

RURAL HIPOTECARIO XIX Fondo de Titulización

Brief report

Date: 09/30/2025
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

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
		Final Maturity	Years	08/09/2031	02/13/2031	09/10/2030	04/26/2030	12/25/2029	09/08/2029	06/04/2029	03/10/2029
	Without optional redemption *	Average life	Years	5.98	5.49	5.07	4.69	4.36	4.06	3.80	3.56
		Final Maturity	Years	08/09/2031	02/13/2031	09/10/2030	04/26/2030	12/25/2029	09/08/2029	06/04/2029	03/10/2029
	With optional redemption *	Average life	Years	5.98	5.49	5.07	4.69	4.36	4.06	3.80	3.56
		Final Maturity	Years	08/09/2031	02/13/2031	09/10/2030	04/26/2030	12/25/2029	09/08/2029	06/04/2029	03/10/2029
Series B	With optional redemption *	Average life	Years	13.91	13.16	12.41	11.87	11.14	10.62	9.91	9.41
		Final Maturity	Years	07/12/2039	10/10/2038	01/11/2038	06/27/2037	10/06/2036	03/29/2036	07/14/2035	01/13/2035
	Without optional redemption *	Average life	Years	13.91	13.16	12.41	11.87	11.14	10.62	9.91	9.41
		Final Maturity	Years	07/12/2039	10/10/2038	01/11/2038	06/27/2037	10/06/2036	03/29/2036	07/14/2035	01/13/2035
	With optional redemption *	Average life	Years	16.08	15.36	14.66	13.97	13.31	12.69	12.09	11.52
		Final Maturity	Years	09/11/2041	12/23/2040	04/10/2040	08/05/2039	12/07/2038	04/22/2038	09/15/2037	02/20/2037

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	24,345,702.92	1.725%	
Servicer ppal collect not yet credited	195,548.88		
Servicer ints collect not yet credited	24,492.23		
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	2,940	4,247	
Principal			
Principal outstanding	197,792,104.91	404,246,698.90	
Average loan	67,276.23	95,184.06	
Minimum	592.60	13,915.12	
Maximum	366,292.85	489,492.20	
Interest rate			
Weighted average (wac)	3.70%	1.36%	
Minimum	1.14%	0.00%	
Maximum	8.01%	5.23%	
Final maturity			
Weighted average (WARM) (months)	206	268	
Minimum	10/05/2025	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%	0.77	6.91	8.74
10.01 - 20%	3.25	15.65	17.00
20.01 - 30%	8.10	25.49	25.79
30.01 - 40%	13.84	35.35	35.59
40.01 - 50%	19.45	45.21	45.65
50.01 - 60%	24.85	55.41	55.06
60.01 - 70%	24.36	64.16	65.47
70.01 - 80%	4.76	73.95	74.13
80.01 - 90%	0.63	82.42	83.91
90.01 - 100%		1.43	92.96
Weighted average (WALTV)	49.75		61.91
Minimum	0.38		8.74
Maximum	86.96		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.
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

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.79%	0.83%	0.83%	0.84%	0.74%
Annual Percentage Rate (CPR)	9.09%	9.52%	9.47%	9.64%	8.55%

Geographic distribution		
	Current	At constitution date
Andalucia	0.13%	0.25%
Aragon	19.45%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.05%	0.12%
Canary Islands	43.72%	40.06%
Cantabria		0.06%
Castilla-La Mancha	0.15%	0.13%
Castilla-Leon	20.79%	22.34%
Catalonia	0.85%	1.14%
Extremadura		0.03%
Galicia	0.51%	0.58%
La Rioja	1.22%	1.35%
Madrid	1.13%	1.74%
Murcia	2.98%	3.36%
Navarra	0.11%	0.07%
Valencia	8.83%	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	37	10,108.49	4,803.85	0.00	14,912.34	16.15	2,786,799.06	2,801,711.40	65.02	47.03
from > 1 to = 2 months	7	2,398.64	2,973.03	0.00	5,371.67	5.82	452,431.11	457,802.78	10.63	57.07
from > 2 to = 3 months	3	2,987.29	2,089.65	0.00	5,076.94	5.50	217,015.49	222,092.43	5.15	29.76
from > 3 to < 6 months	4	6,925.54	3,815.25	0.00	10,740.79	11.64	245,083.94	255,824.73	5.94	31.36
from > 6 to < 12 months	3	6,359.50	10,634.50	0.00	16,994.00	18.41	262,066.68	279,060.68	6.48	57.86
from = 12 to < 18 months	1	4,904.39	5,983.45	0.00	10,887.84	11.79	89,236.12	100,123.96	2.32	43.91
from = 18 to < 24 months	3	10,410.79	9,049.89	0.00	19,460.68	21.08	71,523.65	90,984.33	2.11	19.67
from ≥ 2 years	1	3,659.70	5,205.90	0.00	8,865.60	9.60	92,226.14	101,091.74	2.35	80.87
Subtotal	59	47,754.34	44,555.52	0.00	92,309.86	100.00	4,216,382.19	4,308,692.05	100.00	44.79
Total	59	47,754.34	44,555.52	0.00	92,309.86		4,216,382.19	4,308,692.05		