

Brief report

Date: 02/28/2023
 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

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CA-CIB
 Banco Cooperativo Español

Servicer Credit Support Provider
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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	75,884.38 274,322,033.70 75.88%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	3.1530% 05/18/2023 578.220005 Gross 468.358204 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	3.3030% 05/18/2023 798.225000 Gross 646.562250 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.	
Total		316,822,033.70	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)						
				0,17	0,25	0,34	0,42	0,51	0,60	0,69
Series A	Final Maturity	Years	7.78	7.15	6.59	6.09	5.65	5.26	4.91	4.60
		Date	11/30/2030	04/12/2030	09/19/2029	03/22/2029	10/13/2028	05/24/2028	01/17/2028	09/26/2027
	Final Maturity	Years	17.76	17.01	16.01	15.25	14.25	13.50	12.75	12.25
		Date	11/18/2040	02/18/2040	02/18/2039	05/18/2038	05/18/2037	08/18/2036	11/18/2035	05/18/2035
Series B	Final Maturity	Years	7.78	7.15	6.59	6.09	5.65	5.26	4.91	4.60
		Date	11/30/2030	04/12/2030	09/19/2029	03/22/2029	10/13/2028	05/24/2028	01/17/2028	09/26/2027
	Final Maturity	Years	17.76	17.01	16.01	15.25	14.25	13.50	12.75	12.25
		Date	11/18/2040	02/18/2040	02/18/2039	05/18/2038	05/18/2037	08/18/2036	11/18/2035	05/18/2035
Series B	Final Maturity	Years	18.00	17.24	16.24	15.49	14.50	13.75	13.00	12.49
		Date	02/16/2041	05/14/2040	05/15/2039	08/14/2038	08/17/2037	11/17/2036	02/17/2036	08/14/2035
	Final Maturity	Years	18.01	17.25	16.25	15.50	14.50	13.75	13.00	12.50
		Date	02/18/2041	05/18/2040	05/18/2039	08/18/2038	08/18/2037	11/18/2036	02/18/2036	08/18/2035
Series B	Final Maturity	Years	21.00	20.33	19.62	18.91	18.19	17.49	16.79	16.11
		Date	02/16/2044	06/14/2043	09/30/2042	01/13/2042	04/26/2041	08/11/2040	12/01/2039	03/29/2039
	Final Maturity	Years	31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76
		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
Series A	86.59%	274,322,033.70	19.06%	89.48%	361,500,000.00
Series B	13.41%	42,500,000.00	5.65%	10.52%	42,500,000.00
Issue of Bonds		316,822,033.70			404,000,000.00
Reserve Fund	5.65%	17,907,453.47	4.50%		18,180,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	22,878,552.73
Servicer ppal collect not yet credited	577,012.40		
Servicer ints collect not yet credited	43,623.61		
Liabilities	Available	Balance	Interest
	Subordinated Loan L/T	18,180,000.00	3.703%
	Subordinated Loan S/T	0.00	
	Start-up Loan L/T	352,000.00	3.703%
	Start-up Loan S/T	0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
		Count	3,846
Principal	Principal outstanding	312,229,826.39	404,246,698.90
	Average loan	81,183.00	95,184.06
	Minimum	286.41	13,915.12
	Maximum	449,002.78	489,492.20
Interest rate	Weighted average (wac)	3.03%	1.36%
	Minimum	0.00%	0.00%
	Maximum	8.33%	5.23%
	Final maturity		
Weighted average (WARM) (months)	238	268	
Minimum	03/05/2023	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%	0.23	7.26	0.01	8.74
10.01 - 20%	1.98	15.72	0.94	17.00
20.01 - 30%	5.12	25.60	2.93	25.79
30.01 - 40%	9.23	35.58	5.84	35.59
40.01 - 50%	16.34	45.21	11.35	45.65
50.01 - 60%	21.78	55.28	17.62	55.06
60.01 - 70%	31.84	64.95	26.79	65.47
70.01 - 80%	11.00	73.64	26.65	74.13
80.01 - 90%	2.44	83.52	6.45	83.91
90.01 - 100%	0.03	91.64	1.43	92.96
Weighted average (WALTV)	55.20		61.91	
Minimum	0.21		8.74	
Maximum	91.64		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)	1.07%	0.97%	0.86%	0.66%	0.41%
Annual Percentage Rate (CPR)	12.11%	11.02%	9.88%	7.66%	4.77%

Geographic distribution

	Current	At constitution date
Andalucia	0.22%	0.25%
Aragon	19.10%	19.46%
Asturias	0.05%	0.06%
Balearic Islands	0.05%	0.12%
Canary Islands	41.81%	40.06%
Cantabria	0.07%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	22.25%	22.34%
Catalonia	0.99%	1.14%
Extremadura	0.01%	0.03%
Galicia	0.64%	0.58%
La Rioja	1.35%	1.35%
Madrid	1.46%	1.74%
Murcia	2.99%	3.36%
Navarra	0.08%	0.07%
Valencia	8.80%	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	51	14,137.66	5,404.20	0.00	19,541.86	17.02	4,586,454.66	4,605,996.52	57.98	47.93
from > 1 to = 2 months	11	5,009.37	4,519.79	0.00	9,529.16	8.30	982,495.47	992,024.63	12.49	57.15
from > 2 to = 3 months	5	3,218.67	1,693.96	0.00	4,912.63	4.28	382,078.41	386,991.04	4.87	66.78
from > 3 to = 6 months	7	8,216.24	5,377.84	0.00	13,594.08	11.84	490,715.05	504,309.13	6.35	51.41
from > 6 to < 12 months	7	30,306.26	12,511.04	0.00	42,817.30	37.28	713,119.46	755,936.76	9.52	55.03
from = 12 to < 18 months	4	5,624.98	3,497.65	0.00	9,122.63	7.94	324,531.10	333,653.73	4.20	53.22
from = 18 to < 24 months	5	11,191.97	4,138.75	0.00	15,330.72	13.35	349,195.91	364,526.63	4.59	33.88
Subtotal	90	77,705.15	37,143.23	0.00	114,848.38	100.00	7,828,590.06	7,943,438.44	100.00	49.70
Total	90	77,705.15	37,143.23	0.00	114,848.38		7,828,590.06	7,943,438.44		

Additional information