

Brief report

Date: 03/31/2024  
 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  
 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	60,308.22	100,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	4.3650% 05/20/2024 Gross 665.425822 Gross 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	100,000.00	Floating 3-M Euribor+0.600% 18.Feb/May/Aug/Nov	4.5150% 05/20/2024 Gross 1,141.291667 Gross 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 A	With optional redemption *	Average life	Years	% Monthly CPR (SMM)						Final Maturity	Date							
				2.00	3.00	4.00	5.00	6.00	8.00			9.00						
Series A	With optional redemption *	Average life	7.65	7.01	6.45	5.95	5.51	5.12	4.77	4.46	10/13/2031	02/21/2031	07/30/2030	01/30/2030	08/22/2029	04/02/2029	11/26/2028	08/05/2028
		Final Maturity	16.76	16.01	15.01	14.25	13.50	12.76	12.01	11.25	10/13/2031	02/21/2031	07/30/2030	01/30/2030	08/22/2029	04/02/2029	11/26/2028	08/05/2028
Series A	Without optional redemption *	Average life	7.65	7.01	6.45	5.95	5.51	5.12	4.77	4.46	10/13/2031	02/21/2031	07/30/2030	01/30/2030	08/22/2029	04/02/2029	11/26/2028	08/05/2028
		Final Maturity	16.76	16.01	15.01	14.25	13.50	12.76	12.01	11.25	10/13/2031	02/21/2031	07/30/2030	01/30/2030	08/22/2029	04/02/2029	11/26/2028	08/05/2028
Series B	With optional redemption *	Average life	17.01	16.25	15.25	14.50	13.75	13.00	12.25	11.50	02/16/2041	05/14/2040	05/16/2039	08/15/2038	11/14/2037	02/14/2037	05/15/2036	08/17/2035
		Final Maturity	17.01	16.25	15.25	14.50	13.76	13.01	12.25	11.50	02/16/2041	05/14/2040	05/16/2039	08/15/2038	11/18/2037	02/18/2037	05/18/2036	08/18/2035
Series B	Without optional redemption *	Average life	20.09	19.43	18.75	18.06	17.37	16.68	16.01	15.36	03/18/2044	07/21/2043	11/15/2042	03/07/2042	06/27/2041	10/20/2040	02/18/2040	06/26/2039
		Final Maturity	29.52	29.52	29.52	29.52	29.52	29.52	29.52	29.52	03/18/2044	07/21/2043	11/15/2042	03/07/2042	06/27/2041	10/20/2040	02/18/2040	06/26/2039
			08/18/2053	08/18/2053	08/18/2053	08/18/2053	08/18/2053	08/18/2053	08/18/2053	08/18/2053	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	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	28,700,519.77
Servicer ppal collect not yet credited	63,680.14		
Servicer ints collect not yet credited	67,212.75		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		18,180,000.00	4.915%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		70,400.00	4.915%
Start-up Loan S/T		140,800.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
		Count	
Principal			
Principal outstanding		252,112,603.90	404,246,698.90
Average loan		74,216.25	95,184.06
Minimum		387.06	13,915.12
Maximum		437,132.93	489,492.20
Interest rate			
Weighted average (wac)		5.17%	1.36%
Minimum		0.00%	0.00%
Maximum		9.52%	5.23%
Final maturity			
Weighted average (WARM) (months)		224	268
Minimum		04/01/2024	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%		0.52	7.62	0.01	8.74
10.01 - 20%		2.58	16.08	0.94	17.00
20.01 - 30%		6.09	25.49	2.93	25.79
30.01 - 40%		11.79	35.53	5.84	35.59
40.01 - 50%		18.09	45.19	11.35	45.65
50.01 - 60%		23.23	55.37	17.62	55.06
60.01 - 70%		28.57	64.66	26.79	65.47
70.01 - 80%		7.52	73.59	26.65	74.13
80.01 - 90%		1.61	82.64	6.45	83.91
90.01 - 100%				1.43	92.96
Weighted average (WALTV)		52.57		61.91	
Minimum		0.24		8.74	
Maximum		89.58		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)	1.21%	1.27%	1.22%	1.29%	0.66%
Annual Percentage Rate (CPR)	13.60%	14.20%	13.69%	14.46%	7.61%

### Geographic distribution

	Current	At constitution date
Andalucia	0.24%	0.25%
Aragon	19.64%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.05%	0.12%
Canary Islands	42.00%	40.06%
Cantabria	0.08%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	21.51%	22.34%
Catalonia	0.99%	1.14%
Extremadura	0.00%	0.03%
Galicia	0.53%	0.58%
La Rioja	1.22%	1.35%
Madrid	1.40%	1.74%
Murcia	3.09%	3.36%
Navarra	0.09%	0.07%
Valencia	8.97%	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	45	11,280.37	12,280.68	0.00	23,561.05	9.31	3,917,048.01	3,940,609.06	45.42	46.78
from > 1 to = 2 months	16	7,465.49	10,720.11	0.00	18,185.60	7.18	1,337,452.48	1,355,638.08	15.63	54.69
from > 2 to = 3 months	8	5,662.18	8,288.25	0.00	13,950.43	5.51	637,688.66	651,639.09	7.51	57.79
from > 3 to = 6 months	11	7,864.11	17,048.01	0.00	24,912.12	9.84	740,334.96	765,247.08	8.82	54.54
from > 6 to < 12 months	8	16,308.06	22,280.43	0.00	38,588.49	15.24	487,074.90	525,663.39	6.06	48.86
from = 12 to < 18 months	12	37,665.17	51,764.02	0.00	89,429.19	35.33	1,105,615.24	1,195,044.43	13.78	61.68
from = 18 to < 24 months	2	32,429.05	12,099.04	0.00	44,528.09	17.59	196,809.78	241,337.87	2.78	46.25
Subtotal	102	118,674.43	134,480.54	0.00	253,154.97	100.00	8,422,024.03	8,675,179.00	100.00	51.12
Total	102	118,674.43	134,480.54	0.00	253,154.97		8,422,024.03	8,675,179.00		