

Brief report

Date: 12/31/2024
 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	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	
				0.17	0.25	0.34	0.42	0.51	0.60	0.69		0.78
Series A	Final Maturity	% Annual equivalent CPR			2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00
		Average life	6.99	6.42	5.92	5.47	5.08	4.73	4.41	4.13		
Series A	Final Maturity	Average life	11/14/2031	04/19/2031	10/17/2030	05/08/2030	12/15/2029	08/09/2029	04/17/2029	01/05/2029		
		Final Maturity	15.26	14.50	13.76	13.01	12.26	11.50	10.75	10.26		
Series B	Final Maturity	Average life	02/18/2040	05/18/2039	08/18/2038	11/18/2037	02/18/2037	05/18/2036	08/18/2035	02/18/2035		
		Final Maturity	15.26	14.50	13.76	13.01	12.26	11.50	10.75	10.26		

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
Series B	18.81%	42,500,000.00	8.05%	10.52%	42,500,000.00
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	25,086,176.45
Servicer ppal collect not yet credited	115,753.06		
Servicer ints collect not yet credited	15,064.14		
Liabilities		Available Balance Interest	
		Subordinated Loan L/T	18,180,000.00
Subordinated Loan S/T	0.00		
Start-up Loan L/T	0.00		
Start-up Loan S/T	105,600.00		

Collateral: Residential mortgage loans (PTCs/MCs)

General					
		Current		At constitution date	
		Count		3,138	
Principal	Principal outstanding	221,496,987.49		404,246,698.90	
	Average loan	70,585.40		95,184.06	
	Minimum	2,624.02		13,915.12	
	Maximum	374,366.43		489,492.20	
Interest rate	Weighted average (wac)	4.63%		1.36%	
	Minimum	0.00%		0.00%	
	Maximum	9.52%		5.23%	
	Final maturity				
Final maturity	Weighted average (WARM) (months)	215		268	
	Minimum	03/01/2025		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%		0.69	7.40	0.01	8.74
10.01 - 20%		2.94	16.06	0.94	17.00
20.01 - 30%		6.94	25.44	2.93	25.79
30.01 - 40%		12.83	35.39	5.84	35.59
40.01 - 50%		18.35	45.12	11.35	45.65
50.01 - 60%		23.87	55.21	17.62	55.06
60.01 - 70%		27.43	64.43	26.79	65.47
70.01 - 80%		6.03	73.72	26.65	74.13
80.01 - 90%		0.92	82.80	6.45	83.91
90.01 - 100%				1.43	92.96
Weighted average (WALTV)		51.17		61.91	
Minimum		0.85		8.74	
Maximum		88.34		96.58	

RURAL HIPOTECARIO XIX Fondo de Titulización

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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)	0.88%	0.84%	1.01%	1.12%	0.73%
Annual Percentage Rate (CPR)	10.06%	9.61%	11.42%	12.67%	8.37%

Geographic distribution

	Current	At constitution date
Andalucia	0.18%	0.25%
Aragon	19.58%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.06%	0.12%
Canary Islands	42.72%	40.06%
Cantabria	0.02%	0.06%
Castilla-La Mancha	0.14%	0.13%
Castilla-Leon	21.16%	22.34%
Catalonia	0.85%	1.14%
Extremadura		0.03%
Galicia	0.48%	0.58%
La Rioja	1.22%	1.35%
Madrid	1.27%	1.74%
Murcia	3.07%	3.36%
Navarra	0.10%	0.07%
Valencia	9.09%	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	39	8,968.16	10,241.57	0.00	19,209.73	3.14	3,189,142.08	3,208,351.81	17.36	44.83	
from > 1 to = 2 months	17	11,059.50	10,517.98	0.00	21,577.48	3.53	1,371,025.57	1,392,603.05	7.54	45.94	
from > 2 to = 3 months	17	10,796.67	17,161.08	0.00	27,957.75	4.57	1,426,799.75	1,454,757.50	7.87	54.05	
from > 3 to = 6 months	124	124,982.71	176,706.72	0.00	301,689.43	49.30	9,779,957.35	10,081,646.78	54.56	52.37	
from > 6 to < 12 months	11	24,797.44	40,644.93	0.00	65,442.37	10.69	1,145,952.30	1,211,394.67	6.56	57.46	
from = 12 to < 18 months	6	21,387.20	17,661.89	0.00	39,049.09	6.38	231,447.90	270,496.99	1.46	32.46	
from = 18 to < 24 months	6	30,452.07	41,560.64	0.00	72,012.71	11.77	538,734.74	610,747.45	3.31	59.62	
from ≥ 2 years	2	45,384.50	19,643.22	0.00	65,027.72	10.63	183,250.65	248,278.37	1.34	47.58	
Market	Subtotal	222	277,828.25	334,138.03	0.00	611,966.28	100.00	17,866,310.34	18,478,276.62	100.00	50.46
Total	222	277,828.25	334,138.03	0.00	611,966.28			17,866,310.34	18,478,276.62		