

Brief report

Date: 09/30/2024
 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
 Cajasiete, Caja Rural

Originator
 Caja Rural de Zamora

Servicer
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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	53,459.49 193,256,056.35 53.46%	100,000.00 361,500,000.00	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 42,500,000.00 100.00%	100,000.00 42,500,000.00	Floating 3-M Euribor+0.600% 18.Feb/May/Aug/Nov	4.1420% 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)							0.78
				2.00	0.25	0.34	0.42	0.51	0.60	0.69	
		7.21	6.61	6.09	5.63	5.22	4.85	4.53	4.24	3.92	
	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	05/18/2028	
		15.76	15.01	14.01	13.26	12.51	11.75	11.25	10.51	10.01	
		05/18/2040	08/18/2039	08/18/2038	11/18/2037	02/18/2037	05/18/2036	11/18/2035	02/18/2035	02/18/2035	
	Without optional redemption *	7.21	6.61	6.09	5.63	5.22	4.85	4.53	4.24	3.92	
	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	05/18/2028	
		15.76	15.01	14.01	13.26	12.51	11.75	11.25	10.51	10.01	
		05/18/2040	08/18/2039	08/18/2038	11/18/2037	02/18/2037	05/18/2036	11/18/2035	02/18/2035	02/18/2035	
Series B	With optional redemption *	16.00	15.25	14.49	13.51	12.75	12.24	11.50	10.99	10.48	
	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	08/13/2035	
		16.01	15.26	14.51	13.51	12.75	12.26	11.51	11.00	10.49	
		08/18/2040	11/18/2039	02/18/2039	02/18/2038	05/18/2037	11/18/2036	02/18/2036	08/18/2035	08/18/2035	
	Without optional redemption *	19.24	18.58	17.91	17.23	16.56	15.90	15.25	14.63	14.02	
	Final Maturity	11/09/2043	03/14/2043	07/12/2042	11/06/2041	03/06/2041	07/08/2040	11/16/2039	04/03/2039	04/03/2039	
		29.02	29.02	29.02	29.02	29.02	29.02	29.02	29.02	29.02	
		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	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	26,236,116.24	3.454%	
Servicer ppal collect not yet credited	247,144.93		
Servicer ints collect not yet credited	62,875.33		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		18,180,000.00	4.542%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		140,800.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		3,209	4,247
Principal			
Principal outstanding		229,821,763.08	404,246,698.90
Average loan		71,617.88	95,184.06
Minimum		0.26	13,915.12
Maximum		376,866.88	489,492.20
Interest rate			
Weighted average (wac)		4.98%	1.36%
Minimum		0.00%	0.00%
Maximum		9.52%	5.23%
Final maturity			
Weighted average (WARM) (months)		217	268
Minimum		10/21/2024	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	% LTV
0.01 - 10%	0.62	7.38	8.74
10.01 - 20%	2.79	15.90	17.00
20.01 - 30%	6.68	25.38	25.79
30.01 - 40%	12.71	35.45	35.59
40.01 - 50%	18.06	45.14	45.65
50.01 - 60%	23.45	55.27	55.06
60.01 - 70%	27.98	64.45	65.47
70.01 - 80%	6.63	73.62	74.13
80.01 - 90%	1.08	82.81	83.91
90.01 - 100%		1.43	92.96
Weighted average (WALTV)	51.61		61.91
Minimum	0.00		8.74
Maximum	88.78		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)	0.92%	1.17%	1.18%	1.20%	0.72%
Annual Percentage Rate (CPR)	10.51%	13.19%	13.31%	13.50%	8.28%

Geographic distribution

	Current	At constitution date
Andalucia	0.18%	0.25%
Aragon	19.62%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.06%	0.12%
Canary Islands	42.53%	40.06%
Cantabria	0.09%	0.06%
Castilla-La Mancha	0.14%	0.13%
Castilla-Leon	21.09%	22.34%
Catalonia	0.99%	1.14%
Extremadura		0.03%
Galicia	0.50%	0.58%
La Rioja	1.25%	1.35%
Madrid	1.24%	1.74%
Murcia	3.09%	3.36%
Navarra	0.10%	0.07%
Valencia	9.08%	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	140	32,406.75	41,475.57	0.00	73,882.32	16.22	10,499,822.80	10,573,705.12	57.33	50.06	
from > 1 to = 2 months	24	12,550.66	18,868.91	0.00	31,419.57	6.90	2,391,465.27	2,422,884.84	13.14	46.87	
from > 2 to = 3 months	7	4,675.48	4,064.05	0.00	8,739.53	1.92	365,161.89	373,901.42	2.03	44.93	
from > 3 to = 6 months	24	32,293.55	52,179.33	0.00	84,472.88	18.55	2,478,265.40	2,562,738.28	13.90	54.43	
from > 6 to < 12 months	11	16,219.10	33,027.28	0.00	49,246.38	10.81	847,117.46	896,363.84	4.86	52.05	
from = 12 to < 18 months	7	24,538.29	33,292.35	0.00	57,830.64	12.70	431,677.46	489,508.10	2.65	54.10	
from = 18 to < 24 months	8	36,700.22	55,147.51	0.00	91,847.73	20.17	786,556.32	878,404.05	4.76	64.95	
from ≥ 2 years	2	40,808.51	17,159.64	0.00	57,968.15	12.73	187,826.64	245,794.79	1.33	47.10	
Market	Subtotal	223	200,192.56	255,214.64	0.00	455,407.20	100.00	17,987,893.24	18,443,300.44	100.00	50.76
Total	223	200,192.56	255,214.64	0.00	455,407.20			17,987,893.24	18,443,300.44		