

Brief report

Date: 06/30/2023
 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

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 Cajasieta, Caja Rural

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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	With optional redemption *	Average life	Years	% Monthly CPR (SMM)						Final Maturity	Date
				0,17	0,25	0,34	0,42	0,51	0,60		
				% Annual equivalent CPR							
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
	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
	Without optional redemption *	Average life	Years	18.01	17.01	16.26	15.26	14.52	13.77	13.01	12.26
		Final Maturity	Years	05/18/2041	05/18/2040	08/18/2039	08/18/2038	11/18/2037	02/18/2037	05/18/2036	08/18/2035

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	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	30,535,335.03
Servicer ppal collect not yet credited	355,066.03		
Servicer ints collect not yet credited	29,845.26		
Liabilities		Available Balance Interest	
		Subordinated Loan L/T	18,180,000.00
Subordinated Loan S/T	0.00		
Start-up Loan L/T	176,000.00	4.382%	
Start-up Loan S/T	140,800.00		

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
		Count	
Principal	Principal outstanding	291,798,984.47	404,246,698.90
	Average loan	78,694.44	95,184.06
	Minimum	367.95	13,915.12
	Maximum	445,557.39	489,492.20
Interest rate	Weighted average (wac)	4.26%	1.36%
	Minimum	0.00%	0.00%
	Maximum	8.33%	5.23%
	Final maturity		
Weighted average (WARM) (months)	234	268	
Minimum	07/10/2023	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%	0.33	7.21	0.01	8.74
10.01 - 20%	2.18	15.89	0.94	17.00
20.01 - 30%	5.49	25.54	2.93	25.79
30.01 - 40%	10.01	35.48	5.84	35.59
40.01 - 50%	16.84	45.22	11.35	45.65
50.01 - 60%	22.42	55.25	17.62	55.06
60.01 - 70%	30.53	64.79	26.79	65.47
70.01 - 80%	10.17	73.63	26.65	74.13
80.01 - 90%	2.00	83.48	6.45	83.91
90.01 - 100%	0.04	90.86	1.43	92.96
Weighted average (WALTV)	54.29		61.91	
Minimum	0.14		8.74	
Maximum	90.86		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)	1.63%	1.37%	1.21%	0.97%	0.51%
Annual Percentage Rate (CPR)	17.89%	15.23%	13.58%	11.09%	5.93%

Geographic distribution

	Current	At constitution date
Andalucia	0.23%	0.25%
Aragon	19.13%	19.46%
Asturias	0.05%	0.06%
Balearic Islands	0.05%	0.12%
Canary Islands	41.88%	40.06%
Cantabria	0.07%	0.06%
Castilla-La Mancha	0.14%	0.13%
Castilla-Leon	22.14%	22.34%
Catalonia	1.01%	1.14%
Extremadura	0.01%	0.03%
Galicia	0.61%	0.58%
La Rioja	1.35%	1.35%
Madrid	1.43%	1.74%
Murcia	2.98%	3.36%
Navarra	0.08%	0.07%
Valencia	8.83%	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	38	9,706.30	6,494.15	0.00	16,200.45	8.97	3,369,200.75	3,385,401.20	39.35	48.72
from > 1 to = 2 months	14	7,432.73	8,354.18	0.00	15,786.91	8.74	1,404,724.89	1,420,511.80	16.51	52.81
from > 2 to = 3 months	10	9,209.75	9,211.97	0.00	18,421.72	10.20	1,050,345.73	1,068,767.45	12.42	51.44
from > 3 to = 6 months	15	20,306.23	17,265.47	0.00	37,571.70	20.80	1,413,171.16	1,450,742.86	16.86	61.78
from > 6 to < 12 months	9	15,869.36	17,647.03	0.00	33,516.39	18.56	703,186.37	736,702.76	8.56	56.27
from = 12 to < 18 months	4	29,211.64	13,041.25	0.00	42,252.89	23.39	409,205.73	451,458.62	5.25	56.15
from ≥ 2 years	1	11,523.09	5,346.73	0.00	16,869.82	9.34	73,836.40	90,706.22	1.05	21.11
Subtotal	91	103,259.10	77,360.78	0.00	180,619.88	100.00	8,423,671.03	8,604,290.91	100.00	51.81
Total	91	103,259.10	77,360.78	0.00	180,619.88		8,423,671.03	8,604,290.91		