

Brief report

Date: 04/30/2023
 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	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	0,78
Series A				2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00
				7.78	7.15	6.59	6.09	5.65	5.26	4.91	4.60
				11/30/2030	04/12/2030	09/19/2029	03/22/2029	10/13/2028	05/24/2028	01/17/2028	09/26/2027
				17.76	17.01	16.01	15.25	14.25	13.50	12.75	12.25
				11/18/2040	02/18/2040	02/18/2039	05/18/2038	05/18/2037	08/18/2036	11/18/2035	05/18/2035
				7.78	7.15	6.59	6.09	5.65	5.26	4.91	4.60
				11/30/2030	04/12/2030	09/19/2029	03/22/2029	10/13/2028	05/24/2028	01/17/2028	09/26/2027
				17.76	17.01	16.01	15.25	14.25	13.50	12.75	12.25
				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				18.00	17.24	16.24	15.49	14.50	13.75	13.00	12.49
				02/16/2041	05/14/2040	05/15/2039	08/14/2038	08/17/2037	11/17/2036	02/17/2036	08/14/2035
				18.01	17.25	16.25	15.50	14.50	13.75	13.00	12.50
				02/18/2041	05/18/2040	05/18/2039	08/18/2038	08/18/2037	11/18/2036	02/18/2036	08/18/2035
				21.00	20.33	19.62	18.91	18.19	17.49	16.79	16.11
				02/16/2044	06/14/2043	09/30/2042	01/13/2042	04/26/2041	08/11/2040	12/01/2039	03/29/2039
				31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76
				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%.

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

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		34,199,749.02	0.000%
Servicer ppal collect not yet credited		97,279.97	
Servicer ints collect not yet credited		47,962.16	
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		3,778		4,247	
Principal					
Principal outstanding		302,971,995.83		404,246,698.90	
Average loan		80,193.75		95,184.06	
Minimum		458.23		13,915.12	
Maximum		447,140.99		489,492.20	
Interest rate					
Weighted average (wac)		3.68%		1.36%	
Minimum		0.00%		0.00%	
Maximum		8.33%		5.23%	
Final maturity					
Weighted average (WARM) (months)		236		268	
Minimum		06/08/2023		12/05/2022	
Maximum		09/05/2054		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%	0.28	7.14	0.01	8.74
10.01 - 20%	2.03	15.65	0.94	17.00
20.01 - 30%	5.27	25.49	2.93	25.79
30.01 - 40%	9.60	35.51	5.84	35.59
40.01 - 50%	16.58	45.17	11.35	45.65
50.01 - 60%	22.35	55.31	17.62	55.06
60.01 - 70%	31.08	64.89	26.79	65.47
70.01 - 80%	10.69	73.71	26.65	74.13
80.01 - 90%	2.09	83.62	6.45	83.91
90.01 - 100%	0.03	91.25	1.43	92.96
Weighted average (WALTV)	54.77		61.91	
Minimum	0.14		8.74	
Maximum	91.25		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)	0.98%	1.11%	1.00%	0.80%	0.45%
Annual Percentage Rate (CPR)	11.19%	12.51%	11.40%	9.23%	5.24%

Geographic distribution

	Current	At constitution date
Andalucia	0.22%	0.25%
Aragon	19.20%	19.46%
Asturias	0.05%	0.06%
Balearic Islands	0.05%	0.12%
Canary Islands	41.92%	40.06%
Cantabria	0.07%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	22.11%	22.34%
Catalonia	1.00%	1.14%
Extremadura	0.01%	0.03%
Galicia	0.59%	0.58%
La Rioja	1.31%	1.35%
Madrid	1.48%	1.74%
Murcia	3.01%	3.36%
Navarra	0.08%	0.07%
Valencia	8.75%	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	13,049.92	7,240.82	0.00	20,290.74	13.72	4,885,553.60	4,905,844.34	52.65	53.59	
from > 1 to = 2 months	12	7,176.54	4,977.30	0.00	12,153.84	8.22	1,008,413.49	1,020,567.33	10.95	43.12	
from > 2 to = 3 months	12	9,084.35	4,543.64	0.00	13,627.99	9.22	902,160.90	915,788.89	9.83	58.22	
from > 3 to = 6 months	8	10,765.38	8,382.70	0.00	19,148.08	12.95	806,660.48	825,808.56	8.86	62.83	
from > 6 to < 12 months	7	16,791.18	12,798.19	0.00	29,589.37	20.01	610,093.06	639,682.43	6.87	56.00	
from = 12 to < 18 months	5	24,313.28	11,405.10	0.00	35,718.38	24.16	452,429.29	488,147.67	5.24	54.64	
from = 18 to < 24 months	5	1,486.80	372.68	0.00	1,859.48	1.26	429,925.07	431,784.55	4.63	47.50	
from ≥ 2 years	1	10,809.41	4,662.75	0.00	15,472.16	10.46	74,550.08	90,022.24	0.97	20.95	
Market	Subtotal	103	93,476.86	54,383.18	0.00	147,860.04	100.00	9,169,785.97	9,317,646.01	100.00	52.39
Total	103	93,476.86	54,383.18	0.00	147,860.04			9,169,785.97	9,317,646.01		