

Brief report

Date: 10/31/2021
 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 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

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 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.	
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	With optional redemption *	Average life	Years	% Monthly CPR (SMM)						
				0,17	0,25	0,34	0,42	0,51	0,60	0,69
Series A	With optional redemption *	Average life	8,04	7,39	6,81	6,30	5,85	5,44	5,08	4,76
		Final Maturity	08/31/2029	01/04/2029	06/07/2028	12/03/2027	06/21/2027	01/25/2027	09/16/2026	05/22/2026
		Date	19,01	18,01	17,01	16,26	15,26	14,51	13,76	13,01
	Without optional redemption *	Average life	8,04	7,39	6,81	6,30	5,85	5,44	5,08	4,76
		Final Maturity	08/31/2029	01/04/2029	06/07/2028	12/03/2027	06/21/2027	01/25/2027	09/16/2026	05/22/2026
		Date	19,01	18,01	17,01	16,26	15,26	14,51	13,76	13,01
Series B	With optional redemption *	Average life	19,26	18,26	17,26	16,51	15,51	14,75	14,00	13,26
		Final Maturity	11/15/2040	11/16/2039	11/17/2038	02/14/2038	02/16/2037	05/15/2036	08/15/2035	11/16/2034
		Date	19,27	18,26	17,26	16,52	15,52	14,76	14,01	13,26
	Without optional redemption *	Average life	22,29	21,55	20,79	20,02	19,24	18,48	17,73	17,01
		Final Maturity	11/25/2043	03/02/2043	05/28/2042	08/19/2041	11/10/2040	02/05/2040	05/08/2039	08/16/2038
		Date	33,27	33,27	33,27	33,27	33,27	33,27	33,27	33,27

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	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	25,631,979.16
Servicer ppal collect not yet credited	190,091.41		
Servicer ints collect not yet credited	14,790.40		
Liabilities	Available	Balance	Interest
	Subordinated Loan L/T	18,180,000.00	0.4500%
	Subordinated Loan S/T	0.00	
	Start-up Loan L/T	563,200.00	0.4500%
	Start-up Loan S/T	0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
		Count	
Principal	Principal outstanding	364,654,667.99	404,246,698.90
	Average loan	88,723.76	95,184.06
	Minimum	7,594.73	13,915.12
	Maximum	468,784.48	489,492.20
Interest rate	Weighted average (wac)	1.01%	1.36%
	Minimum	0.00%	0.00%
	Maximum	5.02%	5.23%
	Final maturity		
Weighted average (WARM) (months)	253	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	7.63	0.01	8.74
10.01 - 20%	1.49	16.59	0.94	17.00
20.01 - 30%	3.69	25.90	2.93	25.79
30.01 - 40%	7.24	35.57	5.84	35.59
40.01 - 50%	14.46	45.50	11.35	45.65
50.01 - 60%	19.69	55.40	17.62	55.06
60.01 - 70%	30.31	65.52	26.79	65.47
70.01 - 80%	18.54	73.73	26.65	74.13
80.01 - 90%	4.04	84.21	6.45	83.91
90.01 - 100%	0.44	91.44	1.43	92.96
Weighted average (WALTV)	58.61		61.91	
Minimum	2.75		8.74	
Maximum	95.17		96.58	

RURAL HIPOTECARIO XIX Fondo de Titulización

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Lead Manager
Banco Cooperativo Español

Servicer Credit Support Provider
Banco Cooperativo Español

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.23%	0.23%	0.23%	0.25%	0.26%
Annual Percentage Rate (CPR)	2.75%	2.71%	2.75%	3.00%	3.05%

Geographic distribution

	Current	At constitution date
Andalucia	0.21%	0.25%
Aragon	19.33%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.12%	0.12%
Canary Islands	40.80%	40.06%
Cantabria	0.06%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	22.35%	22.34%
Catalonia	1.07%	1.14%
Extremadura	0.02%	0.03%
Galicia	0.60%	0.58%
La Rioja	1.34%	1.35%
Madrid	1.62%	1.74%
Murcia	3.21%	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	56	20,636.66	3,753.59	0.00	24,390.25	13.30	4,923,385.47	4,947,775.72	45.63	50.14
from > 1 to = 2 months	12	5,753.14	1,773.55	0.00	7,526.69	4.10	958,916.37	966,443.06	8.91	56.53
from > 2 to = 3 months	11	11,870.89	4,205.31	0.00	16,076.20	8.77	1,432,760.97	1,448,837.17	13.36	58.12
from > 3 to = 6 months	15	26,370.70	6,252.28	0.00	32,622.98	17.79	1,437,959.35	1,470,582.33	13.56	54.81
from > 6 to < 12 months	7	17,969.36	11,757.44	0.00	29,726.80	16.21	1,186,821.08	1,216,547.88	11.22	58.96
from = 12 to < 18 months	7	68,146.25	4,877.97	0.00	73,024.22	39.82	718,929.44	791,953.66	7.30	43.17
Subtotal	108	150,747.00	32,620.14	0.00	183,367.14	100.00	10,658,772.68	10,842,139.82	100.00	52.50
Total	108	150,747.00	32,620.14	0.00	183,367.14		10,658,772.68	10,842,139.82		