

Brief report

Date: 12/31/2023  
 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	63,792.51 230,609,923.65 63.79%	100,000.00 361,500,000.00	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 (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	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. 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 A	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 *	Average life	Years	7.80	7.15	6.57	6.07	5.62	5.22	4.86	4.55
		Final Maturity	Years	09/07/2031	01/11/2031	06/15/2030	12/11/2029	07/01/2029	02/05/2028	09/29/2028	06/05/2028
Series A	Without optional redemption *	Average life	Years	7.80	7.15	6.57	6.07	5.62	5.22	4.86	4.55
		Final Maturity	Years	09/07/2031	01/11/2031	06/15/2030	12/11/2029	07/01/2029	02/05/2028	09/29/2028	06/05/2028
Series B	With optional redemption *	Average life	Years	17.50	16.50	15.74	14.75	14.00	13.25	12.50	11.99
		Final Maturity	Years	05/14/2041	05/16/2040	08/14/2039	08/17/2038	11/16/2037	02/16/2037	05/17/2036	11/14/2035
Series B	Without optional redemption *	Average life	Years	20.44	19.78	19.09	18.39	17.69	16.99	16.31	15.65
		Final Maturity	Years	04/23/2044	08/25/2043	12/18/2042	04/07/2042	07/24/2041	11/13/2040	03/09/2040	07/11/2039

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	28,417,750.14
Servicer ppal collect not yet credited	414,464.20		
Servicer ints collect not yet credited	51,020.52		
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	105,600.00	5.002%	
Start-up Loan S/T	140,800.00		

Collateral: Residential mortgage loans (PTCs/MCs)

General			
	Current	At constitution date	
Count	3,502	4,247	
Principal			
Principal outstanding	264,656,796.09	404,246,698.90	
Average loan	75,573.04	95,184.06	
Minimum	93.39	13,915.12	
Maximum	439,930.20	489,492.20	
Interest rate			
Weighted average (wac)	5.20%	1.36%	
Minimum	0.00%	0.00%	
Maximum	8.33%	5.23%	
Final maturity			
Weighted average (WARM) (months)	227	268	
Minimum	01/01/2024	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	% Pool	% LTV
0.01 - 10%	0.47	7.61	0.01	8.74
10.01 - 20%	2.44	15.94	0.94	17.00
20.01 - 30%	5.85	25.40	2.93	25.79
30.01 - 40%	11.03	35.40	5.84	35.59
40.01 - 50%	18.03	45.08	11.35	45.65
50.01 - 60%	23.12	55.34	17.62	55.06
60.01 - 70%	28.94	64.73	26.79	65.47
70.01 - 80%	8.18	73.62	26.65	74.13
80.01 - 90%	1.93	83.05	6.45	83.91
90.01 - 100%			1.43	92.96
Weighted average (WALTV)	53.10		61.91	
Minimum	0.04		8.74	
Maximum	89.96		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)	1.17%	1.17%	1.27%	1.24%	0.61%
Annual Percentage Rate (CPR)	13.12%	13.17%	14.20%	13.89%	7.13%

### Geographic distribution

	Current	At constitution date
Andalucia	0.23%	0.25%
Aragon	19.47%	19.46%
Asturias	0.05%	0.06%
Balearic Islands	0.05%	0.12%
Canary Islands	41.76%	40.06%
Cantabria	0.08%	0.06%
Castilla-La Mancha	0.14%	0.13%
Castilla-Leon	21.89%	22.34%
Catalonia	0.97%	1.14%
Extremadura	0.00%	0.03%
Galicia	0.53%	0.58%
La Rioja	1.26%	1.35%
Madrid	1.45%	1.74%
Murcia	3.05%	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	56	12,513.10	12,598.20	0.00	25,111.30	10.79	4,202,756.59	4,227,867.89	45.81	43.90
from > 1 to = 2 months	18	9,293.91	14,068.96	0.00	23,362.87	10.04	1,695,707.13	1,719,070.00	18.63	53.42
from > 2 to = 3 months	11	6,881.93	10,408.33	0.00	17,290.26	7.43	812,465.26	829,755.52	8.99	58.36
from > 3 to = 6 months	6	10,599.05	5,800.30	0.00	16,399.35	7.05	300,334.31	316,733.66	3.43	35.20
from > 6 to < 12 months	18	40,271.75	52,994.27	0.00	93,266.02	40.09	1,534,722.52	1,627,988.54	17.64	60.42
from = 12 to < 18 months	4	24,888.46	19,764.46	0.00	44,652.92	19.19	406,280.84	450,933.76	4.89	55.77
from = 18 to < 24 months	1	10,472.64	2,114.24	0.00	12,586.88	5.41	44,718.65	57,305.53	0.62	31.37
Subtotal	114	114,920.84	117,748.76	0.00	232,669.60	100.00	8,996,985.30	9,229,654.90	100.00	48.95
Total	114	114,920.84	117,748.76	0.00	232,669.60		8,996,985.30	9,229,654.90		