

Brief report

Date: 10/31/2024  
 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  
 Cajasiete, Caja Rural

Originator  
 Caja Rural de Zamora

Servicer  
 Caja Rural de Aragón

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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	With optional redemption *	Average life	Years	% Monthly CPR (SMM)							Final Maturity								
				2.00	3.00	4.00	5.00	6.00	7.00	8.00		9.00							
Series A	With optional redemption *	Average life	7.21	6.61	6.09	5.63	5.22	4.85	4.53	4.24	Date	11/01/2031	03/29/2031	09/18/2030	04/03/2030	11/04/2029	06/24/2029	02/26/2029	11/12/2028
		Final Maturity	15.76	15.01	14.01	13.26	12.51	11.75	11.25	10.51	Date	05/18/2040	08/18/2039	08/18/2038	11/18/2037	02/18/2037	05/18/2036	11/18/2035	02/18/2035
	Without optional redemption *	Average life	7.21	6.61	6.09	5.63	5.22	4.85	4.53	4.24	Date	11/01/2031	03/29/2031	09/18/2030	04/03/2030	11/04/2029	06/24/2029	02/26/2029	11/12/2028
		Final Maturity	15.76	15.01	14.01	13.26	12.51	11.75	11.25	10.51	Date	05/18/2040	08/18/2039	08/18/2038	11/18/2037	02/18/2037	05/18/2036	11/18/2035	02/18/2035
Series B	With optional redemption *	Average life	16.00	15.25	14.49	13.51	12.75	12.24	11.50	10.99	Date	08/16/2040	11/14/2039	02/12/2039	02/16/2038	05/16/2037	11/13/2036	02/15/2036	08/13/2035
		Final Maturity	16.01	15.26	14.51	13.51	12.75	12.26	11.51	11.00	Date	08/18/2040	11/18/2039	02/18/2039	02/18/2038	05/18/2037	11/18/2036	02/18/2036	08/18/2035
	Without optional redemption *	Average life	19.24	18.58	17.91	17.23	16.56	15.90	15.25	14.63	Date	11/09/2043	03/14/2043	07/12/2042	11/06/2041	03/06/2041	07/08/2040	11/16/2039	04/03/2039
		Final Maturity	29.02	29.02	29.02	29.02	29.02	29.02	29.02	29.02	Date	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		Interest	
		Balance	Interest
Treasury Account		30,358,301.00	3.216%
Servicer ppal collect not yet credited		212,377.74	
Servicer ints collect not yet credited		17,268.45	
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			140,800.00 4.542%
Start-up Loan S/T			0.00

Collateral: Residential mortgage loans (PTCs/MCs)

General					
		Current		At constitution date	
		Count	Count	Count	Count
Count		3,182		4,247	
Principal					
Principal outstanding		226,736,816.63		404,246,698.90	
Average loan		71,256.07		95,184.06	
Minimum		1,760.63		13,915.12	
Maximum		376,065.20		489,492.20	
Interest rate					
Weighted average (wac)		4.89%		1.36%	
Minimum		0.00%		0.00%	
Maximum		9.52%		5.23%	
Final maturity					
Weighted average (WARM) (months)		216		268	
Minimum		12/26/2024		12/05/2022	
Maximum		08/05/2053		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%		0.63	7.38	0.01	8.74
10.01 - 20%		2.85	15.91	0.94	17.00
20.01 - 30%		6.69	25.39	2.93	25.79
30.01 - 40%		12.76	35.36	5.84	35.59
40.01 - 50%		18.37	45.13	11.35	45.65
50.01 - 60%		23.31	55.22	17.62	55.06
60.01 - 70%		27.94	64.42	26.79	65.47
70.01 - 80%		6.35	73.57	26.65	74.13
80.01 - 90%		1.09	82.65	6.45	83.91
90.01 - 100%				1.43	92.96
Weighted average (WALTV)		51.45		61.91	
Minimum		0.66		8.74	
Maximum		88.64		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)	0.93%	0.98%	1.14%	1.19%	0.72%
Annual Percentage Rate (CPR)	10.60%	11.12%	12.87%	13.37%	8.34%

### Geographic distribution

	Current	At constitution date
Andalucia	0.18%	0.25%
Aragon	19.66%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.06%	0.12%
Canary Islands	42.50%	40.06%
Cantabria	0.09%	0.06%
Castilla-La Mancha	0.14%	0.13%
Castilla-Leon	21.14%	22.34%
Catalonia	0.90%	1.14%
Extremadura		0.03%
Galicia	0.50%	0.58%
La Rioja	1.24%	1.35%
Madrid	1.25%	1.74%
Murcia	3.07%	3.36%
Navarra	0.10%	0.07%
Valencia	9.12%	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	48	12,349.24	12,427.05	0.00	24,776.29	4.74	3,824,779.71	3,849,556.00	20.28	43.40
from > 1 to = 2 months	117	55,969.25	77,428.31	0.00	133,397.56	25.50	9,031,587.80	9,164,985.36	48.27	52.19
from > 2 to = 3 months	18	10,955.38	21,061.37	0.00	32,016.75	6.12	1,715,167.52	1,747,184.27	9.20	52.53
from > 3 to = 6 months	17	27,746.34	35,947.70	0.00	63,694.04	12.18	1,510,566.56	1,574,260.60	8.29	48.66
from > 6 to < 12 months	12	17,026.70	37,120.78	0.00	54,147.48	10.35	985,752.68	1,039,900.16	5.48	53.43
from = 12 to < 18 months	7	25,325.50	32,697.57	0.00	58,023.07	11.09	423,747.51	481,770.58	2.54	52.81
from = 18 to < 24 months	8	38,369.49	58,333.16	0.00	96,702.65	18.49	784,887.05	881,589.70	4.64	65.19
from ≥ 2 years	2	42,327.34	17,994.00	0.00	60,321.34	11.53	186,307.81	246,629.15	1.30	47.26
Subtotal	229	230,069.24	293,009.94	0.00	523,079.18	100.00	18,462,796.64	18,985,875.82	100.00	50.33
Total	229	230,069.24	293,009.94	0.00	523,079.18		18,462,796.64	18,985,875.82		