

Brief report

Date: 09/30/2021
 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
 Cajasiete, Caja Rural

Originator
 Caja Rural de Zamora

Originator
 Banco Cooperativo Español

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 Banco Santander

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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	91,035.31 329,092,645.65 91.04%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	0.0000% 11/18/2021 0.000000 Gross 0.000000 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	AA (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	0.0500% 11/18/2021 12.777778 Gross 10.350000 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.	
Total		371,592,645.65	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)							
				2.00	0.17	0.25	0.34	0.42	0.51	0.60	0.69
Series A	With optional redemption *	Average life	Years	8.04	7.39	6.81	6.30	5.85	5.44	5.08	4.76
		Final Maturity	Years	08/31/2029	01/04/2029	06/07/2028	12/03/2027	06/21/2027	01/25/2027	09/16/2026	05/22/2026
Series A	Without optional redemption *	Average life	Years	8.04	7.39	6.81	6.30	5.85	5.44	5.08	4.76
		Final Maturity	Years	08/31/2029	01/04/2029	06/07/2028	12/03/2027	06/21/2027	01/25/2027	09/16/2026	05/22/2026
Series B	With optional redemption *	Average life	Years	19.26	18.26	17.26	16.51	15.51	14.75	14.00	13.26
		Final Maturity	Years	11/15/2040	11/16/2039	11/17/2038	02/14/2038	02/16/2037	05/15/2036	08/15/2035	11/16/2034
Series B	Without optional redemption *	Average life	Years	22.29	21.55	20.79	20.02	19.24	18.48	17.73	17.01
		Final Maturity	Years	11/25/2043	03/02/2043	05/28/2042	08/19/2041	11/10/2040	02/05/2040	05/08/2039	08/16/2038

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%.

Register of Book Securities

Iberclear

Treasury Account
 Banco Santander

Assets Custodian
 Banco Cooperativo Español

Start-up Loan
 Entidades Cedentes

Subordinated Loan
 Entidades Cedentes

Fund Auditor
 KPMG Auditores

Credit enhancement and financial operations

Credit enhancement (CE)					
		Current		At issue date	
		% CE	% CE	% CE	% CE
Series A	88.56%	329,092,645.65	16.33%	89.48%	361,500,000.00
Series B	11.44%	42,500,000.00	4.89%	10.52%	42,500,000.00
Issue of Bonds		371,592,645.65			404,000,000.00
Reserve Fund	4.89%	18,180,000.00	4.50%		18,180,000.00

Other financial operations (current)			
Assets		Balance Interest	
		Treasury Account	23,238,834.42
Servicer ppal collect not yet credited	55,029.32		
Servicer ints collect not yet credited	9,506.81		
Liabilities		Available Balance Interest	
		Subordinated Loan L/T	18,180,000.00
Subordinated Loan S/T	0.00		
Start-up Loan L/T	422,400.00	0.450%	
Start-up Loan S/T	140,800.00		

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
		Count	
Principal	Principal outstanding	366,917,277.92	404,246,698.90
	Average loan	89,144.14	95,184.06
	Minimum	9,287.93	13,915.12
	Maximum	470,104.85	489,492.20
Interest rate	Weighted average (wac)	1.01%	1.36%
	Minimum	0.00%	0.00%
	Maximum	5.02%	5.23%
	Final maturity		
Final maturity	Weighted average (WARM) (months)	254	268
	Minimum	07/18/2022	12/05/2022
	Maximum	01/05/2055	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%	0.09	8.00	0.01	8.74
10.01 - 20%	1.43	16.61	0.94	17.00
20.01 - 30%	3.65	25.82	2.93	25.79
30.01 - 40%	7.09	35.52	5.84	35.59
40.01 - 50%	14.43	45.52	11.35	45.65
50.01 - 60%	19.44	55.39	17.62	55.06
60.01 - 70%	29.81	65.47	26.79	65.47
70.01 - 80%	19.33	73.66	26.65	74.13
80.01 - 90%	4.25	84.18	6.45	83.91
90.01 - 100%	0.48	91.56	1.43	92.96
Weighted average (WALTV)	58.82		61.91	
Minimum	3.05		8.74	
Maximum	95.40		96.58	

RURAL HIPOTECARIO XIX Fondo de Titulización

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Caja Rural de Zamora

Servicer
Caja Rural de Aragón

Servicer
Caja Rural Central

Servicer
Cajasiete, Caja Rural

Servicer
Caja Rural de Zamora

Lead Manager
Banco Cooperativo Español

Servicer Credit Support Provider
Banco Cooperativo Español

Bond Paying Agent
Banco Santander

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Banco Santander

Assets Custodian
Banco Cooperativo Español

Start-up Loan
Entidades Cedentes

Subordinated Loan
Entidades Cedentes

Fund Auditor
KPMG Auditores

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.27%	0.22%	0.23%	0.26%	0.26%
Annual Percentage Rate (CPR)	3.18%	2.64%	2.76%	3.06%	3.07%

Geographic distribution

	Current	At constitution date
Andalucia	0.21%	0.25%
Aragon	19.31%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.12%	0.12%
Canary Islands	40.77%	40.06%
Cantabria	0.06%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	22.37%	22.34%
Catalonia	1.07%	1.14%
Extremadura	0.02%	0.03%
Galicia	0.60%	0.58%
La Rioja	1.34%	1.35%
Madrid	1.63%	1.74%
Murcia	3.23%	3.36%
Navarra	0.08%	0.07%
Valencia	9.00%	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	43	8,590.06	2,452.05	0.00	11,042.11	7.28	3,275,291.36	3,286,333.47	37.13	51.30
from > 1 to = 2 months	15	9,858.77	3,621.42	0.00	13,480.19	8.88	1,852,783.73	1,866,263.92	21.09	60.54
from > 2 to = 3 months	8	7,452.85	1,197.22	0.00	8,650.07	5.70	532,097.46	540,747.53	6.11	44.84
from > 3 to = 6 months	9	15,053.17	7,022.32	0.00	22,075.49	14.54	1,361,327.25	1,383,402.74	15.63	65.02
from > 6 to < 12 months	7	16,142.87	8,318.73	0.00	24,461.60	16.12	935,692.15	960,153.75	10.85	56.84
from = 12 to < 18 months	7	64,907.89	7,159.45	0.00	72,067.34	47.48	741,804.72	813,872.06	9.20	43.73
Subtotal	89	122,005.61	29,771.19	0.00	151,776.80	100.00	8,698,996.67	8,850,773.47	100.00	54.06
Total	89	122,005.61	29,771.19	0.00	151,776.80		8,698,996.67	8,850,773.47		