

Brief report

Date: 02/28/2021
 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

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 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	95,071.44 343,683,255.60	100,000.00 361,500,000.00	Floating 6-M Euribor+0.450% 18.Feb/May/Aug/Nov	0.0000% 05/18/2021 0.000000 Gross 0.000000 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	100,000.00 42,500,000.00	Floating 6-M Euribor+0.600% 18.Feb/May/Aug/Nov	0.0570% 05/18/2021 14.091667 Gross 11.414250 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.	
Total		386,183,255.60	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	8.34	7.65	7.05	6.51	6.04	5.62	5.25	4.91
		Final Maturity	06/19/2029	10/11/2028	03/04/2028	08/22/2027	03/03/2027	10/01/2026	05/17/2026	01/16/2026
	Without optional redemption *	Average life	8.34	7.65	7.05	6.51	6.04	5.62	5.25	4.91
		Final Maturity	06/19/2029	10/11/2028	03/04/2028	08/22/2027	03/03/2027	10/01/2026	05/17/2026	01/16/2026
Series B	With optional redemption *	Average life	20.00	19.00	18.00	17.00	16.01	15.25	14.50	13.75
		Final Maturity	02/13/2041	02/14/2040	02/14/2039	02/15/2038	02/17/2037	05/15/2036	08/15/2035	11/15/2034
	Without optional redemption *	Average life	22.90	22.15	21.37	20.58	19.78	18.99	18.22	17.47
		Final Maturity	01/06/2044	04/08/2043	06/27/2042	09/11/2041	11/25/2040	02/12/2040	05/06/2039	08/06/2038

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	88.99%	343,683,255.60	15.72%	89.48%	361,500,000.00
Series B	11.01%	42,500,000.00	4.71%	10.52%	42,500,000.00
Issue of Bonds		386,183,255.60			404,000,000.00
Reserve Fund	4.71%	18,180,000.00		4.50%	18,180,000.00

Other financial operations (current)		
Assets	Balance	Interest
Treasury Account	20,394,365.90	0.0000%
Servicer ppal collect not yet credited	271,250.17	
Servicer ints collect not yet credited	41,140.77	
Liabilities	Available	Balance
Subordinated Loan L/T		18,180,000.00
Subordinated Loan S/T		0.00
Start-up Loan L/T		633,600.00
Start-up Loan S/T		0.00

Collateral: Residential mortgage loans (PTCs/MCs)

General			
	Current	At constitution date	
Count	4,177	4,247	
Principal			
Principal outstanding	383,808,176.16	404,246,698.90	
Average loan	91,886.08	95,184.06	
Minimum	13,051.83	13,915.12	
Maximum	479,289.39	489,492.20	
Interest rate			
Weighted average (wac)	1.16%	1.36%	
Minimum	0.00%	0.00%	
Maximum	5.02%	5.23%	
Final maturity			
Weighted average (WARM) (months)	260	268	
Minimum	07/18/2022	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%	0.05	8.23	0.01	8.74
10.01 - 20%	1.27	16.90	0.94	17.00
20.01 - 30%	3.26	26.04	2.93	25.79
30.01 - 40%	6.33	35.57	5.84	35.59
40.01 - 50%	13.18	45.62	11.35	45.65
50.01 - 60%	18.48	55.24	17.62	55.06
60.01 - 70%	28.41	65.48	26.79	65.47
70.01 - 80%	23.14	73.83	26.65	74.13
80.01 - 90%	4.98	84.09	6.45	83.91
90.01 - 100%	0.91	92.10	1.43	92.96
Weighted average (WALTV)	60.25		61.91	
Minimum	5.17		8.74	
Maximum	96.13		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)	0.19%	0.22%	0.24%		0.26%
Annual Percentage Rate (CPR)	2.28%	2.57%	2.83%		3.02%

Geographic distribution

	Current	At constitution date
Andalucia	0.21%	0.25%
Aragon	19.32%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.12%	0.12%
Canary Islands	40.57%	40.06%
Cantabria	0.06%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	22.35%	22.34%
Catalonia	1.12%	1.14%
Extremadura	0.02%	0.03%
Galicia	0.59%	0.58%
La Rioja	1.33%	1.35%
Madrid	1.72%	1.74%
Murcia	3.22%	3.36%
Navarra	0.08%	0.07%
Valencia	9.09%	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	53	13,863.70	4,229.19	0.00	18,092.89	5.92	5,168,303.02	5,186,395.91	28.27	56.39
from > 1 to = 2 months	4	3,445.94	883.92	0.00	4,329.86	1.42	397,436.31	401,766.17	2.19	60.83
from > 2 to = 3 months	2	1,878.02	815.86	0.00	2,693.88	0.88	187,053.49	189,747.37	1.03	71.39
from > 3 to = 6 months	26	38,195.60	8,440.08	0.00	46,635.68	15.27	2,775,539.15	2,822,174.83	15.38	63.62
from > 6 to < 12 months	89	170,212.89	63,474.29	0.00	233,687.18	76.51	9,512,645.36	9,746,332.54	53.12	62.04
Subtotal	174	227,596.15	77,843.34	0.00	305,439.49	100.00	18,040,977.33	18,346,416.82	100.00	60.61
Total	174	227,596.15	77,843.34	0.00	305,439.49		18,040,977.33	18,346,416.82		