

Brief report

Date: 11/30/2020
 Currency: EUR

Constitution date
 06/19/2020

VAT Reg. no.
 V01662717

Management Company
 Europea de Titulización, S.G.F.T

Originator
 Caja Rural Central

Originator
 Cajasiete, Caja Rural

Originator
 Caja Rural de Zamora

Originator
 Caja Rural de Aragón

Originator
 Cajasiete, Caja Rural

Originator
 Caja Rural de Zamora

Lead Manager
 Banco Cooperativo Español

Originator
 Banco Cooperativo Español

Originator
 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	97,059.46	100,000.00	Floating 6-M Euribor+0.450% 18.Feb/May/Aug/Nov	0.0000% 02/18/2021 0.000000 Gross 0.000000 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	AA (sf)	AA AA	
Series B ES0305491013	06/23/2020 425	100,000.00	100,000.00	Floating 6-M Euribor+0.600% 18.Feb/May/Aug/Nov	0.0780% 02/18/2021 19.933333 Gross 16.146000 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c.	n.c. n.c.	
Total		393,369,947.90	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)						
				2.00	3.00	4.00	5.00	6.00	7.00	8.00
Series A	With optional redemption *	Average life	8.46	7.75	7.13	6.59	6.10	5.67	5.29	4.95
		Final Maturity	05/02/2029	08/18/2028	01/04/2028	06/19/2027	12/24/2026	07/21/2026	03/03/2026	10/30/2025
		Date	20.01	19.01	18.01	17.01	16.01	15.26	14.50	13.76
	Without optional redemption *	Average life	8.46	7.75	7.13	6.59	6.10	5.67	5.29	4.95
		Final Maturity	05/02/2029	08/18/2028	01/04/2028	06/19/2027	12/24/2026	07/21/2026	03/03/2026	10/30/2025
		Date	20.01	19.01	18.01	17.01	16.01	15.26	14.50	13.76
Series B	With optional redemption *	Average life	20.26	19.25	18.25	17.26	16.26	15.50	14.75	14.00
		Final Maturity	02/14/2041	02/14/2040	02/14/2039	02/15/2038	02/17/2037	05/15/2036	08/14/2035	11/13/2034
		Date	20.27	19.26	18.26	17.26	16.26	15.51	14.76	14.01
	Without optional redemption *	Average life	23.17	22.41	21.63	20.82	20.02	19.22	18.43	17.67
		Final Maturity	01/13/2044	04/12/2043	06/29/2042	09/08/2041	11/18/2040	02/01/2040	04/21/2039	07/17/2038
		Date	34.02	34.02	34.02	34.02	34.02	34.02	34.02	34.02

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	89.20%	350,869,947.90	15.42%	89.48%	361,500,000.00
Series B	10.80%	42,500,000.00	4.62%	10.52%	42,500,000.00
Issue of Bonds		393,369,947.90			404,000,000.00
Reserve Fund	4.62%	18,180,000.00		4.50%	18,180,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	21,083,210.06
Originator ppal collect not yet credited	153,624.69		
Originator ints collect not yet credited	28,333.65		
Liabilities		Available	Balance
			Interest
Subordinated Loan L/T	18,180,000.00	0.478%	
Subordinated Loan S/T	0.00		
Start-up Loan L/T	668,800.00	0.478%	
Start-up Loan S/T	0.00		

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
		Count	
Principal	Principal outstanding	390,623,320.16	404,246,698.90
	Average loan	93,094.21	95,184.06
	Minimum	13,376.21	13,915.12
	Maximum	483,140.40	489,492.20
Interest rate	Weighted average (wac)	1.27%	1.36%
	Minimum	0.00%	0.00%
	Maximum	5.23%	5.23%
	Final maturity		
Weighted average (WARM) (months)	263	268	
Minimum	12/05/2022	12/05/2022	
Maximum	01/05/2055	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%	0.03	9.34	0.01	8.74
10.01 - 20%	1.17	16.97	0.94	17.00
20.01 - 30%	3.09	25.93	2.93	25.79
30.01 - 40%	6.21	35.56	5.84	35.59
40.01 - 50%	12.39	45.66	11.35	45.65
50.01 - 60%	18.29	55.13	17.62	55.06
60.01 - 70%	27.68	65.48	26.79	65.47
70.01 - 80%	24.71	73.94	26.65	74.13
80.01 - 90%	5.23	83.96	6.45	83.91
90.01 - 100%	1.20	92.27	1.43	92.96
Weighted average (WALTV)	60.85		61.91	
Minimum	8.43		8.74	
Maximum	96.35		96.58	

RURAL HIPOTECARIO XIX Fondo de Titulización

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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)	0.30%	0.26%	0.27%		0.27%
Annual Percentage Rate (CPR)	3.52%	3.08%	3.24%		3.24%

Geographic distribution		
	Current	At constitution date
Andalucia	0.21%	0.25%
Aragon	19.36%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.12%	0.12%
Canary Islands	40.39%	40.06%
Cantabria	0.06%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	22.36%	22.34%
Catalonia	1.11%	1.14%
Extremadura	0.03%	0.03%
Galicia	0.59%	0.58%
La Rioja	1.35%	1.35%
Madrid	1.72%	1.74%
Murcia	3.31%	3.36%
Navarra	0.07%	0.07%
Valencia	9.13%	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	31	7,193.19	2,223.65	0.00	9,416.84	3.95	2,392,057.52	2,401,474.36	14.60	50.76
from > 1 to = 2 months	8	3,320.31	1,456.11	0.00	4,776.42	2.00	623,980.96	628,757.38	3.82	68.48
from > 2 to = 3 months	23	22,365.49	5,531.66	0.00	27,897.15	11.69	2,597,611.99	2,625,509.14	15.96	64.45
from > 3 to = 6 months	100	141,424.07	55,098.25	0.00	196,522.32	82.36	10,594,034.75	10,790,557.07	65.61	61.43
Subtotal	162	174,303.06	64,309.67	0.00	238,612.73	100.00	16,207,685.22	16,446,297.95	100.00	60.27
Total	162	174,303.06	64,309.67	0.00	238,612.73		16,207,685.22	16,446,297.95		