

Brief report

Date: 09/30/2022
 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
 Cajasieta, Caja Rural

Originator
 Caja Rural de Zamora

Originator
 Cajasieta, Caja Rural

Originator
 Banco Cooperativo Español

Originator
 Banco Cooperativo Español

Originator
 Banco Santander

Originator
 AIAF Mercado de Renta Fija

Originator
 Iberclear

Originator
 Banco Santander

Originator
 Banco Cooperativo Español

Originator
 Entidades Cedentes

Originator
 Entidades Cedentes

Originator
 KPMG Auditores

Issued securities: Asset-Backed Bonds

Bonds Issue										
Series ISIN Code	Issue date N° 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	82,154.39 296,988,119.85 82.15%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	0.7830% 11/18/2022 164.390934 Gross 133.156657 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	0.9330% 11/18/2022 238.433333 Gross 193.131000 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.	
Total		339,488,119.85	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)						0.69	0.78
				0.17	0.25	0.34	0.42	0.51	0.60		
			% Annual equivalent CPR								
Series A	With optional redemption *	Average life	7.70	7.08	6.54	6.06	5.64	5.26	4.92	4.62	
		Final Maturity	04/26/2030	09/15/2029	03/02/2029	09/08/2028	04/06/2028	11/19/2027	07/19/2027	03/30/2027	
	Without optional redemption *	Average life	7.70	7.08	6.54	6.06	5.64	5.26	4.92	4.62	
		Final Maturity	04/26/2030	09/15/2029	03/02/2029	09/08/2028	04/06/2028	11/19/2027	07/19/2027	03/30/2027	
Series B	With optional redemption *	Average life	18.26	17.26	16.51	15.51	14.75	14.00	13.26	12.51	
		Final Maturity	11/15/2040	11/17/2039	02/14/2039	02/16/2038	05/15/2037	08/15/2036	11/16/2035	02/17/2035	
	Without optional redemption *	Average life	21.30	20.59	19.87	19.14	18.41	17.69	16.98	16.30	
		Final Maturity	11/28/2043	03/17/2043	06/26/2042	10/01/2041	01/07/2041	04/20/2040	08/07/2039	11/30/2038	

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%.

Credit enhancement and financial operations

Credit enhancement (CE)					
		Current		At issue date	
		% CE	% CE	% CE	% CE
Series A	87.48%	296,988,119.85	17.88%	89.48%	361,500,000.00 15.02%
Series B	12.52%	42,500,000.00	5.36%	10.52%	42,500,000.00 4.50%
Issue of Bonds		339,488,119.85			404,000,000.00
Reserve Fund	5.36%	18,180,000.00	4.50%		18,180,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	25,364,996.76
Servicer ppal collect not yet credited	200,738.53		
Servicer ints collect not yet credited	13,543.48		
Liabilities		Available	Balance Interest
		Subordinated Loan L/T	18,180,000.00
Subordinated Loan S/T	0.00		
Start-up Loan L/T	281,600.00	1.333%	
Start-up Loan S/T	140,800.00		

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
		Count	
Principal	Principal outstanding	333,622,394.01	404,246,698.90
	Average loan	84,035.87	95,184.06
	Minimum	26.35	13,915.12
	Maximum	454,339.20	489,492.20
Interest rate	Weighted average (wac)	1.59%	1.36%
	Minimum	0.00%	0.00%
	Maximum	5.01%	5.23%
	Final maturity		
Weighted average (WARM) (months)	243	268	
Minimum	10/01/2022	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%	0.17	7.82	0.01	8.74
10.01 - 20%	1.85	15.96	0.94	17.00
20.01 - 30%	4.54	25.66	2.93	25.79
30.01 - 40%	8.59	35.70	5.84	35.59
40.01 - 50%	16.00	45.35	11.35	45.65
50.01 - 60%	21.00	55.29	17.62	55.06
60.01 - 70%	32.43	65.13	26.79	65.47
70.01 - 80%	12.50	73.62	26.65	74.13
80.01 - 90%	2.85	83.91	6.45	83.91
90.01 - 100%	0.07	91.26	1.43	92.96
Weighted average (WALTV)	56.19		61.91	
Minimum	0.03		8.74	
Maximum	92.60		96.58	

RURAL HIPOTECARIO XIX Fondo de Titulización

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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

CA-CIB

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)	0.54%	0.56%	0.50%	0.38%	0.31%
Annual Percentage Rate (CPR)	6.26%	6.49%	5.87%	4.43%	3.68%

Geographic distribution

	Current	At constitution date
Andalucia	0.22%	0.25%
Aragon	19.22%	19.46%
Asturias	0.05%	0.06%
Balearic Islands	0.06%	0.12%
Canary Islands	41.14%	40.06%
Cantabria	0.07%	0.06%
Castilla-La Mancha	0.14%	0.13%
Castilla-Leon	22.41%	22.34%
Catalonia	1.08%	1.14%
Extremadura	0.01%	0.03%
Galicia	0.62%	0.58%
La Rioja	1.35%	1.35%
Madrid	1.61%	1.74%
Murcia	3.16%	3.36%
Navarra	0.08%	0.07%
Valencia	8.81%	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	35	9,067.57	1,601.98	0.00	10,669.55	4.60	3,025,265.34	3,035,934.89	39.62	51.05
from > 1 to = 2 months	7	3,821.49	1,526.59	0.00	5,348.08	2.30	679,985.26	685,333.34	8.94	56.87
from > 2 to = 3 months	4	4,499.80	2,079.18	0.00	6,578.98	2.83	451,283.78	457,862.76	5.98	57.75
from > 3 to = 6 months	10	14,595.12	5,147.51	0.00	19,742.63	8.51	806,698.88	826,441.51	10.79	50.84
from > 6 to < 12 months	21	48,230.04	10,088.23	0.00	58,318.27	25.12	1,506,973.29	1,565,291.56	20.43	57.33
from = 12 to < 18 months	5	2,953.04	540.58	0.00	3,493.62	1.51	308,640.34	312,133.96	4.07	42.92
from = 18 to < 24 months	1	8,136.38	2,768.49	0.00	10,904.87	4.70	77,223.11	88,127.98	1.15	20.51
from ≥ 2 years	6	110,605.04	6,453.61	0.00	117,058.65	50.43	574,406.87	691,465.52	9.02	40.34
Subtotal	89	201,908.48	30,206.17	0.00	232,114.65	100.00	7,430,476.87	7,662,591.52	100.00	50.50
Total	89	201,908.48	30,206.17	0.00	232,114.65		7,430,476.87	7,662,591.52		

Additional information