

Brief report

Date: 04/30/2024
 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

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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
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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 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 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 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		
Series A	With optional redemption *	Average life	7.65	7.01	6.45	5.95	5.51	5.12	4.77	4.46	08/05/2028
		Final Maturity	10/13/2031	02/21/2031	07/30/2030	01/30/2030	08/22/2029	04/02/2029	11/26/2028	12.01	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	08/05/2028
		Final Maturity	10/13/2031	02/21/2031	07/30/2030	01/30/2030	08/22/2029	04/02/2029	11/26/2028	12.01	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	08/17/2035
		Final Maturity	02/16/2041	05/14/2040	05/16/2039	08/15/2038	11/14/2037	02/14/2037	05/15/2036	08/17/2035	
Series B	Without optional redemption *	Average life	17.01	16.25	15.25	14.50	13.76	13.01	12.25	11.50	08/17/2035
		Final Maturity	02/18/2041	05/18/2040	05/18/2039	08/18/2038	11/18/2037	02/18/2037	05/18/2036	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	
Servicer ppal collect not yet credited		157,424.25	
Servicer ints collect not yet credited		34,158.90	
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		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	248,332,902.29	404,246,698.90
	Average loan	73,864.63	95,184.06
	Minimum	666.46	13,915.12
	Maximum	436,193.86	489,492.20
Interest rate	Weighted average (wac)	5.15%	1.36%
	Minimum	0.00%	0.00%
	Maximum	9.52%	5.23%
Final maturity	Weighted average (WARM) (months)	222	268
	Minimum	05/05/2024	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%	0.53	7.61	0.01	8.74
10.01 - 20%	2.67	16.01	0.94	17.00
20.01 - 30%	6.16	25.56	2.93	25.79
30.01 - 40%	12.07	35.60	5.84	35.59
40.01 - 50%	17.85	45.17	11.35	45.65
50.01 - 60%	23.50	55.34	17.62	55.06
60.01 - 70%	28.25	64.68	26.79	65.47
70.01 - 80%	7.51	73.66	26.65	74.13
80.01 - 90%	1.47	82.76	6.45	83.91
90.01 - 100%			1.43	92.96
Weighted average (WALTV)	52.42		61.91	
Minimum	0.32		8.74	
Maximum	89.45		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)	1.16%	1.22%	1.23%	1.31%	0.67%
Annual Percentage Rate (CPR)	13.07%	13.71%	13.75%	14.61%	7.73%

Geographic distribution

	Current	At constitution date
Andalucia	0.24%	0.25%
Aragon	19.68%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.06%	0.12%
Canary Islands	42.19%	40.06%
Cantabria	0.08%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	21.35%	22.34%
Catalonia	0.98%	1.14%
Extremadura	0.00%	0.03%
Galicia	0.50%	0.58%
La Rioja	1.23%	1.35%
Madrid	1.40%	1.74%
Murcia	3.09%	3.36%
Navarra	0.09%	0.07%
Valencia	8.91%	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	42	11,205.44	9,332.71	0.00	20,538.15	7.67	3,097,648.50	3,118,186.65	38.60	42.54
from > 1 to = 2 months	8	3,701.71	7,617.05	0.00	11,318.76	4.22	935,178.76	946,497.52	11.72	58.06
from > 2 to = 3 months	11	7,837.72	10,830.46	0.00	18,668.18	6.97	1,004,481.00	1,023,149.18	12.66	56.44
from > 3 to = 6 months	12	8,375.75	17,769.99	0.00	26,145.74	9.76	838,078.40	864,224.14	10.70	54.86
from > 6 to < 12 months	10	19,919.33	29,207.75	0.00	49,127.08	18.34	637,438.32	686,565.40	8.50	52.90
from = 12 to < 18 months	12	39,892.68	55,358.54	0.00	95,251.22	35.55	1,103,057.05	1,198,308.27	14.83	61.85
from = 18 to < 24 months	2	33,912.71	12,963.75	0.00	46,876.46	17.50	195,326.12	242,202.58	3.00	46.41
Subtotal	97	124,845.34	143,080.25	0.00	267,925.59	100.00	7,811,208.15	8,079,133.74	100.00	50.16
Total	97	124,845.34	143,080.25	0.00	267,925.59		7,811,208.15	8,079,133.74		