RURAL HIPOTECARIO XIX Fondo de Titulización

Brief report

Date: 09/30/2026
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

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Bond Paying Agent
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Market
AIAF Mercado de Renta Fija

Register of Book Securities
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Treasury Account
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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	Principal outstanding Original	Interest type / Reference rate and margin / Payment Date	Interest Rate / Next coupon	Redemption: Final maturity (legal)	Redemption: Next	Rating DBRS / S&P Current	Rating Original
Series A ES0305491005	06/23/2020 3,615	36,987.32 133,709,161.80 36.99%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	2.9580% 11/18/2026 279.599481 Gross 226.475580 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	3.1080% 11/18/2026 794.266667 Gross 643.356000 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		176,209,161.80	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		5.65	5.22	4.83	4.49	4.18	3.91	3.67	3.45
			Date		04/11/2032	11/03/2031	06/15/2031	02/10/2031	10/22/2030	07/14/2030	04/16/2030	01/26/2030
		Final Maturity	Years		12.26	11.51	11.01	10.26	9.76	9.26	8.75	8.26
			Date		11/18/2038	02/18/2038	08/18/2037	11/18/2036	05/18/2036	11/18/2035	05/18/2035	11/18/2034
	Without optional redemption *	Average life	Years		5.65	5.22	4.83	4.49	4.18	3.91	3.67	3.45
			Date		04/11/2032	11/03/2031	06/15/2031	02/10/2031	10/22/2030	07/14/2030	04/16/2030	01/26/2030
		Final Maturity	Years		12.26	11.51	11.01	10.26	9.76	9.26	8.75	8.26
			Date		11/18/2038	02/18/2038	08/18/2037	11/18/2036	05/18/2036	11/18/2035	05/18/2035	11/18/2034
Series B	With optional redemption *	Average life	Years		12.74	12.00	11.25	10.51	10.00	9.50	9.00	8.50
			Date		05/13/2039	08/14/2038	11/15/2037	02/17/2037	08/16/2036	02/15/2036	08/15/2035	02/16/2035
		Final Maturity	Years		12.76	12.01	11.26	10.51	10.01	9.51	9.01	8.51
			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		16.21	15.60	15.01	14.42	13.85	13.29	12.76	12.24
			Date		10/28/2042	03/22/2042	08/16/2041	01/13/2041	06/18/2040	11/29/2039	05/18/2039	11/11/2038
		Final Maturity	Years		26.77	26.77	26.77	26.77	26.77	26.77	26.77	26.77
			Date		05/18/2053	05/18/2053	05/18/2053	05/18/2053	05/18/2053	05/18/2053	05/18/2053	05/18/2053

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	75.88%	133,709,161.80	33.12%	89.48%	361,500,000.00	15.02%
Series B	24.12%	42,500,000.00	9.00%	10.52%	42,500,000.00	4.50%
Issue of Bonds		176,209,161.80			404,000,000.00	
Reserve Fund	9.00%	15,858,824.56		4.50%	18,180,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		20,574,918.97	1.983%
Servicer ppal collect not yet credited		89,782.24	
Servicer ints collect not yet credited		18,700.06	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		15,858,824.56	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	2,743	4,247
Principal		
Principal outstanding	172,641,821.57	404,246,698.90
Average loan	62,939.05	95,184.06
Minimum	582.83	13,915.12
Maximum	319,691.96	489,492.20
Interest rate		
Weighted average (wac)	3.99%	1.36%
Minimum	1.14%	0.00%
Maximum	7.25%	5.23%
Final maturity		
Weighted average (WARM) (months)	195	268
Minimum	10/01/2026	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%	1.06	7.12	0.01	8.74
10.01 - 20%	4.10	16.11	0.94	17.00
20.01 - 30%	9.41	25.52	2.93	25.79
30.01 - 40%	14.98	35.25	5.84	35.59
40.01 - 50%	20.56	45.09	11.35	45.65
50.01 - 60%	26.77	55.31	17.62	55.06
60.01 - 70%	19.81	63.80	26.79	65.47
70.01 - 80%	3.03	74.14	26.65	74.13
80.01 - 90%	0.29	82.01	6.45	83.91
90.01 - 100%			1.43	92.96
Weighted average (WALTV)		47.61		61.91
Minimum		0.25		8.74
Maximum		84.68		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

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.54%	0.56%	0.62%	0.67%	0.73%
Annual Percentage Rate (CPR)	6.30%	6.50%	7.21%	7.73%	8.42%

Geographic distribution

	Current	At constitution date
Andalucia	0.14%	0.25%
Aragon	19.62%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.06%	0.12%
Canary Islands	44.29%	40.06%
Cantabria		0.06%
Castilla-La Mancha	0.16%	0.13%
Castilla-Leon	20.33%	22.34%
Catalonia	0.83%	1.14%
Extremadura		0.03%
Galicia	0.51%	0.58%
La Rioja	1.15%	1.35%
Madrid	1.04%	1.74%
Murcia	2.93%	3.36%
Navarra	0.05%	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	40	9,670.79	4,710.08	0.00	14,380.87	17.42	2,545,494.01	2,559,874.88	62.07	38.13
from > 1 to = 2 months	6	3,374.65	1,603.09	0.00	4,977.74	6.03	357,699.66	362,677.40	8.79	30.87
from > 2 to = 3 months	5	5,060.84	3,473.39	0.00	8,534.23	10.34	405,535.98	414,070.21	10.04	48.11
from > 3 to = 6 months	7	13,349.67	6,105.01	0.00	19,454.68	23.56	468,132.87	487,587.55	11.82	36.05
from > 6 to < 12 months	2	6,527.39	3,980.22	0.00	10,507.61	12.73	125,836.96	136,344.57	3.31	30.52
from = 12 to < 18 months	1	1,670.12	3,572.40	0.00	5,242.52	6.35	53,695.89	58,938.41	1.43	69.29
from ≥ 2 years	2	9,318.97	10,145.64	0.00	19,464.61	23.58	85,038.74	104,503.35	2.53	23.49
Subtotal	63	48,972.43	33,589.83	0.00	82,562.26	100.00	4,041,434.11	4,123,996.37	100.00	37.22
Total	63	48,972.43	33,589.83	0.00	82,562.26		4,041,434.11	4,123,996.37		

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