

Brief report

Date: 11/30/2022
 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
 Banco Cooperativo Español

Originator
 Banco Santander

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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	79,352.22	100,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	2.2530% 02/20/2023 466.815885 Gross 378.120867 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	2.4030% 02/20/2023 627.450000 Gross 508.234500 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c.	n.c. n.c.	
Total		329,358,275.30	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)						Final Maturity	Date							
				2.00	3.00	4.00	5.00	6.00	7.00			8.00	9.00					
Series A	With optional redemption *	Average life	7.69	7.07	6.53	6.04	5.61	5.23	4.89	4.58	07/26/2030	12/12/2029	05/27/2029	12/01/2028	06/27/2028	02/09/2028	10/07/2027	06/18/2027
		Final Maturity	17.76	17.01	16.01	15.26	14.51	13.51	13.01	12.26	08/18/2040	11/18/2039	11/18/2038	02/18/2038	05/18/2037	05/18/2036	11/18/2035	02/18/2035
Series B	With optional redemption *	Average life	7.69	7.07	6.53	6.04	5.61	5.23	4.89	4.58	07/26/2030	12/12/2029	05/27/2029	12/01/2028	06/27/2028	02/09/2028	10/07/2027	06/18/2027
		Final Maturity	17.76	17.01	16.01	15.26	14.51	13.51	13.01	12.26	08/18/2040	11/18/2039	11/18/2038	02/18/2038	05/18/2037	05/18/2036	11/18/2035	02/18/2035

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
Series A	87.10%	286,858,275.30	18.42%	89.48%	361,500,000.00
Series B	12.90%	42,500,000.00	5.52%	10.52%	42,500,000.00
Issue of Bonds		329,358,275.30			404,000,000.00
Reserve Fund	5.52%	18,180,000.00	4.50%		18,180,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	22,651,581.16
Servicer ppal collect not yet credited	191,993.80		
Servicer ints collect not yet credited	14,826.43		
Liabilities		Available	Balance
			Interest
Subordinated Loan L/T	18,180,000.00	2.803%	
Subordinated Loan S/T	0.00		
Start-up Loan L/T	387,200.00	2.803%	
Start-up Loan S/T	0.00		

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
		Count	
Principal	Principal outstanding	325,207,013.12	404,246,698.90
	Average loan	82,897.53	95,184.06
	Minimum	767.79	13,915.12
	Maximum	452,212.46	489,492.20
Interest rate	Weighted average (wac)	2.15%	1.36%
	Minimum	0.00%	0.00%
	Maximum	5.73%	5.23%
Final maturity	Weighted average (WARM) (months)	241	268
	Minimum	12/05/2022	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%	0.22	7.90	0.01	8.74
10.01 - 20%	1.82	15.89	0.94	17.00
20.01 - 30%	4.84	25.56	2.93	25.79
30.01 - 40%	9.02	35.73	5.84	35.59
40.01 - 50%	16.16	45.32	11.35	45.65
50.01 - 60%	20.91	55.24	17.62	55.06
60.01 - 70%	32.54	65.02	26.79	65.47
70.01 - 80%	11.68	73.62	26.65	74.13
80.01 - 90%	2.76	83.75	6.45	83.91
90.01 - 100%	0.03	92.21	1.43	92.96
Weighted average (WALTV)	55.75		61.91	
Minimum	0.27		8.74	
Maximum	92.21		96.58	

RURAL HIPOTECARIO XIX Fondo de Titulización

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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)	0.86%	0.76%	0.65%	0.48%	0.35%
Annual Percentage Rate (CPR)	9.82%	8.72%	7.56%	5.67%	4.12%

Geographic distribution

	Current	At constitution date
Andalucia	0.22%	0.25%
Aragon	19.29%	19.46%
Asturias	0.05%	0.06%
Balearic Islands	0.05%	0.12%
Canary Islands	41.26%	40.06%
Cantabria	0.07%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	22.29%	22.34%
Catalonia	1.09%	1.14%
Extremadura	0.01%	0.03%
Galicia	0.63%	0.58%
La Rioja	1.35%	1.35%
Madrid	1.51%	1.74%
Murcia	3.17%	3.36%
Navarra	0.08%	0.07%
Valencia	8.79%	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	38	8,041.98	2,300.57	0.00	10,342.55	12.61	3,094,193.79	3,104,536.34	50.06		49.02
from > 1 to = 2 months	7	3,884.31	838.37	0.00	4,722.68	5.76	611,834.26	616,556.94	9.94		53.62
from > 2 to = 3 months	7	7,274.71	2,858.38	0.00	10,133.09	12.36	772,748.40	782,881.49	12.62		63.62
from > 3 to = 6 months	6	11,393.77	3,854.62	0.00	15,248.39	18.59	536,118.45	551,366.84	8.89		55.62
from > 6 to < 12 months	6	19,848.76	7,324.30	0.00	27,173.06	33.14	546,103.83	573,276.89	9.24		54.16
from = 12 to < 18 months	7	1,692.24	554.76	0.00	2,247.00	2.74	482,095.86	484,342.86	7.81		41.19
from = 18 to < 24 months	1	8,941.48	3,198.79	0.00	12,140.27	14.80	76,418.01	88,558.28	1.43		20.61
Subtotal	72	61,077.25	20,929.79	0.00	82,007.04	100.00	6,119,512.60	6,201,519.64	100.00		50.14
Total	72	61,077.25	20,929.79	0.00	82,007.04		6,119,512.60	6,201,519.64			

Additional information