

Brief report

Date: 01/31/2026
 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
 Cajasieta, Caja Rural

Originator
 Caja Rural de Zamora

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 Cajasieta, Caja Rural

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 Caja Rural de Zamora

CA-CIB
 Banco Cooperativo Español

Servicer Credit Support Provider
 Banco Cooperativo Español

Bond Paying Agent
 Societé Générale

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Societé 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 N° 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	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	100,000.00 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												
Series A	With optional redemption *	Average life	Years	% 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
				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	12,01	11,26	10,50	10,01	9,26	8,75	8,26	7,75
				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
				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	12,01	11,26	10,50	10,01	9,26	8,75	8,26	7,75
				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
				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	13,76	13,01	12,26	11,50	11,01	10,26	9,75	9,26
				Date	08/18/2039	11/18/2038	02/18/2038	05/18/2037	11/18/2036	02/18/2036	08/18/2035	02/18/2035
				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	18,26	17,51	17,01	16,26	15,76	15,01	14,51	13,76
				Date	02/18/2044	05/18/2043	11/18/2042	02/18/2042	08/18/2041	11/18/2040	05/18/2040	08/18/2039

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	% CE	% CE
Series A	78.28%	153,139,027.65	30.72%	89.48%	361,500,000.00
Series B	21.72%	42,500,000.00	9.00%	10.52%	42,500,000.00
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	25,939,713.49
Servicer ppal collect not yet credited	44,149.04		
Servicer ints collect not yet credited	19,302.96		
Liabilities	Available	Balance	Interest
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	
Principal			
Principal outstanding		189,190,988.43	404,246,698.90
Average loan		65,851.37	95,184.06
Minimum		475.33	13,915.12
Maximum		362,690.50	489,492.20
Interest rate			
Weighted average (wac)		3.59%	1.36%
Minimum		1.14%	0.00%
Maximum		6.64%	5.23%
Final maturity			
Weighted average (WARM) (months)		202	268
Minimum		02/01/2026	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%		0.86	6.93
10.01 - 20%		3.60	15.93
20.01 - 30%		8.45	25.64
30.01 - 40%		13.93	35.26
40.01 - 50%		19.73	45.06
50.01 - 60%		26.02	55.33
60.01 - 70%		22.73	64.04
70.01 - 80%		4.17	73.86
80.01 - 90%		0.52	82.13
90.01 - 100%			1.43
Weighted average (WALTV)		49.06	61.91
Minimum		0.24	8.74
Maximum		86.20	96.58

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

RURAL HIPOTECARIO XIX Fondo de Titulización

Brief report

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.66%	0.69%	0.71%	0.77%	0.74%
Annual Percentage Rate (CPR)	7.66%	7.93%	8.16%	8.86%	8.50%

Geographic distribution

	Current	At constitution date
Andalucia	0.14%	0.25%
Aragon	19.51%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.05%	0.12%
Canary Islands	43.92%	40.06%
Cantabria		0.06%
Castilla-La Mancha	0.16%	0.13%
Castilla-Leon	20.66%	22.34%
Catalonia	0.85%	1.14%
Extremadura		0.03%
Galicia	0.52%	0.58%
La Rioja	1.22%	1.35%
Madrid	1.07%	1.74%
Murcia	2.93%	3.36%
Navarra	0.11%	0.07%
Valencia	8.81%	9.24%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
<i>Delinquencies</i>										
Up to 1 month	29	6,475.67	3,307.58	0.00	9,783.25	11.22	2,267,604.29	2,277,387.54	57.49	47.88
from > 1 to = 2 months	10	8,603.73	4,075.93	0.00	12,679.66	14.54	862,187.63	874,867.29	22.09	39.86
from > 2 to = 3 months	3	1,862.54	1,649.63	0.00	3,512.17	4.03	179,960.87	183,473.04	4.63	62.95
from > 3 to = 6 months	1	3,585.21	1,214.43	0.00	4,799.64	5.50	82,895.50	87,695.14	2.21	27.30
from > 6 to < 12 months	4	5,304.32	9,290.52	0.00	14,594.84	16.73	246,066.52	260,661.36	6.58	40.43
from = 12 to < 18 months	1	3,586.26	3,013.91	0.00	6,600.17	7.57	77,887.80	84,487.97	2.13	44.70
from = 18 to < 24 months	1	6,291.66	7,136.18	0.00	13,427.84	15.39	87,848.85	101,276.69	2.56	44.42
from ≥ 2 years	3	12,047.39	9,784.32	0.00	21,831.71	25.03	69,459.62	91,291.33	2.30	19.73
Subtotal	52	47,756.78	39,472.50	0.00	87,229.28	100.00	3,873,911.08	3,961,140.36	100.00	43.59
Total	52	47,756.78	39,472.50	0.00	87,229.28		3,873,911.08	3,961,140.36		

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