

Brief report

Date: 01/31/2024
 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

Servicer
 Caja Rural Central

Servicer
 Cajasiete, Caja Rural

Servicer
 Caja Rural de Zamora

CA-CIB
 Banco Cooperativo Español

Servicer Credit Support Provider
 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 | 63,792.51 | 100,000.00 | 230,609,923.65 | 361,500,000.00 | 63.79% | 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 | 100,000.00 | 42,500,000.00 | 42,500,000.00 | 100.00% | 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 | With optional redemption * | Average life | Years | % Monthly CPR (SMM) | | | | | | | | | |
| | | | | % Annual equivalent CPR | | | | | | | | | |
| 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 | | |
| | | Date | 02/18/2041 | 02/18/2040 | 05/18/2039 | 05/18/2038 | 08/18/2037 | 11/18/2036 | 02/18/2036 | 08/18/2035 | | | |
| | 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 | | |
| | | Date | 02/18/2041 | 02/18/2040 | 05/18/2039 | 05/18/2038 | 08/18/2037 | 11/18/2036 | 02/18/2036 | 08/18/2035 | | | |
| 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 | | |
| | | Date | 05/18/2041 | 05/18/2040 | 08/18/2039 | 08/18/2038 | 11/18/2037 | 02/18/2037 | 05/18/2036 | 11/18/2035 | | | |
| | 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 | | |
| | | Date | 08/18/2053 | 08/18/2053 | 08/18/2053 | 08/18/2053 | 08/18/2053 | 08/18/2053 | 08/18/2053 | 08/18/2053 | | | |

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 | 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 | 34,094,105.22 |
| Servicer ppal collect not yet credited | 204,635.19 | | |
| Servicer ints collect not yet credited | 17,019.23 | | |
| 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 | |
| Principal | | | |
| Principal outstanding | | 260,459,469.95 | 404,246,698.90 |
| Average loan | | 75,038.74 | 95,184.06 |
| Minimum | | 46.85 | 13,915.12 |
| Maximum | | 439,001.09 | 489,492.20 |
| Interest rate | | | |
| Weighted average (wac) | | 5.22% | 1.36% |
| Minimum | | 0.00% | 0.00% |
| Maximum | | 9.52% | 5.23% |
| Final maturity | | | |
| Weighted average (WARM) (months) | | 226 | 268 |
| Minimum | | 02/05/2024 | 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% | | 0.48 7.56 | 0.01 8.74 |
| 10.01 - 20% | | 2.51 16.03 | 0.94 17.00 |
| 20.01 - 30% | | 5.92 25.37 | 2.93 25.79 |
| 30.01 - 40% | | 11.28 35.39 | 5.84 35.59 |
| 40.01 - 50% | | 18.10 45.11 | 11.35 45.65 |
| 50.01 - 60% | | 22.95 55.29 | 17.62 55.06 |
| 60.01 - 70% | | 28.94 64.67 | 26.79 65.47 |
| 70.01 - 80% | | 8.01 73.57 | 26.65 74.13 |
| 80.01 - 90% | | 1.81 82.93 | 6.45 83.91 |
| 90.01 - 100% | | | 1.43 92.96 |
| Weighted average (WALTV) | | 52.89 | 61.91 |
| Minimum | | 0.02 | 8.74 |
| Maximum | | 89.84 | 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) | 1.26% | 1.21% | 1.23% | 1.28% | 0.63% |
| Annual Percentage Rate (CPR) | 14.09% | 13.64% | 13.82% | 14.28% | 7.29% |

Geographic distribution

| | Current | At constitution date |
|--------------------|---------|----------------------|
| Andalucia | 0.23% | 0.25% |
| Aragon | 19.56% | 19.46% |
| Asturias | 0.05% | 0.06% |
| Balearic Islands | 0.05% | 0.12% |
| Canary Islands | 41.86% | 40.06% |
| Cantabria | 0.08% | 0.06% |
| Castilla-La Mancha | 0.14% | 0.13% |
| Castilla-Leon | 21.69% | 22.34% |
| Catalonia | 0.98% | 1.14% |
| Extremadura | 0.00% | 0.03% |
| Galicia | 0.54% | 0.58% |
| La Rioja | 1.27% | 1.35% |
| Madrid | 1.46% | 1.74% |
| Murcia | 3.06% | 3.36% |
| Navarra | 0.09% | 0.07% |
| Valencia | 8.93% | 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 | 50 | 12,163.78 | 11,224.79 | 0.00 | 23,388.57 | 10.31 | 3,832,954.06 | 3,856,342.63 | 48.49 | 47.07 |
| from > 1 to = 2 months | 14 | 4,143.30 | 7,312.73 | 0.00 | 11,456.03 | 5.05 | 813,581.94 | 825,037.97 | 10.38 | 47.53 |
| from > 2 to = 3 months | 9 | 6,964.11 | 9,442.46 | 0.00 | 16,406.57 | 7.23 | 686,844.39 | 703,250.96 | 8.84 | 53.87 |
| from > 3 to = 6 months | 6 | 4,499.37 | 7,987.76 | 0.00 | 12,487.13 | 5.50 | 434,891.64 | 447,378.77 | 5.63 | 61.15 |
| from > 6 to < 12 months | 16 | 34,171.30 | 36,297.42 | 0.00 | 70,468.72 | 31.06 | 1,105,085.65 | 1,175,554.37 | 14.78 | 53.43 |
| from = 12 to < 18 months | 7 | 36,959.45 | 42,413.59 | 0.00 | 79,373.04 | 34.99 | 807,667.69 | 887,040.73 | 11.15 | 61.42 |
| from = 18 to < 24 months | 1 | 11,003.72 | 2,287.79 | 0.00 | 13,291.51 | 5.86 | 44,187.57 | 57,479.08 | 0.72 | 31.46 |
| Subtotal | 103 | 109,905.03 | 116,966.54 | 0.00 | 226,871.57 | 100.00 | 7,725,212.94 | 7,952,084.51 | 100.00 | 50.35 |
| Total | 103 | 109,905.03 | 116,966.54 | 0.00 | 226,871.57 | | 7,725,212.94 | 7,952,084.51 | | |

Additional information