

Brief report

Date: 11/30/2024
 Currency: EUR

Constitution date
 06/19/2020

VAT Reg. no.
 V01662717

Management Company
 Europea de Titulización, S.G.F.T

Originator
 Caja Rural Central

Originator
 Cajasiete, Caja Rural

Originator
 Caja Rural de Zamora

Originator
 Caja Rural de Aragón

Originator
 Cajasiete, Caja Rural

Originator
 Caja Rural de Zamora

CA-CIB
 Banco Cooperativo Español

Originator
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Originator
 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	50,737.21 183,415,014.15 50.74%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	3.4550% 02/18/2025 447.981377 Gross 362.864915 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	3.6050% 02/18/2025 921.277778 Gross 746.235000 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.	
Total		225,915,014.15	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	Date
				2.00	3.00	4.00	5.00	6.00	7.00	8.00		
Series A	With optional redemption *	Average life	6.99	6.42	5.92	5.47	5.08	4.73	4.41	4.13		
		Final Maturity	11/14/2031	04/19/2031	10/17/2030	05/08/2030	12/15/2029	08/09/2029	04/17/2029	01/05/2029		
	Without optional redemption *	Average life	6.99	6.42	5.92	5.47	5.08	4.73	4.41	4.13		
		Final Maturity	11/14/2031	04/19/2031	10/17/2030	05/08/2030	12/15/2029	08/09/2029	04/17/2029	01/05/2029		
Series B	With optional redemption *	Average life	15.50	14.75	14.00	13.25	12.49	11.75	11.24	10.50		
		Final Maturity	05/16/2040	08/15/2039	11/14/2038	02/13/2038	05/14/2037	08/15/2036	02/13/2036	05/16/2035		
	Without optional redemption *	Average life	15.51	14.76	14.01	13.26	12.50	11.76	11.26	10.50		
		Final Maturity	05/18/2040	08/18/2039	11/18/2038	02/18/2038	05/18/2037	08/18/2036	02/18/2036	05/18/2035		

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	81.19%	183,415,014.15	26.86%	89.48%	361,500,000.00 15.02%
Series B	18.81%	42,500,000.00	8.05%	10.52%	42,500,000.00 4.50%
Issue of Bonds		225,915,014.15			404,000,000.00
Reserve Fund	8.05%	18,180,000.00	4.50%		18,180,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	
Originator ppal collect not yet credited		68,423.78	
Originator ints collect not yet credited		45,450.82	
Liabilities		Available	Balance Interest
		Subordinated Loan L/T	18,180,000.00
Subordinated Loan S/T		0.00	
Start-up Loan L/T		105,600.00	4.005%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
		Count	
Principal	Principal outstanding	224,307,553.81	404,246,698.90
	Average loan	70,983.40	95,184.06
	Minimum	882.10	13,915.12
	Maximum	375,260.70	489,492.20
Interest rate	Weighted average (wac)	4.78%	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%		0.64 7.32	0.01 8.74
10.01 - 20%		2.90 15.96	0.94 17.00
20.01 - 30%		6.82 25.46	2.93 25.79
30.01 - 40%		12.79 35.42	5.84 35.59
40.01 - 50%		18.39 45.16	11.35 45.65
50.01 - 60%		23.53 55.22	17.62 55.06
60.01 - 70%		27.74 64.42	26.79 65.47
70.01 - 80%		6.13 73.62	26.65 74.13
80.01 - 90%		1.07 82.56	6.45 83.91
90.01 - 100%			1.43 92.96
Weighted average (WALTV)		51.34	61.91
Minimum		0.44	8.74
Maximum		88.49	96.58

RURAL HIPOTECARIO XIX Fondo de Titulización

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Servicer
Caja Rural de Aragón

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.71%	0.85%	1.03%	1.15%	0.72%
Annual Percentage Rate (CPR)	8.15%	9.76%	11.71%	12.92%	8.34%

Geographic distribution

	Current	At constitution date
Andalucia	0.18%	0.25%
Aragon	19.57%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.06%	0.12%
Canary Islands	42.52%	40.06%
Cantabria	0.09%	0.06%
Castilla-La Mancha	0.14%	0.13%
Castilla-Leon	21.23%	22.34%
Catalonia	0.90%	1.14%
Extremadura		0.03%
Galicia	0.48%	0.58%
La Rioja	1.22%	1.35%
Madrid	1.26%	1.74%
Murcia	3.08%	3.36%
Navarra	0.10%	0.07%
Valencia	9.13%	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	12,379.80	11,409.68	0.00	23,789.48	4.48	3,857,164.93	3,880,954.41	20.49	47.95
from > 1 to = 2 months	23	11,046.25	15,031.15	0.00	26,077.40	4.91	1,982,582.82	2,008,660.22	10.61	49.77
from > 2 to = 3 months	112	79,304.44	114,327.36	0.00	193,631.80	36.47	8,590,021.89	8,783,653.69	46.38	52.64
from > 3 to = 6 months	23	27,952.35	44,177.93	0.00	72,130.28	13.58	2,198,751.41	2,270,881.69	11.99	51.38
from > 6 to < 12 months	11	18,581.64	35,461.27	0.00	54,042.91	10.18	904,407.73	958,450.64	5.06	54.47
from = 12 to < 18 months	4	18,313.93	11,111.10	0.00	29,425.03	5.54	147,816.15	177,241.18	0.94	35.92
from = 18 to < 24 months	6	29,488.12	39,705.54	0.00	69,193.66	13.03	539,922.65	609,116.31	3.22	59.46
from ≥ 2 years	2	43,852.66	18,821.87	0.00	62,674.53	11.80	184,782.49	247,457.02	1.31	47.42
Subtotal	229	240,919.19	290,045.90	0.00	530,965.09	100.00	18,405,450.07	18,936,415.16	100.00	51.13
Total	229	240,919.19	290,045.90	0.00	530,965.09		18,405,450.07	18,936,415.16		