

RURAL HIPOTECARIO XIX Fondo de Titulización

Brief report

Date: 12/31/2025
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

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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	42,362.11 153,139,027.65 42.36%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	2.5190% 02/18/2026 272.703730 Gross 220.890021 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	AAA (sf) AAA (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	2.6690% 02/18/2026 682.077778 Gross 552.483000 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		195,639,027.65	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	0,17	0,25	0,34	0,42	0,51	0,60
Series A	With optional redemption *	Average life	Years	5.56	5.11	4.71	4.36	4.05	3.77	3.53
		Date	06/10/2031	12/27/2030	08/03/2030	03/28/2030	12/05/2029	08/26/2029	05/29/2029	03/10/2029
		Final Maturity	Years	12.01	11.26	10.50	10.01	9.26	8.75	8.26
	Without optional redemption *	Average life	Years	5.56	5.11	4.71	4.36	4.05	3.77	3.53
		Date	11/18/2037	02/18/2037	05/18/2036	11/18/2035	02/18/2035	08/18/2034	02/18/2034	08/18/2033
		Final Maturity	Years	12.01	11.26	10.50	10.01	9.26	8.75	8.26
Series B	With optional redemption *	Average life	Years	13.44	12.69	11.96	11.24	10.70	10.01	9.50
		Date	04/24/2039	07/24/2038	10/30/2037	02/08/2037	07/28/2036	11/20/2035	05/17/2035	11/18/2034
		Final Maturity	Years	13.76	13.01	12.26	11.50	11.01	10.26	9.75
	Without optional redemption *	Average life	Years	14.76	14.04	13.34	12.66	12.02	11.42	10.85
		Date	08/19/2040	11/28/2039	03/17/2039	07/15/2038	11/23/2037	04/16/2037	09/20/2036	03/09/2036
		Final Maturity	Years	18.26	17.51	17.01	16.26	15.76	15.01	14.51

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	78.28%	153,139,027.65	30.72%	89.48%	361,500,000.00	15.02%	
Series B	21.72%	42,500,000.00	9.00%	10.52%	42,500,000.00	4.50%	
Issue of Bonds		195,639,027.65			404,000,000.00		
Reserve Fund	9.00%	17,607,512.49	4.50%		18,180,000.00		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		23,177,295.90	1.730%
Servicer ppal collect not yet credited		85,916.28	
Servicer ints collect not yet credited		8,831.58	
Liabilities		Available	Balance
Subordinated Loan L/T		17,607,512.49	3.069%
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		2,887	4,247
Principal			
Principal outstanding		191,319,444.18	404,246,698.90
Average loan		66,269.29	95,184.06
Minimum		396.46	13,915.12
Maximum		363,595.19	489,492.20
Interest rate			
Weighted average (wac)		3.59%	1.36%
Minimum		0.00%	0.00%
Maximum		8.01%	5.23%
Final maturity			
Weighted average (WARM) (months)		203	268
Minimum		01/01/2026	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%		0.83 6.92	0.01 8.74
10.01 - 20%		3.58 15.93	0.94 17.00
20.01 - 30%		8.33 25.66	2.93 25.79
30.01 - 40%		13.85 35.32	5.84 35.59
40.01 - 50%		19.66 45.14	11.35 45.65
50.01 - 60%		25.69 55.36	17.62 55.06
60.01 - 70%		23.27 64.09	26.79 65.47
70.01 - 80%		4.18 73.82	26.65 74.13
80.01 - 90%		0.61 81.97	6.45 83.91
90.01 - 100%			1.43 92.96
Weighted average (WALTV)		49.25	61.91
Minimum		0.27	8.74
Maximum		86.39	96.58

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.63%	0.66%	0.74%	0.80%	0.74%
Annual Percentage Rate (CPR)	7.33%	7.63%	8.58%	9.15%	8.51%

Geographic distribution		
	Current	At constitution date
Andalucia	0.14%	0.25%
Aragon	19.56%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.05%	0.12%
Canary Islands	43.91%	40.06%
Cantabria		0.06%
Castilla-La Mancha	0.15%	0.13%
Castilla-Leon	20.57%	22.34%
Catalonia	0.84%	1.14%
Extremadura		0.03%
Galicia	0.52%	0.58%
La Rioja	1.21%	1.35%
Madrid	1.10%	1.74%
Murcia	2.97%	3.36%
Navarra	0.11%	0.07%
Valencia	8.80%	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	29	8,953.98	4,275.40	0.00	13,229.38	15.12	2,411,405.70	2,424,635.08	64.44	39.14
from > 1 to = 2 months	7	3,146.91	2,314.54	0.00	5,461.45	6.24	502,896.79	508,358.24	13.51	51.54
from > 2 to = 3 months	1	588.76	324.13	0.00	912.89	1.04	40,501.39	41,414.28	1.10	41.83
from > 3 to = 6 months	3	5,774.94	3,384.07	0.00	9,159.01	10.46	233,910.88	243,069.89	6.46	32.34
from > 6 to < 12 months	4	6,314.53	9,370.24	0.00	15,684.77	17.92	236,504.99	252,189.76	6.70	50.20
from = 18 to < 24 months	2	13,055.29	11,263.73	0.00	24,319.02	27.79	120,257.14	144,576.16	3.84	45.76
from ≥ 2 years	3	8,225.97	10,532.26	0.00	18,758.23	21.43	129,541.05	148,299.28	3.94	29.68
Subtotal	49	46,060.38	41,464.37	0.00	87,524.75	100.00	3,675,017.94	3,762,542.69	100.00	40.24
Total	49	46,060.38	41,464.37	0.00	87,524.75		3,675,017.94	3,762,542.69		