

Brief report

Date: 09/30/2023
 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
 Cajasiete, Caja Rural

Originator
 Caja Rural de Zamora

Originator
 Banco Cooperativo Español

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Bond Paying Agent
 Societé Générale

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Societé Générale

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	67.379.18 243,575,735.70 67.38%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	4.2480% 11/20/2023 747.369865 Gross 605.369591 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	4.3980% 11/20/2023 1,148.366667 Gross 930.177000 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c.	n.c. n.c.	
Total		286,075,735.70	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)							Final Maturity
				2.00	3.00	4.00	5.00	6.00	7.00	8.00	
Series A	With optional redemption *	Average life	7.88	7.22	6.64	6.13	5.68	5.28	4.92	4.60	
		Final Maturity	07/02/2031	11/04/2030	04/07/2030	10/02/2029	04/20/2029	11/25/2028	07/17/2028	03/23/2028	
	Without optional redemption *	Average life	7.88	7.22	6.64	6.13	5.68	5.28	4.92	4.60	
		Final Maturity	07/02/2031	11/04/2030	04/07/2030	10/02/2029	04/20/2029	11/25/2028	07/17/2028	03/23/2028	
Series B	With optional redemption *	Average life	17.76	16.76	16.00	15.01	14.26	13.51	12.76	12.25	
		Final Maturity	05/15/2041	05/17/2040	08/15/2039	08/17/2038	11/16/2037	02/16/2037	05/16/2036	11/13/2035	
	Without optional redemption *	Average life	20.70	20.04	19.35	18.64	17.94	17.23	16.54	15.87	
		Final Maturity	04/25/2044	08/27/2043	12/18/2042	04/06/2042	07/20/2041	11/06/2040	02/28/2040	06/28/2039	

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	85.14%	243,575,735.70	21.21%	89.48%	361,500,000.00
Series B	14.86%	42,500,000.00	6.35%	10.52%	42,500,000.00
Issue of Bonds		286,075,735.70			404,000,000.00
Reserve Fund	6.35%	18,180,000.00	4.50%		18,180,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	29,273,744.29
Servicer ppal collect not yet credited	85,150.33		
Servicer ints collect not yet credited	46,496.80		
Liabilities		Available	Balance
			Interest
Subordinated Loan L/T	18,180,000.00	4.798%	
Subordinated Loan S/T	0.00		
Start-up Loan L/T	140,800.00	4.798%	
Start-up Loan S/T	140,800.00		

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
		Count	
Principal	Principal outstanding	277,126,900.83	404,246,698.90
	Average loan	77,194.12	95,184.06
	Minimum	231.27	13,915.12
	Maximum	442,758.23	489,492.20
Interest rate	Weighted average (wac)	4.86%	1.36%
	Minimum	0.00%	0.00%
	Maximum	8.33%	5.23%
Final maturity	Weighted average (WARM) (months)	230	268
	Minimum	11/05/2023	12/05/2022
	Maximum	04/05/2054	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%	0.35	7.17	0.01	8.74
10.01 - 20%	2.36	15.90	0.94	17.00
20.01 - 30%	5.60	25.51	2.93	25.79
30.01 - 40%	10.49	35.44	5.84	35.59
40.01 - 50%	17.23	45.15	11.35	45.65
50.01 - 60%	23.24	55.23	17.62	55.06
60.01 - 70%	29.42	64.74	26.79	65.47
70.01 - 80%	9.33	73.61	26.65	74.13
80.01 - 90%	1.93	83.16	6.45	83.91
90.01 - 100%	0.04	90.34	1.43	92.96
Weighted average (WALTV)	53.72		61.91	
Minimum	0.09		8.74	
Maximum	90.34		96.58	

RURAL HIPOTECARIO XIX Fondo de Titulización

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CA-CIB
Banco Cooperativo Español

Servicer Credit Support Provider
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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.32%	1.34%	1.36%	1.17%	0.57%
Annual Percentage Rate (CPR)	14.76%	14.97%	15.10%	13.18%	6.64%

Geographic distribution

	Current	At constitution date
Andalucia	0.22%	0.25%
Aragon	19.37%	19.46%
Asturias	0.05%	0.06%
Balearic Islands	0.06%	0.12%
Canary Islands	41.56%	40.06%
Cantabria	0.08%	0.06%
Castilla-La Mancha	0.14%	0.13%
Castilla-Leon	22.07%	22.34%
Catalonia	1.04%	1.14%
Extremadura	0.01%	0.03%
Galicia	0.63%	0.58%
La Rioja	1.37%	1.35%
Madrid	1.40%	1.74%
Murcia	3.01%	3.36%
Navarra	0.09%	0.07%
Valencia	8.90%	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	62	15,744.50	13,724.77	0.00	29,469.27	11.30	5,079,507.50	5,108,976.77	41.62	48.56
from > 1 to = 2 months	22	9,657.97	14,735.15	0.00	24,393.12	9.35	2,097,616.79	2,122,009.91	17.29	55.31
from > 2 to = 3 months	10	7,508.14	6,476.45	0.00	13,984.59	5.36	656,967.22	670,951.81	5.47	43.39
from > 3 to = 6 months	19	26,236.26	36,632.99	0.00	62,869.25	24.11	2,029,702.39	2,092,571.64	17.05	54.90
from > 6 to < 12 months	20	40,465.14	48,210.28	0.00	88,675.42	34.01	1,828,490.84	1,917,166.26	15.62	60.96
from = 12 to < 18 months	4	28,335.52	13,039.95	0.00	41,375.47	15.87	321,326.55	362,702.02	2.95	47.04
Subtotal	137	127,947.53	132,819.59	0.00	260,767.12	100.00	12,013,611.29	12,274,378.41	100.00	51.94
Total	137	127,947.53	132,819.59	0.00	260,767.12		12,013,611.29	12,274,378.41		