

Brief report

Date: 08/31/2024
 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

Originator
 Banco Cooperativo Español

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 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	53,459.49	100,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	3.9920% 11/18/2024 539.453774 Gross 436.957557 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	4.1420% 11/18/2024 1,047.005556 Gross 848.074500 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.	
Total		235,756,056.35	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	7.21	6.61	6.09	5.63	5.22	4.85	4.53	4.24	
		Final Maturity	11/01/2031	03/29/2031	09/18/2030	04/03/2030	11/04/2029	06/24/2029	02/26/2029	11/12/2028	
Series A	Without optional redemption *	Average life	7.21	6.61	6.09	5.63	5.22	4.85	4.53	4.24	
		Final Maturity	11/01/2031	03/29/2031	09/18/2030	04/03/2030	11/04/2029	06/24/2029	02/26/2029	11/12/2028	
Series B	With optional redemption *	Average life	16.00	15.25	14.49	13.51	12.75	12.24	11.50	10.99	
		Final Maturity	08/16/2040	11/14/2039	02/12/2039	02/16/2038	05/16/2037	11/13/2036	02/15/2036	08/13/2035	
Series B	Without optional redemption *	Average life	16.00	15.25	14.49	13.51	12.75	12.26	11.51	11.00	
		Final Maturity	08/16/2040	11/18/2039	02/18/2039	02/18/2038	05/18/2037	11/18/2036	02/18/2036	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	81.97%	193,256,056.35	25.74%	89.48%	361,500,000.00
Series B	18.03%	42,500,000.00	7.71%	10.52%	42,500,000.00
Issue of Bonds		235,756,056.35			404,000,000.00
Reserve Fund	7.71%	18,180,000.00	4.50%		18,180,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	22,363,802.58
Servicer ppal collect not yet credited	206,738.08		
Servicer ints collect not yet credited	36,623.62		
Liabilities		Available	Balance
		Subordinated Loan L/T	18,180,000.00
Subordinated Loan S/T	0.00		
Start-up Loan L/T	140,800.00	4.542%	
Start-up Loan S/T	0.00		

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
		Count	
Principal	Principal outstanding	232,796,220.77	404,246,698.90
	Average loan	72,095.45	95,184.06
	Minimum	1,576.78	13,915.12
	Maximum	377,665.75	489,492.20
Interest rate	Weighted average (wac)	5.03%	1.36%
	Minimum	0.00%	0.00%
	Maximum	9.52%	5.23%
Final maturity	Weighted average (WARM) (months)	218	268
	Minimum	10/26/2024	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%		0.58	7.44
10.01 - 20%		2.80	15.90
20.01 - 30%		6.67	25.45
30.01 - 40%		12.54	35.47
40.01 - 50%		18.15	45.14
50.01 - 60%		23.26	55.27
60.01 - 70%		28.18	64.48
70.01 - 80%		6.64	73.54
80.01 - 90%		1.18	82.68
90.01 - 100%			1.43
Weighted average (WALTV)		51.71	61.91
Minimum		0.61	8.74
Maximum		88.93	96.58

RURAL HIPOTECARIO XIX Fondo de Titulización

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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

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.08%	1.21%	1.23%	1.24%	0.71%
Annual Percentage Rate (CPR)	12.25%	13.61%	13.82%	13.91%	8.24%

Geographic distribution

	Current	At constitution date
Andalucia	0.25%	0.25%
Aragon	19.72%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.06%	0.12%
Canary Islands	42.35%	40.06%
Cantabria	0.09%	0.06%
Castilla-La Mancha	0.14%	0.13%
Castilla-Leon	21.10%	22.34%
Catalonia	0.98%	1.14%
Extremadura	0.50%	0.03%
Galicia	0.50%	0.58%
La Rioja	1.24%	1.35%
Madrid	1.23%	1.74%
Murcia	3.09%	3.36%
Navarra	0.10%	0.07%
Valencia	9.10%	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	10,218.09	11,377.32	0.00	21,595.41	6.04	3,463,178.51	3,484,773.92	34.68	41.58	
from > 1 to = 2 months	13	6,464.99	6,489.69	0.00	12,954.68	3.62	921,826.23	934,780.91	9.30	43.02	
from > 2 to = 3 months	11	9,581.00	13,820.78	0.00	23,401.78	6.54	1,096,991.90	1,120,393.68	11.15	55.41	
from > 3 to = 6 months	20	23,365.88	36,535.25	0.00	59,901.13	16.75	1,941,670.48	2,001,571.61	19.92	54.09	
from > 6 to < 12 months	11	13,558.54	27,712.03	0.00	41,270.57	11.54	856,080.74	897,351.31	8.93	51.47	
from = 12 to < 18 months	9	31,788.85	38,419.12	0.00	70,207.97	19.64	580,636.92	650,844.89	6.48	54.19	
from = 18 to < 24 months	6	26,742.04	45,876.57	0.00	72,618.61	20.31	641,001.35	713,619.96	7.10	67.57	
from ≥ 2 years	2	39,296.15	16,318.81	0.00	55,614.96	15.55	189,339.00	244,953.96	2.44	46.94	
Market	Subtotal	114	161,015.54	196,549.57	0.00	357,565.11	100.00	9,690,725.13	10,048,290.24	100.00	48.31
Total	114	161,015.54	196,549.57	0.00	357,565.11			9,690,725.13	10,048,290.24		