

Brief report

Date: 02/18/2022
 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

Originator
 Caja Rural de Aragón

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 Cajasiete, Caja Rural

Originator
 Caja Rural de Zamora

Lead Manager
 Banco Cooperativo Español

Originator
 Banco Cooperativo Español

Originator
 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	87,014.47 314,557,309.05 87.01%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	0.0000% 05/18/2022 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	0.0760% 05/18/2022 18.788889 Gross 15.219000 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c.	n.c. n.c.	
Total		357,057,309.05	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	3.00	4.00	5.00	6.00	7.00	8.00
Series A	With optional redemption *	Average life	7.83	7.20	6.64	6.15	5.72	5.33	4.98	4.67
		Final Maturity	12/15/2029	04/29/2029	10/09/2028	04/12/2028	11/05/2027	06/17/2027	02/10/2027	10/20/2026
		Date	08/18/2040	08/18/2039	08/18/2038	11/18/2037	02/18/2037	02/18/2036	05/18/2035	11/18/2034
	Without optional redemption *	Average life	7.83	7.20	6.64	6.15	5.72	5.33	4.98	4.67
		Final Maturity	12/15/2029	04/29/2029	10/09/2028	04/12/2028	11/05/2027	06/17/2027	02/10/2027	10/20/2026
		Date	08/18/2040	08/18/2039	08/18/2038	11/18/2037	02/18/2037	02/18/2036	05/18/2035	11/18/2034
Series B	With optional redemption *	Average life	18.75	17.76	16.76	16.00	15.24	14.25	13.74	13.00
		Final Maturity	11/15/2040	11/16/2039	11/17/2038	02/15/2038	05/13/2037	05/17/2036	11/13/2035	02/14/2035
		Date	11/18/2040	11/18/2039	11/18/2038	02/18/2038	05/18/2037	05/18/2036	11/18/2035	02/18/2035
	Without optional redemption *	Average life	21.76	21.04	20.30	19.54	18.79	18.05	17.33	16.63
		Final Maturity	11/15/2043	02/26/2043	05/31/2042	08/30/2041	11/29/2040	03/04/2040	06/14/2039	09/30/2038
		Date	11/18/2054	11/18/2054	11/18/2054	11/18/2054	11/18/2054	11/18/2054	11/18/2054	11/18/2054

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	% CE		
Series A	88.10%	314,557,309.05	16.99%	89.48%	361,500,000.00	15.02%
Series B	11.90%	42,500,000.00	5.09%	10.52%	42,500,000.00	4.50%
Issue of Bonds		357,057,309.05			404,000,000.00	
Reserve Fund	5.09%	18,180,000.00	4.50%		18,180,000.00	

Other financial operations (current)				
Assets		Balance	Interest	
		Treasury Account	19,958,799.74	0.0000%
Servicer ppal collect not yet credited	48,145.82			
Servicer ints collect not yet credited	4,758.99			
Liabilities		Available	Balance	Interest
		Subordinated Loan L/T	18,180,000.00	0.476%
Subordinated Loan S/T		0.00		
Start-up Loan L/T	492,800.00	0.476%		
Start-up Loan S/T		0.00		

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
		Count	
Principal	Principal outstanding	355,864,460.94	404,246,698.90
	Average loan	87,157.60	95,184.06
	Minimum	1,406.11	13,915.12
	Maximum	463,489.88	489,492.20
Interest rate	Weighted average (wac)	1.00%	1.36%
	Minimum	0.00%	0.00%
	Maximum	5.01%	5.23%
	Final maturity		
Weighted average (WARM) (months)	250	268	
Minimum	03/01/2022	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%	0.10	7.82	0.01	8.74
10.01 - 20%	1.61	16.29	0.94	17.00
20.01 - 30%	4.02	25.96	2.93	25.79
30.01 - 40%	7.66	35.59	5.84	35.59
40.01 - 50%	15.13	45.54	11.35	45.65
50.01 - 60%	19.98	55.46	17.62	55.06
60.01 - 70%	31.09	65.42	26.79	65.47
70.01 - 80%	16.45	73.60	26.65	74.13
80.01 - 90%	3.69	84.09	6.45	83.91
90.01 - 100%	0.27	91.10	1.43	92.96
Weighted average (WALTV)	57.80		61.91	
Minimum	0.33		8.74	
Maximum	94.22		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)	0.00%	0.18%	0.20%	0.23%	0.24%
Annual Percentage Rate (CPR)	0.00%	2.08%	2.36%	2.74%	2.90%

Geographic distribution

	Current	At constitution date
Andalucia	0.21%	0.25%
Aragon	19.35%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.12%	0.12%
Canary Islands	40.92%	40.06%
Cantabria	0.06%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	22.40%	22.34%
Catalonia	1.05%	1.14%
Extremadura	0.02%	0.03%
Galicia	0.60%	0.58%
La Rioja	1.35%	1.35%
Madrid	1.62%	1.74%
Murcia	3.17%	3.36%
Navarra	0.08%	0.07%
Valencia	8.85%	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	53	13,883.49	2,388.87	0.00	16,272.36	4.74	4,470,498.47	4,486,770.83	27.48	52.60
from > 1 to = 2 months	19	10,526.44	2,487.18	0.00	13,013.62	3.79	1,454,745.16	1,467,758.78	8.99	47.84
from > 2 to = 3 months	17	17,854.94	4,609.88	0.00	22,464.82	6.54	1,766,595.96	1,789,060.78	10.96	58.80
from > 3 to = 6 months	44	65,230.12	18,291.02	0.00	83,521.14	24.31	4,052,154.48	4,135,675.62	25.33	55.86
from > 6 to < 12 months	26	75,814.76	22,767.63	0.00	98,582.39	28.70	3,022,278.83	3,120,861.22	19.11	54.30
from = 12 to < 18 months	5	17,041.50	6,936.84	0.00	23,978.34	6.98	611,060.92	635,039.26	3.89	67.26
from = 18 to < 24 months	6	80,608.88	5,105.44	0.00	85,714.32	24.95	607,886.72	693,601.04	4.25	40.47
Subtotal	170	280,960.13	62,586.86	0.00	343,546.99	100.00	15,985,220.54	16,328,767.53	100.00	53.63
Total	170	280,960.13	62,586.86	0.00	343,546.99		15,985,220.54	16,328,767.53		

Additional information