01 - 80%	13.80	73.08	24.72	74.37
80.01 - 90%	1.18	82.61	3.00	83.37
90.01 - 100%			0.39	92.90
Weighted average (WALTV)		52.10		56.59
Minimum		0.00		3.73
Maximum		88.91		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)	0.61%	0.54%	0.58%	0.68%	0.74%
Annual Percentage Rate (CPR)	7.07%	6.26%	6.74%	7.83%	8.53%

Geographic distribution

	Current	At constitution date
Aragon	17.13%	17.75%
Asturias	1.42%	1.65%
Balearic Islands	0.06%	0.09%
Basque Country	0.01%	0.07%
Canary Islands	22.89%	22.81%
Cantabria	0.08%	0.08%
Castilla-Leon	16.38%	17.16%
Catalonia	1.18%	1.24%
Extremadura	35.88%	34.15%
Galicia	0.47%	0.43%
La Rioja	1.05%	1.20%
Madrid	3.29%	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	88	17,976.62	8,502.10	0.00	26,478.72	19.66	4,358,317.11	4,384,795.83	64.03	38.68
from > 1 to = 2 months	8	4,283.87	2,467.51	0.00	6,751.38	5.01	527,805.63	534,557.01	7.81	42.60
from > 2 to = 3 months	7	6,048.63	4,866.88	0.00	10,915.51	8.11	578,134.61	589,050.12	8.60	44.92
from > 3 to = 6 months	8	9,414.24	6,632.32	0.00	16,046.56	11.92	427,486.61	443,533.17	6.48	35.41
from > 6 to < 12 months	5	17,009.95	15,742.44	0.00	32,752.39	24.32	432,913.35	465,665.74	6.80	59.64
from = 12 to < 18 months	2	6,153.42	3,154.55	0.00	9,307.97	6.91	51,227.58	60,535.55	0.88	30.37
from = 18 to < 24 months	2	5,710.55	11,967.56	0.00	17,678.11	13.13	170,814.60	188,492.71	2.75	70.55
from ≥ 2 years	2	9,597.84	5,129.83	0.00	14,727.67	10.94	166,365.41	181,093.08	2.64	57.43
Subtotal	122	76,195.12	58,463.19	0.00	134,658.31	100.00	6,713,064.90	6,847,723.21	100.00	40.96
Total	122	76,195.12	58,463.19	0.00	134,658.31		6,713,064.90	6,847,723.21		

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