

Brief report

Date: 04/30/2025
 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)						0.69	0.78
				0.17	0.25	0.34	0.42	0.51	0.60		
				% Annual equivalent CPR							
				2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00
Series A	With optional redemption *	Average life	Years	6.77	6.23	5.75	5.32	4.94	4.61	4.31	4.04
		Final Maturity	Years	11/26/2031	05/10/2031	11/16/2030	06/13/2030	01/27/2030	09/26/2029	06/09/2029	03/03/2029
	Without optional redemption *	Average life	Years	6.77	6.23	5.75	5.32	4.94	4.61	4.31	4.04
		Final Maturity	Years	11/26/2031	05/10/2031	11/16/2030	06/13/2030	01/27/2030	09/26/2029	06/09/2029	03/03/2029
Series B	With optional redemption *	Average life	Years	15.24	14.25	13.50	12.75	12.00	11.49	10.75	10.24
		Final Maturity	Years	05/12/2040	05/16/2039	08/15/2038	11/15/2037	02/16/2037	08/13/2036	11/16/2035	05/15/2035
	Without optional redemption *	Average life	Years	15.24	14.25	13.50	12.76	12.01	11.50	10.75	10.25
		Final Maturity	Years	05/18/2040	05/18/2039	08/18/2038	11/18/2037	02/18/2037	08/18/2036	11/18/2035	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	80.50%	175,438,516.65	27.84%	89.48%	361,500,000.00 15.02%
Series B	19.50%	42,500,000.00	8.34%	10.52%	42,500,000.00 4.50%
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	28,155,661.73
Servicer ppal collect not yet credited	37,807.64		
Servicer ints collect not yet credited	30,556.85		
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	
Principal	Principal outstanding	211,171,186.22	404,246,698.90
	Average loan	69,077.92	95,184.06
	Minimum	836.62	13,915.12
	Maximum	370,758.85	489,492.20
Interest rate	Weighted average (wac)	4.21%	1.36%
	Minimum	0.00%	0.00%
	Maximum	8.20%	5.23%
Final maturity	Weighted average (WARM) (months)	211	268
	Minimum	05/14/2025	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%	0.70	7.02	0.01	8.74
10.01 - 20%	3.09	15.78	0.94	17.00
20.01 - 30%	7.42	25.39	2.93	25.79
30.01 - 40%	13.13	35.30	5.84	35.59
40.01 - 50%	18.65	45.08	11.35	45.65
50.01 - 60%	24.47	55.22	17.62	55.06
60.01 - 70%	26.43	64.29	26.79	65.47
70.01 - 80%	5.26	73.85	26.65	74.13
80.01 - 90%	0.85	82.46	6.45	83.91
90.01 - 100%			1.43	92.96
Weighted average (WALTV)	50.55		61.91	
Minimum	0.31		8.74	
Maximum	87.75		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)	0.56%	0.73%	0.79%	0.97%	0.73%
Annual Percentage Rate (CPR)	6.46%	8.45%	9.13%	11.02%	8.42%

Geographic distribution

	Current	At constitution date
Andalucia	0.19%	0.25%
Aragon	19.58%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.06%	0.12%
Canary Islands	43.04%	40.06%
Cantabria	0.02%	0.06%
Castilla-La Mancha	0.15%	0.13%
Castilla-Leon	21.12%	22.34%
Catalonia	0.86%	1.14%
Extremadura		0.03%
Galicia	0.49%	0.58%
La Rioja	1.17%	1.35%
Madrid	1.22%	1.74%
Murcia	3.03%	3.36%
Navarra	0.10%	0.07%
Valencia	8.92%	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	49	10,122.21	6,513.59	0.00	16,635.80	9.21	3,875,019.78	3,891,655.58	68.00	44.95
from > 1 to = 2 months	5	2,330.84	1,860.29	0.00	4,191.13	2.32	317,502.42	321,693.55	5.62	40.74
from > 2 to = 3 months	5	4,073.72	4,684.19	0.00	8,757.91	4.85	397,515.87	406,273.78	7.10	49.95
from > 3 to = 6 months	2	1,733.22	1,785.15	0.00	3,518.37	1.95	136,784.98	140,303.35	2.45	48.16
from > 6 to < 12 months	3	5,784.97	8,602.67	0.00	14,387.64	7.96	198,745.71	213,133.35	3.72	41.37
from = 12 to < 18 months	4	10,183.84	14,627.47	0.00	24,811.31	13.73	221,649.26	246,460.57	4.31	35.34
from = 18 to < 24 months	1	5,798.38	3,652.98	0.00	9,451.36	5.23	34,551.57	44,002.93	0.77	50.03
from ≥ 2 years	4	62,410.34	36,535.33	0.00	98,945.67	54.76	360,311.83	459,257.50	8.03	53.88
Subtotal	73	102,437.52	78,261.67	0.00	180,699.19	100.00	5,542,081.42	5,722,780.61	100.00	45.04
Total	73	102,437.52	78,261.67	0.00	180,699.19		5,542,081.42	5,722,780.61		