

RURAL HIPOTECARIO XIX Fondo de Titulización



Brief report

Date: 06/30/2025
Currency: EUR

Constitution date
06/19/2020

VAT Reg. no.
V01662717

Management Company
Europea de Titulización, S.G.F.T

Originator
Caja Rural de Aragón

Originator
Caja Rural Central

Originator
Cajasiete, Caja Rural

Originator
Caja Rural de Zamora

Servicer
Caja Rural de Aragón

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CA-CIB
Banco Cooperativo Español

Servicer Credit Support Provider
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Bond Paying Agent
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
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Assets Custodian
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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 ES0305491005	06/23/2020 3,615	46,558.94 168,310,568.10 46.56%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	2.5920% 08/18/2025 305.054175 Gross 247.093882 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	AAA (sf) AA (sf)	AA AA
Series B ES0305491013	06/23/2020 425	100,000.00 42,500,000.00 100.00%	100,000.00 42,500,000.00	Floating 3-M Euribor+0.600% 18.Feb/May/Aug/Nov	2.7420% 08/18/2025 693.116667 Gross 561.424500 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		210,810,568.10	404,000,000.00						

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)						
				% Annual equivalent CPR						
Series A	With optional redemption *	Average life	Years	6.51	5.99	5.53	5.12	4.76	4.44	4.15
		Date		11/21/2031	05/14/2031	11/27/2030	07/01/2030	02/19/2030	10/24/2029	07/11/2029
		Final Maturity	Years	14.26	13.51	12.76	12.01	11.26	10.76	10.25
	Without optional redemption *	Average life	Years	6.51	5.99	5.53	5.12	4.76	4.44	4.15
		Date		08/18/2039	11/18/2038	02/18/2038	05/18/2037	08/18/2036	02/18/2036	08/18/2035
		Final Maturity	Years	14.26	13.51	12.76	12.01	11.26	10.76	10.25
Series B	With optional redemption *	Average life	Years	14.75	13.76	13.00	12.25	11.75	11.00	10.50
		Date		02/12/2040	02/16/2039	05/16/2038	08/16/2037	02/13/2037	05/15/2036	11/14/2035
		Final Maturity	Years	14.76	13.76	13.01	12.26	11.76	11.01	10.51
	Without optional redemption *	Average life	Years	18.01	17.36	16.71	16.06	15.43	14.81	14.21
		Date		05/17/2043	09/23/2042	01/28/2042	06/07/2041	10/18/2040	03/05/2040	07/30/2039
		Final Maturity	Years	28.02	28.02	28.02	28.02	28.02	28.02	28.02
			Date	05/18/2053	05/18/2053	05/18/2053	05/18/2053	05/18/2053	05/18/2053	05/18/2053

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	79.84%	168,310,568.10	28.78%	89.48%	361,500,000.00	15.02%	
Series B	20.16%	42,500,000.00	8.62%	10.52%	42,500,000.00	4.50%	
Issue of Bonds		210,810,568.10			404,000,000.00		
Reserve Fund	8.62%	18,180,000.00		4.50%	18,180,000.00		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		25,107,458.52	1.961%
Servicer ppal collect not yet credited		208,284.48	
Servicer ints collect not yet credited		27,433.19	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		18,180,000.00	3.142%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		35,200.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		3,005	4,247
Principal			
Principal outstanding		205,448,341.52	404,246,698.90
Average loan		68,368.83	95,184.06
Minimum		390.31	13,915.12
Maximum		368,966.04	489,492.20
Interest rate			
Weighted average (wac)		3.97%	1.36%
Minimum		0.00%	0.00%
Maximum		8.01%	5.23%
Final maturity			
Weighted average (WARM) (months)		209	268
Minimum		07/01/2025	12/05/2022
Maximum		08/05/2053	01/05/2055
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR (Mortgage Market)		100.00%	100.00%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.72	6.96	0.01	8.74
10.01 - 20%	3.17	15.71	0.94	17.00
20.01 - 30%	7.60	25.49	2.93	25.79
30.01 - 40%	13.46	35.32	5.84	35.59
40.01 - 50%	18.92	45.08	11.35	45.65
50.01 - 60%	24.62	55.22	17.62	55.06
60.01 - 70%	25.69	64.20	26.79	65.47
70.01 - 80%	4.93	73.68	26.65	74.13
80.01 - 90%	0.87	82.13	6.45	83.91
90.01 - 100%			1.43	92.96
Weighted average (WALTV)	50.21			61.91
Minimum	0.35			8.74
Maximum	87.45			96.58

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.71%	0.82%	0.85%	0.93%	0.74%
Annual Percentage Rate (CPR)	8.19%	9.41%	9.72%	10.57%	8.50%

Geographic distribution		
	Current	At constitution date
Andalucia	0.19%	0.25%
Aragon	19.59%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.06%	0.12%
Canary Islands	43.15%	40.06%
Cantabria		0.06%
Castilla-La Mancha	0.15%	0.13%
Castilla-Leon	20.90%	22.34%
Catalonia	0.87%	1.14%
Extremadura		0.03%
Galicia	0.50%	0.58%
La Rioja	1.19%	1.35%
Madrid	1.24%	1.74%
Murcia	2.99%	3.36%
Navarra	0.10%	0.07%
Valencia	9.01%	9.24%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%		%	
Delinquencies									
Up to 1 month	45	10,981.70	7,450.70	0.00	18,432.40	9.28	3,279,429.59	3,297,861.99	60.52
from > 1 to = 2 months	9	4,381.75	3,610.10	0.00	7,991.85	4.02	623,356.67	631,348.52	11.59
from > 2 to = 3 months	3	1,660.33	2,769.01	0.00	4,429.34	2.23	213,149.29	217,578.63	3.99
from > 3 to = 6 months	4	5,829.29	4,467.76	0.00	10,297.05	5.18	327,338.04	337,635.09	6.20
from > 6 to < 12 months	3	6,514.84	12,375.24	0.00	18,890.08	9.51	235,927.21	254,817.29	4.68
from = 12 to < 18 months	2	8,090.25	8,009.92	0.00	16,100.17	8.11	142,462.70	158,562.87	2.91
from = 18 to < 24 months	3	9,501.68	8,345.17	0.00	17,846.85	8.98	73,021.49	90,868.34	1.67
from ≥ 2 years	4	66,266.43	38,387.10	0.00	104,653.53	52.68	356,078.31	460,731.84	8.45
Subtotal	73	113,226.27	85,415.00	0.00	198,641.27	100.00	5,250,763.30	5,449,404.57	100.00
Total	73	113,226.27	85,415.00	0.00	198,641.27		5,250,763.30	5,449,404.57	