

Brief report

Date: 07/31/2023
 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
 Cajasieta, Caja Rural

Originator
 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 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	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 (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	3.9820% 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. 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)						0.69	0.78
				0.17	0.25	0.34	0.42	0.51	0.60		
			% Annual equivalent CPR	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00
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
	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	37,227,261.81
Servicer ppal collect not yet credited	292,618.94		
Servicer ints collect not yet credited	43,735.39		
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	
Principal	Principal outstanding	286,113,263.30	404,246,698.90
	Average loan	78,023.80	95,184.06
	Minimum	75.81	13,915.12
	Maximum	444,627.53	489,492.20
Interest rate	Weighted average (wac)	4.48%	1.36%
	Minimum	0.00%	0.00%
	Maximum	8.33%	5.23%
Final maturity	Weighted average (WARM) (months)	233	268
	Minimum	08/01/2023	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%	0.37	7.46	0.01	8.74
10.01 - 20%	2.17	15.95	0.94	17.00
20.01 - 30%	5.55	25.47	2.93	25.79
30.01 - 40%	10.15	35.43	5.84	35.59
40.01 - 50%	16.97	45.15	11.35	45.65
50.01 - 60%	22.74	55.19	17.62	55.06
60.01 - 70%	30.16	64.75	26.79	65.47
70.01 - 80%	9.81	73.62	26.65	74.13
80.01 - 90%	2.03	83.32	6.45	83.91
90.01 - 100%	0.04	90.66	1.43	92.96
Weighted average (WALTV)	54.08		61.91	
Minimum	0.03		8.74	
Maximum	90.66		96.58	

RURAL HIPOTECARIO XIX Fondo de Titulización

Brief report

Date: 07/31/2023

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

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.52%	1.55%	1.33%	1.05%	0.53%
Annual Percentage Rate (CPR)	16.78%	17.05%	14.81%	11.90%	6.23%

Geographic distribution

	Current	At constitution date
Andalucia	0.23%	0.25%
Aragon	19.27%	19.46%
Asturias	0.05%	0.06%
Balearic Islands	0.05%	0.12%
Canary Islands	41.79%	40.06%
Cantabria	0.08%	0.06%
Castilla-La Mancha	0.14%	0.13%
Castilla-Leon	22.12%	22.34%
Catalonia	1.02%	1.14%
Extremadura	0.01%	0.03%
Galicia	0.62%	0.58%
La Rioja	1.35%	1.35%
Madrid	1.38%	1.74%
Murcia	2.99%	3.36%
Navarra	0.09%	0.07%
Valencia	8.81%	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	107	24,414.73	26,455.71	0.00	50,870.44	21.02	8,723,698.44	8,774,568.88	60.61	52.61
from > 1 to = 2 months	16	10,359.05	9,468.21	0.00	19,827.26	8.19	1,551,444.52	1,571,271.78	10.85	48.32
from > 2 to = 3 months	9	5,345.05	10,459.79	0.00	15,804.84	6.53	890,933.96	906,738.80	6.26	64.31
from > 3 to = 6 months	15	22,133.87	16,763.98	0.00	38,897.85	16.07	1,445,735.23	1,484,633.08	10.25	52.18
from > 6 to < 12 months	11	21,169.54	27,890.89	0.00	49,060.43	20.27	1,069,949.93	1,119,010.36	7.73	59.51
from = 12 to < 18 months	4	28,835.37	14,563.73	0.00	43,399.10	17.93	404,537.06	447,936.16	3.09	55.75
from = 18 to < 24 months	1	3,335.31	3,242.08	0.00	6,577.39	2.72	76,333.95	82,911.34	0.57	89.91
from ≥ 2 years	1	11,882.40	5,686.25	0.00	17,568.65	7.26	73,477.09	91,045.74	0.63	21.19
Subtotal	164	127,475.32	114,530.64	0.00	242,005.96	100.00	14,236,110.18	14,478,116.14	100.00	52.86
Total	164	127,475.32	114,530.64	0.00	242,005.96		14,236,110.18	14,478,116.14		