

RURAL HIPOTECARIO XIX Fondo de Titulización

Brief report

Date: 08/31/2025
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

Servicer
 Caja Rural Central

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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)		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	44,224.49 159,871,531.35 44.22%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	2.4860% 11/18/2025 280.963099 Gross 227.580110 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	AAA (sf) AA 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	2.6360% 11/18/2025 673.644444 Gross 545.652000 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		202,371,531.35	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)		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	5.98	5.49	5.07	4.69	4.36	4.06	3.80	3.56
			Date	08/09/2031	02/13/2031	09/10/2030	04/26/2030	12/25/2029	09/08/2029	06/04/2029	03/10/2029
		Final Maturity	Years	13.01	12.26	11.51	10.76	10.26	9.51	9.01	8.51
	Without optional redemption *	Average life	Years	5.98	5.49	5.07	4.69	4.36	4.06	3.80	3.56
			Date	08/09/2031	02/13/2031	09/10/2030	04/26/2030	12/25/2029	09/08/2029	06/04/2029	03/10/2029
		Final Maturity	Years	13.01	12.26	11.51	10.76	10.26	9.51	9.01	8.51
Series B	With optional redemption *	Average life	Years	13.91	13.16	12.41	11.87	11.14	10.62	9.91	9.41
			Date	07/12/2039	10/10/2038	01/11/2038	06/27/2037	10/06/2036	03/29/2036	07/14/2035	01/13/2035
		Final Maturity	Years	14.01	13.26	12.51	12.01	11.26	10.76	10.01	9.51
	Without optional redemption *	Average life	Years	16.08	15.36	14.66	13.97	13.31	12.69	12.09	11.52
			Date	09/11/2041	12/23/2040	04/10/2040	08/05/2039	12/07/2038	04/22/2038	09/15/2037	05/07/2037
		Final Maturity	Years	20.27	19.76	19.01	18.52	18.01	17.26	16.76	16.01
				11/18/2045	05/18/2045	08/18/2044	02/18/2044	08/18/2043	11/18/2042	05/18/2042	

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	79.00%	159,871,531.35	29.98%	89.48%	361,500,000.00	15.02%	
Series B	21.00%	42,500,000.00	8.98%	10.52%	42,500,000.00	4.50%	
Issue of Bonds		202,371,531.35			404,000,000.00		
Reserve Fund	8.98%	18,180,000.00		4.50%	18,180,000.00		

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	21,302,521.48	1.727%	
Servicer ppal collect not yet credited	83,212.16		
Servicer ints collect not yet credited	30,185.40		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		18,180,000.00	3.036%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
	Current	At constitution date	
Count	2,964	4,247	
Principal			
Principal outstanding	200,246,674.98	404,246,698.90	
Average loan	67,559.61	95,184.06	
Minimum	369.67	13,915.12	
Maximum	367,186.62	489,492.20	
Interest rate			
Weighted average (wac)	3.78%	1.36%	
Minimum	1.14%	0.00%	
Maximum	8.01%	5.23%	
Final maturity			
Weighted average (WARM) (months)	207	268	
Minimum	09/01/2025	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	% LTV
0.01 - 10%	0.73	6.85	0.01
10.01 - 20%	3.26	15.64	0.94
20.01 - 30%	8.05	25.53	2.93
30.01 - 40%	13.70	35.43	5.84
40.01 - 50%	19.25	45.24	11.35
50.01 - 60%	24.74	55.38	17.62
60.01 - 70%	24.66	64.17	26.79
70.01 - 80%	4.92	73.82	26.65
80.01 - 90%	0.70	82.34	6.45
90.01 - 100%			1.43
Weighted average (WALT)	49.91		61.91
Minimum	0.34		8.74
Maximum	87.14		96.58

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
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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)	0.81%	0.80%	0.84%	0.85%	0.74%
Annual Percentage Rate (CPR)	9.32%	9.22%	9.62%	9.76%	8.54%

Geographic distribution		
	Current	At constitution date
Andalucia	0.13%	0.25%
Aragon	19.39%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.05%	0.12%
Canary Islands	43.65%	40.06%
Cantabria		0.06%
Castilla-La Mancha	0.15%	0.13%
Castilla-Leon	20.86%	22.34%
Catalonia	0.88%	1.14%
Extremadura		0.03%
Galicia	0.50%	0.58%
La Rioja	1.21%	1.35%
Madrid	1.13%	1.74%
Murcia	2.97%	3.36%
Navarra	0.11%	0.07%
Valencia	8.91%	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	50	11,367.96	10,701.99	0.00	22,069.95	19.38	3,922,170.29	3,944,240.24	64.55	46.98
from > 1 to = 2 months	11	5,134.92	3,502.15	0.00	8,637.07	7.59	707,260.77	715,897.84	11.72	44.96
from > 2 to = 3 months	7	10,225.05	6,106.30	0.00	16,331.35	14.34	643,024.40	659,355.75	10.79	38.19
from > 3 to = 6 months	2	860.91	1,805.41	0.00	2,666.32	2.34	104,501.48	107,167.80	1.75	46.84
from > 6 to < 12 months	5	11,224.01	14,749.20	0.00	25,973.21	22.81	365,489.71	391,462.92	6.41	48.99
from = 12 to < 18 months	1	4,560.38	5,692.46	0.00	10,252.84	9.00	89,580.13	99,832.97	1.63	43.79
from = 18 to < 24 months	3	10,183.16	8,886.70	0.00	19,069.86	16.75	72,025.23	91,095.09	1.49	19.69
from ≥ 2 years	1	3,659.70	5,205.90	0.00	8,865.60	7.79	92,426.88	101,292.48	1.66	81.03
Subtotal	80	57,216.09	56,650.11	0.00	113,866.20	100.00	5,996,478.89	6,110,345.09	100.00	44.96
Total	80	57,216.09	56,650.11	0.00	113,866.20		5,996,478.89	6,110,345.09		