

Brief report

Date: 11/30/2023
 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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 Cajasieta, Caja Rural

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CA-CIB
 Banco Cooperativo Español

Servicer Credit Support Provider
 Banco Cooperativo Español

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	63,792.51	100,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	4.4520% 02/19/2024 717.899643 Gross 581.498711 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	AA (sf)	AA AA (sf)	
Series B ES0305491013	06/23/2020 425	100,000.00	100,000.00	Floating 3-M Euribor+0.600% 18.Feb/May/Aug/Nov	4.6020% 02/19/2024 1.163.283333 Gross 942.259500 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c.	n.c. n.c.	
Total		273,109,923.65	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	With optional redemption *	Average life	Years	% Monthly CPR (SMM)						Final Maturity	Date
				2.00	3.00	4.00	5.00	6.00	7.00		
Series A	With optional redemption *	7.80	7.15	6.57	6.07	5.62	5.22	4.86	4.55	09/07/2031	01/11/2031
	Without optional redemption *	7.80	7.15	6.57	6.07	5.62	5.22	4.86	4.55	02/18/2041	02/18/2040
Series B	With optional redemption *	17.26	16.26	15.50	14.50	13.75	13.01	12.25	11.75	09/07/2031	01/11/2031
	Without optional redemption *	17.26	16.26	15.50	14.50	13.75	13.01	12.25	11.75	02/18/2041	02/18/2040

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	% CE	
Series A	84.44%	230,609,923.65	22.22%	89.48%	361,500,000.00
Series B	15.56%	42,500,000.00	6.66%	10.52%	42,500,000.00
Issue of Bonds		273,109,923.65			404,000,000.00
Reserve Fund	6.66%	18,180,000.00	4.50%		18,180,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	22,930,711.93	3,700%	
Servicer ppal collect not yet credited	219,221.97		
Servicer ints collect not yet credited	31,798.51		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		18,180,000.00	5.002%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		246,400.00	5.002%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
	Current	At constitution date	
Count	3,535	4,247	
Principal			
Principal outstanding	269,125,968.47	404,246,698.90	
Average loan	76,131.82	95,184.06	
Minimum	139.64	13,915.12	
Maximum	440,876.10	489,492.20	
Interest rate			
Weighted average (wac)	5.11%	1.36%	
Minimum	0.00%	0.00%	
Maximum	8.33%	5.23%	
Final maturity			
Weighted average (WARM) (months)	228	268	
Minimum	12/01/2023	12/05/2022	
Maximum	10/01/2053	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%	0.42	7.60	0.01
10.01 - 20%	2.50	15.97	0.94
20.01 - 30%	5.67	25.48	2.93
30.01 - 40%	10.83	35.36	5.84
40.01 - 50%	18.03	45.13	11.35
50.01 - 60%	22.97	55.31	17.62
60.01 - 70%	29.01	64.69	26.79
70.01 - 80%	8.66	73.59	26.65
80.01 - 90%	1.87	83.05	6.45
90.01 - 100%	0.04	90.09	1.43
Weighted average (WALTV)	53.27		61.91
Minimum	0.05		8.74
Maximum	90.09		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)	1.22%	1.19%	1.32%	1.21%	0.60%
Annual Percentage Rate (CPR)	13.68%	13.39%	14.72%	13.63%	6.94%

Geographic distribution

	Current	At constitution date
Andalucia	0.23%	0.25%
Aragon	19.45%	19.46%
Asturias	0.05%	0.06%
Balearic Islands	0.05%	0.12%
Canary Islands	41.60%	40.06%
Cantabria	0.08%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	22.07%	22.34%
Catalonia	0.96%	1.14%
Extremadura	0.01%	0.03%
Galicia	0.60%	0.58%
La Rioja	1.25%	1.35%
Madrid	1.43%	1.74%
Murcia	3.02%	3.36%
Navarra	0.09%	0.07%
Valencia	8.98%	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	67	15,913.62	16,007.25	0.00	31,920.87	14.10	5,722,079.90	5,754,000.77	57.28	49.09
from > 1 to = 2 months	13	5,480.81	8,057.38	0.00	13,538.19	5.98	975,294.71	988,832.90	9.84	51.52
from > 2 to = 3 months	7	3,952.78	7,396.73	0.00	11,349.51	5.01	536,081.60	547,431.11	5.45	63.43
from > 3 to = 6 months	9	11,626.28	9,626.25	0.00	21,252.53	9.39	532,881.29	554,133.82	5.52	44.12
from > 6 to < 12 months	19	42,067.24	52,492.77	0.00	94,560.01	41.77	1,650,520.94	1,745,080.95	17.37	61.68
from = 12 to < 18 months	5	33,757.43	19,989.24	0.00	53,746.67	23.74	401,809.29	455,555.96	4.54	48.45
Subtotal	120	112,798.16	113,569.62	0.00	226,367.78	100.00	9,818,667.73	10,045,035.51	100.00	51.44
Total	120	112,798.16	113,569.62	0.00	226,367.78		9,818,667.73	10,045,035.51		