

Brief report

Date: 10/31/2023
 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

Originator
 Banco Cooperativo Español

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Originator
 CA-CIB

Originator
 Banco Cooperativo Español

Originator
 Societé Générale

Originator
 Societé Générale

Originator
 AIAF Mercado de Renta Fija

Originator
 Iberclear

Originator
 Societé Générale

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 Banco Cooperativo Español

Originator
 Entidades Cedentes

Originator
 Entidades Cedentes

Originator
 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	100,000.00	243,575,735.70	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 (sf)
Series B ES0305491013	06/23/2020 425	100,000.00	100,000.00	42,500,000.00	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 A	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
				% Annual equivalent CPR							
				2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00
				7.88	7.22	6.64	6.13	5.68	5.28	4.92	4.60
				07/02/2031	11/04/2030	04/07/2030	10/02/2029	04/20/2029	11/25/2028	07/17/2028	03/23/2028
				17.52	16.52	15.76	14.76	14.01	13.26	12.51	12.01
				02/18/2041	02/18/2040	05/18/2039	05/18/2038	08/18/2037	11/18/2036	02/18/2036	08/18/2035
				7.88	7.22	6.64	6.13	5.68	5.28	4.92	4.60
				07/02/2031	11/04/2030	04/07/2030	10/02/2029	04/20/2029	11/25/2028	07/17/2028	03/23/2028
				17.52	16.52	15.76	14.76	14.01	13.26	12.51	12.01
				02/18/2041	02/18/2040	05/18/2039	05/18/2038	08/18/2037	11/18/2036	02/18/2036	08/18/2035
				17.76	16.76	16.00	15.01	14.26	13.51	12.76	12.25
				05/15/2041	05/17/2040	08/15/2039	08/17/2038	11/16/2037	02/16/2037	05/16/2036	11/13/2035
				17.76	16.76	16.01	15.01	14.26	13.52	12.76	12.26
				05/18/2041	05/18/2040	08/18/2039	08/18/2038	11/18/2037	02/18/2037	05/18/2036	11/18/2035
				20.70	20.04	19.35	18.64	17.94	17.23	16.54	15.87
				04/25/2044	08/27/2043	12/18/2042	04/06/2042	07/20/2041	11/06/2040	02/28/2040	06/28/2039
				31.02	31.02	31.02	31.02	31.02	31.02	31.02	31.02
				08/18/2054	08/18/2054	08/18/2054	08/18/2054	08/18/2054	08/18/2054	08/18/2054	08/18/2054

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%.

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	34,595,596.05
Servicer ppal collect not yet credited	172,168.10		
Servicer ints collect not yet credited	16,541.65		
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		281,600.00	4.798%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General					
		Current		At constitution date	
		Count		3,562	
Principal					
Principal outstanding		273,005,553.89		404,246,698.90	
Average loan		76,643.89		95,184.06	
Minimum		185.60		13,915.12	
Maximum		441,818.77		489,492.20	
Interest rate					
Weighted average (wac)		5.02%		1.36%	
Minimum		0.00%		0.00%	
Maximum		8.33%		5.23%	
Final maturity					
Weighted average (WARM) (months)		229		268	
Minimum		11/05/2023		12/05/2022	
Maximum		11/05/2053		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%	0.38	7.42	0.01	8.74
10.01 - 20%	2.41	15.89	0.94	17.00
20.01 - 30%	5.62	25.50	2.93	25.79
30.01 - 40%	10.75	35.36	5.84	35.59
40.01 - 50%	17.70	45.10	11.35	45.65
50.01 - 60%	23.14	55.32	17.62	55.06
60.01 - 70%	28.95	64.75	26.79	65.47
70.01 - 80%	9.11	73.63	26.65	74.13
80.01 - 90%	1.88	83.13	6.45	83.91
90.01 - 100%	0.04	90.22	1.43	92.96
Weighted average (WALTV)	53.49		61.91	
Minimum	0.07		8.74	
Maximum	90.22		96.58	

RURAL HIPOTECARIO XIX Fondo de Titulización

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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
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Société Générale

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)	1.10%	1.24%	1.38%	1.19%	0.59%
Annual Percentage Rate (CPR)	12.41%	13.87%	15.40%	13.43%	6.80%

Geographic distribution

	Current	At constitution date
Andalucia	0.22%	0.25%
Aragon	19.29%	19.46%
Asturias	0.05%	0.06%
Balearic Islands	0.06%	0.12%
Canary Islands	41.62%	40.06%
Cantabria	0.08%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	22.02%	22.34%
Catalonia	1.05%	1.14%
Extremadura	0.01%	0.03%
Galicia	0.59%	0.58%
La Rioja	1.37%	1.35%
Madrid	1.42%	1.74%
Murcia	3.04%	3.36%
Navarra	0.09%	0.07%
Valencia	8.96%	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	52	13,174.61	11,856.82	0.00	25,031.43	12.38	4,646,673.56	4,671,704.99	52.69	49.55
from > 1 to = 2 months	14	5,178.99	8,032.76	0.00	13,211.75	6.54	1,050,577.16	1,063,788.91	12.00	56.68
from > 2 to = 3 months	4	2,276.39	2,462.99	0.00	4,739.38	2.34	192,516.18	197,255.56	2.22	43.51
from > 3 to = 6 months	11	12,759.04	13,270.26	0.00	26,029.30	12.88	797,546.77	823,576.07	9.29	52.78
from > 6 to < 12 months	18	38,728.57	43,870.86	0.00	82,599.43	40.86	1,573,288.28	1,655,887.71	18.68	60.68
from = 12 to < 18 months	5	32,231.57	18,313.49	0.00	50,545.06	25.00	403,554.30	454,099.36	5.12	48.29
Subtotal	104	104,349.17	97,807.18	0.00	202,156.35	100.00	8,664,156.25	8,866,312.60	100.00	52.19
Total	104	104,349.17	97,807.18	0.00	202,156.35		8,664,156.25	8,866,312.60		