

Brief report

Date: 01/31/2025
 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

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 Cajasiete, Caja Rural

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 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
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Assets Custodian
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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 Nº 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	100,000.00	183,415,014.15	361,500,000.00	100.00%	50.74%	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	100,000.00	42,500,000.00	42,500,000.00	100.00%		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 A	With optional redemption *	Average life	Years	% Monthly CPR (SMM)							
				0.17	0.25	0.34	0.42	0.51	0.60	0.69	0.78
				% Annual equivalent CPR							
				2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00
				Date		Date		Date		Date	
				11/14/2031	04/19/2031	10/17/2030	05/08/2030	12/15/2029	08/09/2029	04/17/2029	01/05/2029
				15.26	14.50	13.76	13.01	12.26	11.50	10.75	10.26
				Date		Date		Date		Date	
				02/18/2040	05/18/2039	08/18/2038	11/18/2037	02/18/2037	05/18/2036	08/18/2035	02/18/2035
				6.99	6.42	5.92	5.47	5.06	4.73	4.41	4.13
				Date		Date		Date		Date	
				11/14/2031	04/19/2031	10/17/2030	05/08/2030	12/15/2029	08/09/2029	04/17/2029	01/05/2029
				15.26	14.50	13.76	13.01	12.26	11.50	10.75	10.26
				Date		Date		Date		Date	
				02/18/2040	05/18/2039	08/18/2038	11/18/2037	02/18/2037	05/18/2036	08/18/2035	02/18/2035
				6.99	6.42	5.92	5.47	5.06	4.73	4.41	4.13
				Date		Date		Date		Date	
				05/16/2040	08/15/2039	11/14/2038	02/13/2038	05/14/2037	08/15/2036	02/13/2036	05/16/2035
				15.50	14.75	14.00	13.25	12.49	11.75	11.24	10.50
				Date		Date		Date		Date	
				05/16/2040	08/15/2039	11/14/2038	02/13/2038	05/14/2037	08/15/2036	02/13/2036	05/16/2035
				15.51	14.76	14.01	13.26	12.50	11.76	11.26	10.50
				Date		Date		Date		Date	
				05/18/2040	08/18/2039	11/18/2038	02/18/2038	05/18/2037	08/18/2036	02/18/2036	05/18/2035
				18.83	18.18	17.51	16.84	16.18	15.54	14.91	14.30
				Date		Date		Date		Date	
				09/13/2043	01/17/2043	05/19/2042	09/18/2041	01/20/2041	05/28/2040	10/12/2039	03/03/2039
				28.52	28.52	28.52	28.52	28.52	28.52	28.52	28.52
				Date		Date		Date		Date	
				05/18/2053	05/18/2053	05/18/2053	05/18/2053	05/18/2053	05/18/2053	05/18/2053	05/18/2053

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	81.19%	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	29,261,855.17
Servicer ppal collect not yet credited	49,843.42		
Servicer ints collect not yet credited	17,412.91		
Liabilities	Available	Balance	Interest
	Subordinated Loan L/T	18,180,000.00	4.005%
	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	3,118
Principal			
Principal outstanding		218,477,800.66	404,246,698.90
Average loan		70,069.85	95,184.06
Minimum		2,337.42	13,915.12
Maximum		373,469.60	489,492.20
Interest rate			
Weighted average (wac)		4.53%	1.36%
Minimum		0.00%	0.00%
Maximum		8.20%	5.23%
Final maturity			
Weighted average (WARM) (months)		213	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%		0.68 7.34	0.01 8.74
10.01 - 20%		3.02 15.98	0.94 17.00
20.01 - 30%		7.17 25.41	2.93 25.79
30.01 - 40%		12.88 35.39	5.84 35.59
40.01 - 50%		18.25 45.08	11.35 45.65
50.01 - 60%		24.04 55.18	17.62 55.06
60.01 - 70%		27.38 64.40	26.79 65.47
70.01 - 80%		5.68 73.85	26.65 74.13
80.01 - 90%		0.89 82.78	6.45 83.91
90.01 - 100%			1.43 92.96
Weighted average (WALTV)		50.97	61.91
Minimum		0.57	8.74
Maximum		88.20	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)	0.98%	0.86%	0.92%	1.10%	0.73%
Annual Percentage Rate (CPR)	11.18%	9.81%	10.47%	12.39%	8.42%

Geographic distribution

	Current	At constitution date
Andalucia	0.18%	0.25%
Aragon	19.53%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.05%	0.12%
Canary Islands	42.88%	40.06%
Cantabria	0.02%	0.06%
Castilla-La Mancha	0.14%	0.13%
Castilla-Leon	21.14%	22.34%
Catalonia	0.85%	1.14%
Extremadura		0.03%
Galicia	0.48%	0.58%
La Rioja	1.24%	1.35%
Madrid	1.28%	1.74%
Murcia	3.01%	3.36%
Navarra	0.10%	0.07%
Valencia	9.02%	9.24%

Current delinquency

Aging	Assets	Overdue debt				Total	%	Outstanding debt	Total debt	%	% Total debt / Appraisal Value
		Principal	Interest	Other							
<i>Delinquencies</i>											
Up to 1 month	33	8,040.69	6,051.86	0.00	14,092.55	3.23	2,494,690.30	2,508,782.85	22.05	45.51	
from > 1 to = 2 months	12	5,202.56	6,631.19	0.00	11,833.75	2.71	846,885.55	858,719.30	7.55	45.43	
from > 2 to = 3 months	5	3,023.55	4,301.08	0.00	7,324.63	1.68	393,530.74	400,855.37	3.52	59.47	
from > 3 to = 6 months	74	83,881.55	127,466.26	0.00	211,347.81	48.45	5,969,716.52	6,181,064.33	54.33	55.19	
from > 6 to < 12 months	6	12,740.06	20,524.43	0.00	33,264.49	7.63	501,806.31	535,070.80	4.70	57.48	
from = 12 to < 18 months	3	7,388.30	6,750.37	0.00	14,138.67	3.24	75,448.77	89,587.44	0.79	19.37	
from = 18 to < 24 months	6	31,648.18	25,208.85	0.00	56,857.03	13.03	353,097.74	409,954.77	3.60	49.34	
from ≥ 2 years	3	55,313.48	32,072.43	0.00	87,385.91	20.03	306,475.89	393,861.80	3.46	52.95	
Subtotal	142	207,238.37	229,006.47	0.00	436,244.84	100.00	10,941,651.82	11,377,896.66	100.00	51.15	
Total	142	207,238.37	229,006.47	0.00	436,244.84		10,941,651.82	11,377,896.66			