

Brief report

Date: 02/28/2025  
 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

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	48,530.71 175,438,516.65 48.53%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	2.9720% 05/19/2025 360,583175 Gross 292.072372 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	3.1220% 05/19/2025 780,500000 Gross 632.205000 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		217,938,516.65	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	11/26/2031	05/10/2031	11/16/2030	06/13/2030	01/27/2030	09/26/2029	06/09/2029	03/03/2029						
				Final Maturity	14.76	14.01	13.25	12.50	11.76	11.25	10.50	10.01						
				Date	11/18/2039	02/18/2039	05/18/2038	08/18/2037	11/18/2036	05/18/2036	08/18/2035	02/18/2035						
				Date	05/12/2040	05/16/2039	08/15/2038	11/15/2037	02/16/2037	08/13/2036	11/16/2035	05/15/2035						
				Date	05/12/2040	05/18/2039	08/18/2038	11/18/2037	02/18/2037	08/18/2036	11/18/2035	05/18/2035						
				Date	07/28/2043	12/02/2042	04/06/2042	08/09/2041	12/15/2040	04/28/2040	09/16/2039	02/11/2039						
				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	80.50%	175,438,516.65	27.84%	89.48%	361,500,000.00
Series B	19.50%	42,500,000.00	8.34%	10.52%	42,500,000.00
Issue of Bonds		217,938,516.65			404,000,000.00
Reserve Fund	8.34%	18,180,000.00	4.50%		18,180,000.00

Other financial operations (current)			
Assets		Balance Interest	
		Treasury Account	21,573,165.38
Servicer ppal collect not yet credited	151,525.96		
Servicer ints collect not yet credited	57,771.05		
Liabilities		Available Balance Interest	
		Subordinated Loan L/T	18,180,000.00
Subordinated Loan S/T	0.00		
Start-up Loan L/T	70,400.00	3.522%	
Start-up Loan S/T	0.00		

Collateral: Residential mortgage loans (PTCs/MCs)

General					
		Current		At constitution date	
		Count	Count	Count	Count
Count		3,096		4,247	
Principal					
Principal outstanding		215,943,703.61		404,246,698.90	
Average loan		69,749.26		95,184.06	
Minimum		290.56		13,915.12	
Maximum		372,565.37		489,492.20	
Interest rate					
Weighted average (wac)		4.41%		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%		0.71	7.35	0.01	8.74
10.01 - 20%		2.98	15.91	0.94	17.00
20.01 - 30%		7.22	25.38	2.93	25.79
30.01 - 40%		13.03	35.36	5.84	35.59
40.01 - 50%		18.15	45.07	11.35	45.65
50.01 - 60%		24.38	55.19	17.62	55.06
60.01 - 70%		27.10	64.36	26.79	65.47
70.01 - 80%		5.54	73.82	26.65	74.13
80.01 - 90%		0.90	82.62	6.45	83.91
90.01 - 100%				1.43	92.96
Weighted average (WALTV)		50.87		61.91	
Minimum		0.29		8.74	
Maximum		88.05		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)	0.77%	0.88%	0.87%	1.05%	0.73%
Annual Percentage Rate (CPR)	8.87%	10.04%	9.90%	11.93%	8.43%

### Geographic distribution

	Current	At constitution date
Andalucia	0.18%	0.25%
Aragon	19.60%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.05%	0.12%
Canary Islands	43.00%	40.06%
Cantabria	0.02%	0.06%
Castilla-La Mancha	0.14%	0.13%
Castilla-Leon	21.03%	22.34%
Catalonia	0.85%	1.14%
Extremadura		0.03%
Galicia	0.49%	0.58%
La Rioja	1.23%	1.35%
Madrid	1.28%	1.74%
Murcia	3.02%	3.36%
Navarra	0.10%	0.07%
Valencia	8.93%	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	60	13,279.00	10,093.45	0.00	23,372.45	12.36	4,861,051.44	4,884,423.89	70.33		46.78
from > 1 to = 2 months	7	3,424.06	2,418.39	0.00	5,842.45	3.09	376,219.00	382,061.45	5.50		38.52
from > 2 to = 3 months	6	3,671.58	5,600.78	0.00	9,272.36	4.90	491,237.89	500,510.25	7.21		60.01
from > 3 to = 6 months	3	2,762.25	3,190.69	0.00	5,952.94	3.15	159,583.90	165,536.84	2.38		40.07
from > 6 to < 12 months	4	9,245.90	14,993.97	0.00	24,239.87	12.82	330,785.40	355,025.27	5.11		55.83
from = 12 to < 18 months	3	7,869.19	7,094.84	0.00	14,964.03	7.91	74,967.88	89,931.91	1.29		19.44
from = 18 to < 24 months	2	10,617.38	9,290.93	0.00	19,908.31	10.53	144,895.77	164,804.08	2.37		55.61
from ≥ 2 years	4	56,086.23	29,429.31	0.00	85,515.54	45.23	317,628.51	403,144.05	5.80		49.86
Subtotal	89	106,955.59	82,112.36	0.00	189,067.95	100.00	6,756,369.79	6,945,437.74	100.00		46.67
Total	89	106,955.59	82,112.36	0.00	189,067.95		6,756,369.79	6,945,437.74			