

Brief report

Date: 05/31/2025
 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

Originator
 Banco Cooperativo Español

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 Banco Cooperativo Español

Bond Paying Agent
 Soci t  G n rale

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Soci t  G n rale

Assets Custodian
 Banco Cooperativo Espa ol

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	46,558.94 168,310,568.10 46.56%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	2.5920% 08/18/2025 305.054175 Gross 247.093882 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	AAA (sf) AA AA	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	2.7420% 08/18/2025 693.116667 Gross 561.424500 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.	
Total		210,810,568.10	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)						0.69	0.78
				2.00	0.17	0.25	0.34	0.42	0.51		
		% Annual equivalent CPR	2.00	0.17	0.25	0.34	0.42	0.51	0.60	0.69	0.78
		Final Maturity	Years	11/21/2031	05/14/2031	11/27/2030	07/01/2030	02/19/2030	10/24/2029	07/11/2029	04/08/2029
		Date	14.26	13.51	12.76	12.01	11.26	10.76	10.25	9.51	9.51
		Date	08/18/2039	11/18/2038	02/18/2038	05/18/2037	08/18/2036	02/18/2036	08/18/2035	11/18/2034	11/18/2034
		Final Maturity	Years	11/21/2031	05/14/2031	11/27/2030	07/01/2030	02/19/2030	10/24/2029	07/11/2029	04/08/2029
		Date	14.26	13.51	12.76	12.01	11.26	10.76	10.25	9.51	9.51
		Date	08/18/2039	11/18/2038	02/18/2038	05/18/2037	08/18/2036	02/18/2036	08/18/2035	11/18/2034	11/18/2034
		Final Maturity	Years	02/12/2040	02/16/2039	05/16/2038	08/16/2037	02/13/2037	05/15/2036	11/14/2035	02/17/2035
		Date	14.76	13.76	13.01	12.26	11.76	11.01	10.51	9.76	9.76
		Date	02/18/2040	02/18/2039	05/18/2038	08/18/2037	02/18/2037	05/18/2036	11/18/2035	02/18/2035	02/18/2035
		Final Maturity	Years	18.01	17.36	16.71	16.06	15.43	14.81	14.21	13.63
		Date	05/17/2043	09/23/2042	01/28/2042	06/07/2041	10/18/2040	03/05/2040	07/30/2039	12/30/2038	12/30/2038
		Date	28.02	28.02	28.02	28.02	28.02	28.02	28.02	28.02	28.02
		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	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		At issue date	
		% CE	% CE	% CE	% CE
Series A	79.84%	168,310,568.10	28.78%	89.48%	361,500,000.00
Series B	20.16%	42,500,000.00	8.62%	10.52%	42,500,000.00
Issue of Bonds		210,810,568.10			404,000,000.00
Reserve Fund	8.62%	18,180,000.00	4.50%		18,180,000.00

Other financial operations (current)			
Assets		Balance Interest	
Treasury Account		22,192,096.51	1.967%
Servicer ppal collect not yet credited		85,149.29	
Servicer ints collect not yet credited		24,614.79	
Liabilities		Available	Balance Interest
Subordinated Loan L/T		18,180,000.00	3.142%
Subordinated Loan S/T		0.00	0.00
Start-up Loan L/T		35,200.00	3.142%
Start-up Loan S/T		0.00	0.00

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		3,026	4,247
Principal			
Principal outstanding		207,784,460.77	404,246,698.90
Average loan		68,666.38	95,184.06
Minimum		901.47	13,915.12
Maximum		369,851.71	489,492.20
Interest rate			
Weighted average (wac)		4.10%	1.36%
Minimum		0.00%	0.00%
Maximum		8.20%	5.23%
Final maturity			
Weighted average (WARM) (months)		210	268
Minimum		06/01/2025	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%		0.72 6.98	0.01 8.74
10.01 - 20%		3.17 15.75	0.94 17.00
20.01 - 30%		7.50 25.51	2.93 25.79
30.01 - 40%		13.26 35.33	5.84 35.59
40.01 - 50%		18.84 45.10	11.35 45.65
50.01 - 60%		24.30 55.22	17.62 55.06
60.01 - 70%		26.15 64.22	26.79 65.47
70.01 - 80%		5.18 73.71	26.65 74.13
80.01 - 90%		0.87 82.30	6.45 83.91
90.01 - 100%			1.43 92.96
Weighted average (WALTV)		50.39	61.91
Minimum		0.44	8.74
Maximum		87.60	96.58

RURAL HIPOTECARIO XIX Fondo de Titulización

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Servicer
Caja Rural de Aragón

Servicer
Caja Rural Central

Servicer
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Servicer
Caja Rural de Zamora

CA-CIB
Banco Cooperativo Español

Servicer Credit Support Provider
Banco Cooperativo Español

Bond Paying Agent
Société Générale

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.20%	0.87%	0.88%	0.95%	0.74%
Annual Percentage Rate (CPR)	13.44%	10.01%	10.03%	10.87%	8.51%

Geographic distribution

	Current	At constitution date
Andalucia	0.19%	0.25%
Aragon	19.61%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.06%	0.12%
Canary Islands	43.14%	40.06%
Cantabria		0.06%
Castilla-La Mancha	0.15%	0.13%
Castilla-Leon	20.90%	22.34%
Catalonia	0.87%	1.14%
Extremadura		0.03%
Galicia	0.50%	0.58%
La Rioja	1.19%	1.35%
Madrid	1.24%	1.74%
Murcia	3.02%	3.36%
Navarra	0.10%	0.07%
Valencia	8.99%	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	46	9,671.60	7,681.76	0.00	17,353.36	9.03	3,224,382.28	3,241,735.64	62.23	49.88
from > 1 to = 2 months	4	1,636.31	1,889.61	0.00	3,525.92	1.83	262,556.49	266,082.41	5.11	57.50
from > 2 to = 3 months	5	5,216.77	4,269.86	0.00	9,486.63	4.93	396,666.53	406,153.16	7.80	37.83
from > 3 to = 6 months	4	3,431.33	5,641.09	0.00	9,072.42	4.72	322,025.75	331,098.17	6.36	63.32
from > 6 to < 12 months	3	6,342.16	9,438.85	0.00	15,781.01	8.21	198,095.71	213,876.72	4.11	41.51
from = 12 to < 18 months	4	10,705.30	14,575.10	0.00	25,280.40	13.15	220,866.13	246,146.53	4.73	35.29
from = 18 to < 24 months	1	6,101.30	3,830.52	0.00	9,931.82	5.17	34,248.65	44,180.47	0.85	50.23
from ≥ 2 years	4	64,302.35	37,541.82	0.00	101,844.17	52.97	358,231.42	460,075.59	8.83	53.98
Subtotal	71	107,407.12	84,868.61	0.00	192,275.73	100.00	5,017,072.96	5,209,348.69	100.00	48.63
Total	71	107,407.12	84,868.61	0.00	192,275.73		5,017,072.96	5,209,348.69		