

Brief report

Date: 02/29/2024
 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
 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	60,308.22 218,014,215.30 60.31%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	4.3650% 05/20/2024 Gross 665.425822 538.994916 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	4.5150% 05/20/2024 Gross 1,141.291667 924.446250 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		260,514,215.30	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	8.00		
Series A	With optional redemption *	7.65	7.01	6.45	5.95	5.51	5.12	4.77	4.46	4.15	08/05/2028
	Without optional redemption *	7.65	7.01	6.45	5.95	5.51	5.12	4.77	4.46	4.15	08/05/2028
Series B	With optional redemption *	17.01	16.25	15.25	14.50	13.75	13.00	12.25	11.50	10.75	08/18/2035
	Without optional redemption *	17.01	16.25	15.25	14.50	13.75	13.00	12.25	11.50	10.75	08/18/2035

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	83.69%	218,014,215.30	23.29%	89.48%	361,500,000.00
Series B	16.31%	42,500,000.00	6.98%	10.52%	42,500,000.00
Issue of Bonds		260,514,215.30			404,000,000.00
Reserve Fund	6.98%	18,180,000.00	4.50%		18,180,000.00

Other financial operations (current)			
Assets		Balance Interest	
		Treasury Account	23,171,533.03
Servicer ppal collect not yet credited	463,676.70		
Servicer ints collect not yet credited	57,596.94		
Liabilities		Available Balance Interest	
		Subordinated Loan L/T	18,180,000.00
Subordinated Loan S/T	0.00		
Start-up Loan L/T	211,200.00	4.915%	
Start-up Loan S/T	0.00		

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
		Count	
Principal	Principal outstanding	256,069,819.28	404,246,698.90
	Average loan	74,612.42	95,184.06
	Minimum	144.82	13,915.12
	Maximum	438,068.67	489,492.20
Interest rate	Weighted average (wac)	5.20%	1.36%
	Minimum	0.00%	0.00%
	Maximum	9.52%	5.23%
Final maturity	Weighted average (WARM) (months)	225	268
	Minimum	03/05/2024	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%	0.51	7.61	0.01	8.74
10.01 - 20%	2.57	16.04	0.94	17.00
20.01 - 30%	5.94	25.41	2.93	25.79
30.01 - 40%	11.53	35.37	5.84	35.59
40.01 - 50%	18.27	45.12	11.35	45.65
50.01 - 60%	23.10	55.35	17.62	55.06
60.01 - 70%	28.58	64.65	26.79	65.47
70.01 - 80%	7.80	73.53	26.65	74.13
80.01 - 90%	1.70	82.65	6.45	83.91
90.01 - 100%			1.43	92.96
Weighted average (WALTV)	52.68		61.91	
Minimum	0.12		8.74	
Maximum	89.71		96.58	

RURAL HIPOTECARIO XIX Fondo de Titulización

Brief report

Date: 02/29/2024

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
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Société Générale

Assets Custodian
Banco Cooperativo Español

Start-up Loan
Entidades Cedentes

Subordinated Loan
Entidades Cedentes

Fund Auditor
KPMG Auditores

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.29%	1.25%	1.25%	1.30%	0.64%
Annual Percentage Rate (CPR)	14.43%	14.04%	14.01%	14.51%	7.47%

Geographic distribution

	Current	At constitution date
Andalucia	0.23%	0.25%
Aragon	19.54%	19.46%
Asturias	0.05%	0.06%
Balearic Islands	0.05%	0.12%
Canary Islands	41.90%	40.06%
Cantabria	0.08%	0.06%
Castilla-La Mancha	0.14%	0.13%
Castilla-Leon	21.63%	22.34%
Catalonia	0.99%	1.14%
Extremadura	0.00%	0.03%
Galicia	0.54%	0.58%
La Rioja	1.27%	1.35%
Madrid	1.43%	1.74%
Murcia	3.06%	3.36%
Navarra	0.09%	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	56	13,098.90	12,506.56	0.00	25,605.46	10.93	4,239,190.34	4,264,795.80	50.46	47.57
from > 1 to = 2 months	14	6,932.40	9,361.77	0.00	16,294.17	6.96	1,139,977.54	1,156,271.71	13.68	47.39
from > 2 to = 3 months	7	4,140.86	5,605.83	0.00	9,746.69	4.16	390,426.59	400,173.28	4.74	37.90
from > 3 to = 6 months	9	8,845.16	13,033.04	0.00	21,878.20	9.34	652,148.26	674,026.46	7.98	61.05
from > 6 to < 12 months	10	20,447.82	24,232.53	0.00	44,680.35	19.07	638,785.06	683,465.41	8.09	49.81
from = 12 to < 18 months	10	29,977.27	43,880.37	0.00	73,857.64	31.53	958,130.54	1,031,988.18	12.21	62.88
from = 18 to < 24 months	2	30,951.66	11,228.06	0.00	42,179.72	18.01	198,287.17	240,466.89	2.85	46.08
Subtotal	108	114,394.07	119,848.16	0.00	234,242.23	100.00	8,216,945.50	8,451,187.73	100.00	49.42
Total	108	114,394.07	119,848.16	0.00	234,242.23		8,216,945.50	8,451,187.73		

Additional information