

Brief report

Date: 05/18/2022
 Currency: EUR

Constitution date
 06/19/2020

VAT Reg. no.
 V01662717

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

Originator
 Caja Rural de Aragón

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
 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

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	85,035.09	100,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	0.0470% 08/18/2022 10.213659 Gross 8.273064 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	100,000.00	Floating 3-M Euribor+0.600% 18.Feb/May/Aug/Nov	0.1970% 08/18/2022 50.344444 Gross 40.779000 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c.	n.c. n.c.	
Total		349,901,850.35	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)						
				2.00	3.00	4.00	5.00	6.00	7.00	8.00
Series A	With optional redemption *	Average life	7.76	7.14	6.59	6.11	5.68	5.30	4.96	4.65
		Final Maturity	02/16/2030	07/05/2029	12/18/2028	06/25/2028	01/20/2028	09/03/2027	05/01/2027	01/09/2027
	Without optional redemption *	Average life	7.76	7.14	6.59	6.11	5.68	5.30	4.96	4.65
		Final Maturity	02/16/2030	07/05/2029	12/18/2028	06/25/2028	01/20/2028	09/03/2027	05/01/2027	01/09/2027
Series B	With optional redemption *	Average life	18.51	17.51	16.76	15.76	15.00	14.25	13.50	12.76
		Final Maturity	11/15/2040	11/16/2039	02/13/2039	02/16/2038	05/15/2037	08/14/2036	11/14/2035	02/16/2035
	Without optional redemption *	Average life	18.51	17.51	16.76	15.76	15.00	14.25	13.50	12.76
		Final Maturity	11/15/2040	11/16/2039	02/13/2039	02/16/2038	05/15/2037	08/14/2036	11/14/2035	02/16/2035

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	% CE	
Series A	87.85%	307,401,850.35	17.35%	89.48%	361,500,000.00
Series B	12.15%	42,500,000.00	5.20%	10.52%	42,500,000.00
Issue of Bonds		349,901,850.35			404,000,000.00
Reserve Fund	5.20%	18,180,000.00	4.50%		18,180,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	20,485,525.84
Servicer ppal collect not yet credited	242,971.18		
Servicer ints collect not yet credited	5,705.21		
Liabilities	Available	Balance	Interest
	Subordinated Loan L/T	18,180,000.00	0.597%
	Subordinated Loan S/T	0.00	
	Start-up Loan L/T	457,600.00	0.597%
	Start-up Loan S/T	0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
	Current	At constitution date	
Count	4,047	4,247	
Principal			
Principal outstanding	347,949,340.29	404,246,698.90	
Average loan	85,977.10	95,184.06	
Minimum	2,839.99	13,915.12	
Maximum	459,560.91	489,492.20	
Interest rate			
Weighted average (wac)	1.08%	1.36%	
Minimum	0.00%	0.00%	
Maximum	5.01%	5.23%	
Final maturity			
Weighted average (WARM) (months)	247	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%	0.14	7.87	0.01	8.74
10.01 - 20%	1.60	16.07	0.94	17.00
20.01 - 30%	4.32	25.78	2.93	25.79
30.01 - 40%	7.78	35.59	5.84	35.59
40.01 - 50%	15.33	45.32	11.35	45.65
50.01 - 60%	21.00	55.36	17.62	55.06
60.01 - 70%	31.26	65.29	26.79	65.47
70.01 - 80%	15.00	73.52	26.65	74.13
80.01 - 90%	3.48	84.02	6.45	83.91
90.01 - 100%	0.10	91.82	1.43	92.96
Weighted average (WALTV)	57.17		61.91	
Minimum	0.61		8.74	
Maximum	93.51		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%	0.22%	0.22%	0.25%
Annual Percentage Rate (CPR)	0.00%	2.15%	2.62%	2.59%	2.93%

Geographic distribution

	Current	At constitution date
Andalucia	0.21%	0.25%
Aragon	19.27%	19.46%
Asturias	0.05%	0.06%
Balearic Islands	0.12%	0.12%
Canary Islands	40.98%	40.06%
Cantabria	0.07%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	22.45%	22.34%
Catalonia	1.06%	1.14%
Extremadura	0.02%	0.03%
Galicia	0.60%	0.58%
La Rioja	1.35%	1.35%
Madrid	1.63%	1.74%
Murcia	3.17%	3.36%
Navarra	0.08%	0.07%
Valencia	8.82%	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	60	13,535.38	2,229.47	0.00	15,764.85	3.09	4,944,921.31	4,960,686.16	25.74	50.38
from > 1 to = 2 months	16	13,341.89	2,782.77	0.00	16,124.66	3.16	1,827,012.02	1,843,136.68	9.56	52.81
from > 2 to = 3 months	8	8,843.65	2,107.19	0.00	10,950.84	2.15	842,054.63	853,005.47	4.43	61.46
from > 3 to = 6 months	35	57,592.31	13,173.60	0.00	70,765.91	13.88	3,224,004.11	3,294,770.02	17.09	54.23
from > 6 to < 12 months	68	206,300.41	54,389.48	0.00	260,689.89	51.12	6,646,153.57	6,906,843.46	35.84	56.55
from = 12 to < 18 months	5	26,904.26	10,167.49	0.00	37,071.75	7.27	591,404.08	628,475.83	3.26	50.14
from = 18 to < 24 months	7	93,087.57	5,512.91	0.00	98,600.48	19.33	688,330.51	786,930.99	4.08	42.90
Subtotal	199	419,605.47	90,362.91	0.00	509,968.38	100.00	18,763,880.23	19,273,848.61	100.00	53.39
Total	199	419,605.47	90,362.91	0.00	509,968.38		18,763,880.23	19,273,848.61		

Additional information