

Brief report

Date: 05/31/2023  
 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  
 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

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	71,936.02 260,048,712.30 71.94%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	3.8320% 08/18/2023 704.461451 Gross 570.613775 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 42,500,000.00 100.00%	100,000.00 42,500,000.00	Floating 3-M Euribor+0.600% 18.Feb/May/Aug/Nov	3.9820% 08/18/2023 1,017.622222 Gross 824.274000 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c.	n.c. n.c.
Total		302,548,712.30	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		
Series A	With optional redemption *	Average life	Years	7.87	7.22	6.65	6.14	5.69	5.29	4.94	4.62
		Final Maturity	Years	03/29/2031	08/04/2030	01/06/2030	07/06/2029	01/23/2029	08/30/2028	04/23/2028	12/29/2027
Series A	Without optional redemption *	Average life	Years	7.87	7.22	6.65	6.14	5.69	5.29	4.94	4.62
		Final Maturity	Years	03/29/2031	08/04/2030	01/06/2030	07/06/2029	01/23/2029	08/30/2028	04/23/2028	12/29/2027
Series B	With optional redemption *	Average life	Years	18.01	17.01	16.25	15.26	14.51	13.76	13.01	12.26
		Final Maturity	Years	05/15/2041	05/16/2040	08/14/2039	08/16/2038	11/15/2037	02/15/2037	05/15/2036	08/17/2035
Series B	Without optional redemption *	Average life	Years	20.91	20.24	19.54	18.84	18.12	17.42	16.72	16.05
		Final Maturity	Years	04/08/2044	08/08/2043	11/27/2042	03/14/2042	06/26/2041	10/11/2040	02/01/2040	05/31/2039

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	85.95%	260,048,712.30	19.98%	89.48%	361,500,000.00
Series B	14.05%	42,500,000.00	5.93%	10.52%	42,500,000.00
Issue of Bonds		302,548,712.30			404,000,000.00
Reserve Fund	5.93%	17,944,680.51	4.50%		18,180,000.00

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		24,199,722.27	0.000%
Servicer ppal collect not yet credited		194,427.77	
Servicer ints collect not yet credited		13,563.42	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		18,180,000.00	4.382%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		316,800.00	4.382%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		3,746	4,247
Principal			
Principal outstanding		297,400,251.02	404,246,698.90
Average loan		79,391.42	95,184.06
Minimum		233.81	13,915.12
Maximum		446,350.91	489,492.20
Interest rate			
Weighted average (wac)		3.96%	1.36%
Minimum		0.00%	0.00%
Maximum		8.33%	5.23%
Final maturity			
Weighted average (WARM) (months)		235	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	% LTV
0.01 - 10%	0.34	7.18	0.01
10.01 - 20%	2.10	15.90	0.94
20.01 - 30%	5.30	25.55	2.93
30.01 - 40%	9.80	35.48	5.84
40.01 - 50%	16.58	45.20	11.35
50.01 - 60%	22.51	55.28	17.62
60.01 - 70%	30.71	64.86	26.79
70.01 - 80%	10.55	73.64	26.65
80.01 - 90%	2.09	83.50	6.45
90.01 - 100%	0.04	91.05	1.43
Weighted average (WALTV)	54.58		61.91
Minimum	0.07		8.74
Maximum	91.05		96.58

# RURAL HIPOTECARIO XIX Fondo de Titulización

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### CA-CIB

Up to 1 month 44

Banco Cooperativo Español 17

from > 1 to = 2 months 7

from > 2 to = 3 months 15

from > 3 to = 6 months 8

from > 6 to < 12 months 3

from = 12 to < 18 months 1

from ≥ 2 years 95

### Market

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KPMG Auditores

### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.49%	1.25%	1.11%	0.88%	0.48%
Annual Percentage Rate (CPR)	16.48%	13.98%	12.53%	10.08%	5.57%

### Geographic distribution

	Current	At constitution date
Andalucia	0.23%	0.25%
Aragon	19.04%	19.46%
Asturias	0.05%	0.06%
Balearic Islands	0.05%	0.12%
Canary Islands	41.98%	40.06%
Cantabria	0.07%	0.06%
Castilla-La Mancha	0.14%	0.13%
Castilla-Leon	22.24%	22.34%
Catalonia	1.00%	1.14%
Extremadura	0.01%	0.03%
Galicia	0.60%	0.58%
La Rioja	1.33%	1.35%
Madrid	1.41%	1.74%
Murcia	3.00%	3.36%
Navarra	0.08%	0.07%
Valencia	8.76%	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	44	11,177.77	6,071.44	0.00	17,249.21	10.72	4,047,144.49	4,064,393.70	46.60	52.82
from > 1 to = 2 months	17	10,948.73	9,015.26	0.00	19,963.99	12.40	1,646,517.96	1,666,481.95	19.11	46.53
from > 2 to = 3 months	7	4,486.96	3,940.36	0.00	8,427.32	5.24	511,373.16	519,800.48	5.96	48.87
from > 3 to = 6 months	15	18,567.50	12,605.66	0.00	31,173.16	19.37	1,329,635.11	1,360,808.27	15.60	62.48
from > 6 to < 12 months	8	19,943.67	15,754.50	0.00	35,698.17	22.18	589,224.88	624,923.05	7.17	49.67
from = 12 to < 18 months	3	21,720.05	10,570.18	0.00	32,290.23	20.06	362,578.12	394,868.35	4.53	63.55
from ≥ 2 years	1	11,165.43	5,005.56	0.00	16,170.99	10.05	74,194.06	90,365.05	1.04	21.03
Subtotal	95	98,010.11	62,962.96	0.00	160,973.07	100.00	8,560,667.78	8,721,640.85	100.00	51.83
Total	95	98,010.11	62,962.96	0.00	160,973.07		8,560,667.78	8,721,640.85		

### Additional information