RURAL HIPOTECARIO XIX Fondo de Titulización

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

Brief report

Date: 06/30/2026
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
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) Current	 Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	 Next	Rating DBRS / S&P Current	 Original
Series A ES0305491005	06/23/2020 3,615	38,590.13 139,503,319.95 38.59%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	2.7330% 08/18/2026 269.526331 Gross 218.316328 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	2.8830% 08/18/2026 736.766667 Gross 596.781000 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		182,003,319.95	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	4.86	4.46	4.10	3.79	3.52	3.28	3.07	2.88
			Date	03/27/2031	10/30/2030	06/24/2030	03/02/2030	11/23/2029	08/27/2029	06/11/2029	04/02/2029
		Final Maturity	Years	10.26	9.76	9.01	8.51	8.01	7.51	7.01	6.51
			Date	08/18/2036	02/18/2036	05/18/2035	11/18/2034	05/18/2034	11/18/2033	05/18/2033	11/18/2032
	Without optional redemption *	Average life	Years	4.86	4.46	4.10	3.79	3.52	3.28	3.07	2.88
			Date	03/27/2031	10/30/2030	06/24/2030	03/02/2030	11/23/2029	08/27/2029	06/11/2029	04/02/2029
		Final Maturity	Years	10.26	9.76	9.01	8.51	8.01	7.51	7.01	6.51
			Date	08/18/2036	02/18/2036	05/18/2035	11/18/2034	05/18/2034	11/18/2033	05/18/2033	11/18/2032
Series B	With optional redemption *	Average life	Years	12.17	11.45	10.76	10.09	9.55	9.04	8.55	8.09
			Date	07/16/2038	10/26/2037	02/15/2037	06/16/2036	12/04/2035	05/31/2035	12/03/2034	06/17/2034
		Final Maturity	Years	13.01	12.26	11.51	10.76	10.26	9.76	9.26	8.76
			Date	05/18/2039	08/18/2038	11/18/2037	02/18/2037	08/18/2036	02/18/2036	08/18/2035	02/18/2035
	Without optional redemption *	Average life	Years	12.62	11.92	11.25	10.62	10.04	9.49	8.98	8.51
			Date	12/28/2038	04/14/2038	08/13/2037	12/27/2036	05/27/2036	11/11/2035	05/09/2035	11/19/2034
		Final Maturity	Years	15.26	14.77	14.01	13.26	12.76	12.01	11.51	11.01
			Date	08/18/2041	02/18/2041	05/18/2040	08/18/2039	02/18/2039	05/18/2038	11/18/2037	05/18/2037

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	% CE		At issue date	% CE
Series A	76.65%	139,503,319.95	32.35%	89.48%	361,500,000.00	15.02%
Series B	23.35%	42,500,000.00	9.00%	10.52%	42,500,000.00	4.50%
Issue of Bonds		182,003,319.95			404,000,000.00	
Reserve Fund	9.00%	16,380,298.80		4.50%	18,180,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		21,345,546.45	1.731%
Servicer ppal collect not yet credited		130,369.75	
Servicer ints collect not yet credited		19,560.45	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		16,380,298.80	3.283%
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	2,786	4,247
Principal		
Principal outstanding	178,077,851.69	404,246,698.90
Average loan	63,918.83	95,184.06
Minimum	461.58	13,915.12
Maximum	321,928.50	489,492.20
Interest rate		
Weighted average (wac)	3.75%	1.36%
Minimum	0.00%	0.00%
Maximum	7.25%	5.23%
Final maturity		
Weighted average (WARM) (months)	197	268
Minimum	07/01/2026	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 % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	0.89	6.94	0.01	8.74
10.01 - 20%	3.91	15.87	0.94	17.00
20.01 - 30%	9.43	25.61	2.93	25.79
30.01 - 40%	14.26	35.27	5.84	35.59
40.01 - 50%	20.43	45.06	11.35	45.65
50.01 - 60%	26.80	55.38	17.62	55.06
60.01 - 70%	20.55	63.96	26.79	65.47
70.01 - 80%	3.34	74.00	26.65	74.13
80.01 - 90%	0.40	81.85	6.45	83.91
90.01 - 100%			1.43	92.96
Weighted average (WALTV)		48.12		61.91
Minimum		0.33		8.74
Maximum		85.24		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.

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)	0.50%	0.68%	0.73%	0.74%	0.74%
Annual Percentage Rate (CPR)	5.83%	7.91%	8.39%	8.48%	8.50%

Geographic distribution

	Current	At constitution date
Andalucia	0.14%	0.25%
Aragon	19.43%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.06%	0.12%
Canary Islands	44.16%	40.06%
Cantabria		0.06%
Castilla-La Mancha	0.16%	0.13%
Castilla-Leon	20.56%	22.34%
Catalonia	0.86%	1.14%
Extremadura		0.03%
Galicia	0.53%	0.58%
La Rioja	1.14%	1.35%
Madrid	1.03%	1.74%
Murcia	2.93%	3.36%
Navarra	0.11%	0.07%
Valencia	8.84%	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	34	11,989.07	4,584.86	0.00	16,573.93	18.20	2,564,297.94	2,580,871.87	69.40	37.68
from > 1 to = 2 months	6	4,195.21	1,961.38	0.00	6,156.59	6.76	363,410.73	369,567.32	9.94	34.86
from > 2 to = 3 months	4	3,307.95	1,599.49	0.00	4,907.44	5.39	239,277.36	244,184.80	6.57	35.04
from > 3 to = 6 months	1	1,076.40	589.20	0.00	1,665.60	1.83	38,896.88	40,562.48	1.09	40.97
from > 6 to < 12 months	3	8,949.27	7,002.64	0.00	15,951.91	17.52	214,820.52	230,772.43	6.21	29.66
from = 12 to < 18 months	1	1,679.50	3,366.24	0.00	5,045.74	5.54	53,930.66	58,976.40	1.59	69.33
from ≥ 2 years	4	21,880.14	18,863.13	0.00	40,743.27	44.75	152,916.26	193,659.53	5.21	28.04
Subtotal	53	53,077.54	37,966.94	0.00	91,044.48	100.00	3,627,550.35	3,718,594.83	100.00	36.25
Total	53	53,077.54	37,966.94	0.00	91,044.48		3,627,550.35	3,718,594.83		

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