

RURAL HIPOTECARIO XIX Fondo de Titulización

Brief report

Date: 07/31/2026
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
Cajasiete, Caja Rural

Originator
Caja Rural de Zamora

Servicer
Caja Rural de Aragón

Servicer
Caja Rural Central

Servicer
Cajasiete, Caja Rural

Servicer
Caja Rural de Zamora

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 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	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
		% Annual equivalent CPR		2,00	3,00	4,00	5,00	6,00	7,00	8,00
Series A	With optional redemption *	Average life	Years	4.86	4.46	4.10	3.79	3.52	3.28	3.07
		Final Maturity	Years	03/27/2031	10/30/2030	06/24/2030	03/02/2030	11/23/2029	08/27/2029	06/11/2029
			Date	10.26	9.76	9.01	8.51	8.01	7.51	7.01
	Without optional redemption *	Average life	Years	4.86	4.46	4.10	3.79	3.52	3.28	3.07
		Final Maturity	Years	03/27/2031	10/30/2030	06/24/2030	03/02/2030	11/23/2029	08/27/2029	06/11/2029
			Date	10.26	9.76	9.01	8.51	8.01	7.51	7.01
Series B	With optional redemption *	Average life	Years	12.17	11.45	10.76	10.09	9.55	9.04	8.55
		Final Maturity	Years	07/16/2038	10/26/2037	02/15/2037	06/16/2036	12/04/2035	05/31/2035	12/03/2034
			Date	13.01	12.26	11.51	10.76	10.26	9.76	9.26
	Without optional redemption *	Average life	Years	12.62	11.92	11.25	10.62	10.04	9.49	8.98
		Final Maturity	Years	12/28/2038	04/14/2038	08/13/2037	12/27/2036	05/27/2036	11/11/2035	05/09/2035
			Date	15.26	14.77	14.01	13.26	12.76	12.01	11.51

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	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 financial operations (current)			
Assets		Balance	Interest
Treasury Account		23,822,130.00	1.983%
Servicer ppal collect not yet credited		33,687.79	
Servicer ints collect not yet credited		9,636.25	
Liabilities		Available	Balance
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		2,774	4,247
Principal			
Principal outstanding		176,299,383.48	404,246,698.90
Average loan		63,554.21	95,184.06
Minimum		170.39	13,915.12
Maximum		321,185.77	489,492.20
Interest rate			
Weighted average (wac)		3.82%	1.36%
Minimum		1.14%	0.00%
Maximum		7.25%	5.23%
Final maturity			
Weighted average (WARM) (months)		196	268
Minimum		08/01/2026	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	% LTV
0.01 - 10%	0.92	6.89	0.01
10.01 - 20%	3.90	15.82	0.94
20.01 - 30%	9.59	25.56	2.93
30.01 - 40%	14.51	35.32	5.84
40.01 - 50%	20.19	45.04	11.35
50.01 - 60%	26.88	55.32	17.62
60.01 - 70%	20.58	63.93	26.79
70.01 - 80%	3.15	74.30	26.65
80.01 - 90%	0.29	82.38	6.45
90.01 - 100%			1.43
Weighted average (WALTV)	47.95		61.91
Minimum	0.17		8.74
Maximum	85.05		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
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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)	0.53%	0.61%	0.71%	0.71%	0.73%
Annual Percentage Rate (CPR)	6.18%	7.08%	8.14%	8.15%	8.47%

Geographic distribution		
	Current	At constitution date
Andalucia	0.14%	0.25%
Aragon	19.50%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.06%	0.12%
Canary Islands	44.20%	40.06%
Cantabria		0.06%
Castilla-La Mancha	0.16%	0.13%
Castilla-Leon	20.48%	22.34%
Catalonia	0.83%	1.14%
Extremadura		0.03%
Galicia	0.53%	0.58%
La Rioja	1.14%	1.35%
Madrid	1.03%	1.74%
Murcia	2.94%	3.36%
Navarra	0.11%	0.07%
Valencia	8.82%	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	26	8,427.47	3,314.80	0.00	11,742.27	14.56	2,041,099.65	2,052,841.92	60.05	41.49
from > 1 to = 2 months	9	7,253.02	4,034.21	0.00	11,287.23	14.00	693,929.20	705,216.43	20.63	38.89
from > 2 to = 3 months	4	4,228.18	1,479.90	0.00	5,708.08	7.08	174,551.48	180,259.56	5.27	24.65
from > 3 to = 6 months	1	1,080.41	454.53	0.00	1,534.94	1.90	38,625.27	40,160.21	1.17	40.56
from > 6 to < 12 months	2	5,489.80	3,593.20	0.00	9,083.00	11.26	127,384.78	136,467.78	3.99	30.54
from = 12 to < 18 months	2	5,567.28	6,987.72	0.00	12,555.00	15.57	140,055.39	152,610.39	4.46	36.66
from ≥ 2 years	3	14,017.98	14,702.42	0.00	28,720.40	35.62	122,300.71	151,021.11	4.42	25.06
Subtotal	47	46,064.14	34,566.78	0.00	80,630.92	100.00	3,337,946.48	3,418,577.40	100.00	37.70
Total	47	46,064.14	34,566.78	0.00	80,630.92		3,337,946.48	3,418,577.40		

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