

Brief report

Date: 11/30/2021  
 Currency: EUR

Constitution date  
 06/19/2020

VAT Reg. no.  
 V01662717

Management Company  
 Europea de Titulización, S.G.F.T

Originator  
 Caja Rural Central

Originator  
 Cajasiete, Caja Rural

Originator  
 Caja Rural de Zamora

Servicer  
 Caja Rural de Aragón

Servicer  
 Caja Rural Central

Servicer  
 Cajasiete, Caja Rural

Servicer  
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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

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	89,157.80 322,305,447.00 89.16%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	0.0000% 02/18/2022 0.000000 Gross 0.000000 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	AA (sf)	AA AA (sf)	
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	0.0420% 02/18/2022 10.733333 Gross 8.694000 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c.	n.c. n.c.	
Total		364,805,447.00	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
				2.00	3.00	4.00	5.00	6.00	7.00		
Series A	With optional redemption *	Average life	Years	7.93	7.29	6.72	6.22	5.78	5.38	5.03	4.72
		Final Maturity	Years	10/21/2029	03/01/2029	08/06/2028	02/06/2028	08/28/2027	04/06/2027	11/28/2026	08/05/2026
	Without optional redemption *	Average life	Years	7.93	7.29	6.72	6.22	5.78	5.38	5.03	4.72
		Final Maturity	Years	10/21/2029	03/01/2029	08/06/2028	02/06/2028	08/28/2027	04/06/2027	11/28/2026	08/05/2026
Series B	With optional redemption *	Average life	Years	19.01	18.01	17.01	16.25	15.26	14.50	13.75	13.01
		Final Maturity	Years	11/15/2040	11/16/2039	11/17/2038	02/14/2038	02/17/2037	05/16/2036	08/16/2035	11/17/2034
	Without optional redemption *	Average life	Years	19.01	18.01	17.01	16.26	15.26	14.51	13.76	13.01
		Final Maturity	Years	11/18/2040	11/18/2039	11/18/2038	02/18/2038	02/18/2037	05/18/2036	08/18/2035	11/18/2034

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	88.35%	322,305,447.00	16.63%	89.48%	361,500,000.00
Series B	11.65%	42,500,000.00	4.98%	10.52%	42,500,000.00
Issue of Bonds		364,805,447.00			404,000,000.00
Reserve Fund	4.98%	18,180,000.00		4.50%	18,180,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	20,489,770.35
Servicer ppal collect not yet credited	57,386.84		
Servicer ints collect not yet credited	9,311.76		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		18,180,000.00	0.428%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		528,000.00	0.428%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
		Count	
Principal			
Principal outstanding		362,555,545.78	404,246,698.90
Average loan		88,363.53	95,184.06
Minimum		5,205.31	13,915.12
Maximum		467,462.80	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)		252	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	7.47
10.01 - 20%		1.53	16.46
20.01 - 30%		3.65	25.81
30.01 - 40%		7.55	35.58
40.01 - 50%		14.51	45.54
50.01 - 60%		19.83	55.40
60.01 - 70%		30.44	65.49
70.01 - 80%		18.06	73.69
80.01 - 90%		3.97	84.16
90.01 - 100%		0.38	91.42
Weighted average (WALTV)		58.41	61.91
Minimum		2.45	8.74
Maximum		94.93	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)	0.16%	0.22%	0.22%	0.24%	0.25%
Annual Percentage Rate (CPR)	1.95%	2.63%	2.56%	2.87%	2.99%

### 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	40.86%	40.06%
Cantabria	0.06%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	22.33%	22.34%
Catalonia	1.04%	1.14%
Extremadura	0.02%	0.03%
Galicia	0.59%	0.58%
La Rioja	1.34%	1.35%
Madrid	1.62%	1.74%
Murcia	3.21%	3.36%
Navarra	0.08%	0.07%
Valencia	8.97%	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	67	17,609.57	4,393.28	0.00	22,002.85	10.36	6,056,369.42	6,078,372.27	45.95		54.86
from > 1 to = 2 months	17	10,208.36	3,172.68	0.00	13,381.04	6.30	1,583,383.23	1,596,764.27	12.07		58.27
from > 2 to = 3 months	10	7,974.40	2,610.67	0.00	10,585.07	4.99	858,540.18	869,125.25	6.57		60.03
from > 3 to = 6 months	22	39,727.38	10,025.24	0.00	49,752.62	23.43	2,367,411.88	2,417,164.50	18.27		54.39
from > 6 to < 12 months	9	25,322.89	14,236.82	0.00	39,559.71	18.63	1,436,050.85	1,475,610.56	11.16		60.41
from = 12 to < 18 months	7	72,068.37	4,974.34	0.00	77,042.71	36.29	714,154.59	791,197.30	5.98		43.13
Subtotal	132	172,910.97	39,413.03	0.00	212,324.00	100.00	13,015,910.15	13,228,234.15	100.00		55.14
Total	132	172,910.97	39,413.03	0.00	212,324.00		13,015,910.15	13,228,234.15			