

Brief report

Date: 10/31/2025
 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
 Cajasieta, Caja Rural

Originator
 Caja Rural de Zamora

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CA-CIB
 Banco Cooperativo Español

Servicer Credit Support Provider
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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	44,224.49 159,871,531.35 44.22%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	2.4860% 11/18/2025 280.963099 Gross 227.580110 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	AAA (sf) AA (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	2.6360% 11/18/2025 673.644444 Gross 545.652000 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		202,371,531.35	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	3.00	4.00	5.00	6.00	7.00		
Series A	With optional redemption *	Average life	Years	5.98	5.49	5.07	4.69	4.36	4.06	3.80	3.56
		Final Maturity	Years	08/09/2031	02/13/2031	09/10/2030	04/26/2030	12/25/2029	09/08/2029	06/04/2029	03/10/2029
Series A	Without optional redemption *	Average life	Years	5.98	5.49	5.07	4.69	4.36	4.06	3.80	3.56
		Final Maturity	Years	08/09/2031	02/13/2031	09/10/2030	04/26/2030	12/25/2029	09/08/2029	06/04/2029	03/10/2029
Series B	With optional redemption *	Average life	Years	13.91	13.16	12.41	11.87	11.14	10.62	9.91	9.41
		Final Maturity	Years	07/12/2039	10/10/2038	01/11/2038	06/27/2037	10/06/2036	03/29/2036	07/14/2035	01/13/2035
Series B	Without optional redemption *	Average life	Years	16.08	15.36	14.66	13.97	13.31	12.69	12.09	11.52
		Final Maturity	Years	09/11/2041	12/23/2040	04/10/2040	08/05/2039	12/07/2038	04/22/2038	09/15/2037	02/20/2037

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		At issue date	
		% CE	% CE	% CE	% CE
Series A	79.00%	159,871,531.35	29.98%	89.48%	361,500,000.00
Series B	21.00%	42,500,000.00	8.98%	10.52%	42,500,000.00
Issue of Bonds		202,371,531.35			404,000,000.00
Reserve Fund	8.98%	18,180,000.00	4.50%		18,180,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	
Servicer ppal collect not yet credited		16,971.61	
Servicer ints collect not yet credited		10,596.58	
Liabilities		Available	Balance
			Interest
Subordinated Loan L/T		18,180,000.00	3.036%
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		195,775,750.94	404,246,698.90
Average loan		66,977.68	95,184.06
Minimum		536.30	13,915.12
Maximum		365,396.36	489,492.20
Interest rate			
Weighted average (wac)		3.64%	1.36%
Minimum		1.14%	0.00%
Maximum		8.01%	5.23%
Final maturity			
Weighted average (WARM) (months)		205	268
Minimum		11/01/2025	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%		0.79	6.94
10.01 - 20%		3.33	15.66
20.01 - 30%		8.07	25.50
30.01 - 40%		13.88	35.32
40.01 - 50%		19.50	45.17
50.01 - 60%		25.15	55.36
60.01 - 70%		24.16	64.13
70.01 - 80%		4.50	73.96
80.01 - 90%		0.63	82.23
90.01 - 100%			1.43
Weighted average (WALTV)		49.61	61.91
Minimum		0.13	8.74
Maximum		86.77	96.58

RURAL HIPOTECARIO XIX Fondo de Titulización

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.58%	0.73%	0.83%	0.81%	0.74%
Annual Percentage Rate (CPR)	6.74%	8.39%	9.51%	9.32%	8.52%

Geographic distribution

	Current	At constitution date
Andalucia	0.14%	0.25%
Aragon	19.42%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.05%	0.12%
Canary Islands	43.86%	40.06%
Cantabria		0.06%
Castilla-La Mancha	0.15%	0.13%
Castilla-Leon	20.69%	22.34%
Catalonia	0.86%	1.14%
Extremadura		0.03%
Galicia	0.51%	0.58%
La Rioja	1.23%	1.35%
Madrid	1.10%	1.74%
Murcia	2.98%	3.36%
Navarra	0.11%	0.07%
Valencia	8.85%	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	31	6,856.10	3,302.33	0.00	10,158.43	12.63	2,295,222.72	2,305,381.15	58.33	45.87
from > 1 to = 2 months	10	4,645.43	3,914.20	0.00	8,559.63	10.64	800,880.87	809,440.50	20.48	57.10
from > 2 to = 3 months	1	391.79	284.72	0.00	676.51	0.84	33,246.23	33,922.74	0.86	33.14
from > 3 to = 6 months	5	5,445.04	5,790.27	0.00	11,235.31	13.97	356,935.33	368,170.64	9.31	35.32
from > 6 to < 12 months	2	3,731.87	5,403.86	0.00	9,135.73	11.36	133,822.14	142,957.87	3.62	52.16
from = 12 to < 18 months	1	5,249.52	6,273.32	0.00	11,522.84	14.33	88,890.99	100,413.83	2.54	44.04
from = 18 to < 24 months	3	10,914.68	9,364.62	0.00	20,279.30	25.21	71,019.76	91,299.06	2.31	19.74
from ≥ 2 years	1	3,659.70	5,205.90	0.00	8,865.60	11.02	92,024.78	100,890.38	2.55	80.71
Subtotal	54	40,894.13	39,539.22	0.00	80,433.35	100.00	3,872,042.82	3,952,476.17	100.00	45.55
Total	54	40,894.13	39,539.22	0.00	80,433.35		3,872,042.82	3,952,476.17		