

Brief report

Date: 05/31/2021
 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

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 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

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	93,015.85	100,000.00	3-M Euribor+0.450%	0.0000%	08/18/2021	08/18/2058	Quarterly	AA (sf)	AA AA
		336,252,297.75	361,500,000.00	18.Feb/May/Aug/Nov	0.000000 Gross		18.Feb/May/Aug/Nov	"Pass-Through" Secuential		
		93.02%			0.000000 Net					
Series B ES0305491013	06/23/2020 425	100,000.00	100,000.00	Floating	0.0510%	08/18/2021	08/18/2058	Quarterly	n.c.	n.c. n.c.
		42,500,000.00	42,500,000.00	3-M Euribor+0.600%	13,033333 Gross		18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c.	
		100.00%		18.Feb/May/Aug/Nov	10.557000 Net					
Total		378,752,297.75	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
				2.00	3.00	4.00	5.00	6.00	7.00		
Series A	With optional redemption *	Average life	8.17	7.50	6.91	6.39	5.92	5.51	5.15	4.82	
		Final Maturity	07/17/2029	11/14/2028	04/12/2028	10/05/2027	04/19/2027	11/20/2026	07/10/2026	03/12/2026	
		Date	08/18/2040	08/18/2039	08/18/2038	11/18/2037	11/18/2036	02/18/2036	05/18/2035	08/18/2034	
	Without optional redemption *	Average life	8.17	7.50	6.91	6.39	5.92	5.51	5.15	4.82	
		Final Maturity	07/17/2029	11/14/2028	04/12/2028	10/05/2027	04/19/2027	11/20/2026	07/10/2026	03/12/2026	
		Date	08/18/2040	08/18/2039	08/18/2038	11/18/2037	11/18/2036	02/18/2036	05/18/2035	08/18/2034	
Series B	With optional redemption *	Average life	19.51	18.51	17.51	16.76	15.76	15.00	14.25	13.50	
		Final Maturity	11/16/2040	11/16/2039	11/17/2038	02/14/2038	02/16/2037	05/15/2036	08/14/2035	11/15/2034	
		Date	11/18/2040	11/18/2039	11/18/2038	02/18/2038	02/18/2037	05/18/2036	08/18/2035	11/18/2034	
	Without optional redemption *	Average life	22.57	21.83	21.06	20.27	19.49	18.71	17.96	17.22	
		Final Maturity	12/06/2043	03/10/2043	06/02/2042	08/20/2041	11/07/2040	01/29/2040	04/27/2039	08/01/2038	
		Date	11/18/2054	11/18/2054	11/18/2054	11/18/2054	11/18/2054	11/18/2054	11/18/2054	11/18/2054	

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	88.78%	336,252,297.75	16.02%	89.48%	361,500,000.00
Series B	11.22%	42,500,000.00	4.80%	10.52%	42,500,000.00
Issue of Bonds		378,752,297.75			404,000,000.00
Reserve Fund	4.80%	18,180,000.00		4.50%	18,180,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	21,032,150.30
Originator ppal collect not yet credited	86,580.77		
Originator ints collect not yet credited	16,389.99		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		18,180,000.00	0.451%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		598,400.00	0.451%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
		Count	
Principal			
Principal outstanding		376,054,317.94	404,246,698.90
Average loan		90,724.81	95,184.06
Minimum		11,823.60	13,915.12
Maximum		475,375.41	489,492.20
Interest rate			
Weighted average (wac)		1.09%	1.36%
Minimum		0.00%	0.00%
Maximum		5.02%	5.23%
Final maturity			
Weighted average (WARM) (months)		258	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%	0.07	8.11	0.01	8.74
10.01 - 20%	1.29	16.71	0.94	17.00
20.01 - 30%	3.46	25.87	2.93	25.79
30.01 - 40%	6.69	35.59	5.84	35.59
40.01 - 50%	13.62	45.59	11.35	45.65
50.01 - 60%	18.84	55.28	17.62	55.06
60.01 - 70%	28.78	65.44	26.79	65.47
70.01 - 80%	21.81	73.74	26.65	74.13
80.01 - 90%	4.63	84.00	6.45	83.91
90.01 - 100%	0.80	91.66	1.43	92.96
Weighted average (WALTV)		59.66		61.91
Minimum		4.27		8.74
Maximum		96.31		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)	0.26%	0.32%	0.27%	0.27%	0.27%
Annual Percentage Rate (CPR)	3.06%	3.76%	3.17%	3.20%	3.20%

Geographic distribution

	Current	At constitution date
Andalucia	0.21%	0.25%
Aragon	19.31%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.12%	0.12%
Canary Islands	40.64%	40.06%
Cantabria	0.06%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	22.33%	22.34%
Catalonia	1.06%	1.14%
Extremadura	0.02%	0.03%
Galicia	0.60%	0.58%
La Rioja	1.33%	1.35%
Madrid	1.73%	1.74%
Murcia	3.23%	3.36%
Navarra	0.08%	0.07%
Valencia	9.08%	9.24%

Current delinquency

Aging	Assets	Overdue debt				Total	%	Outstanding debt	Total debt	%	% Total debt / Appraisal Value
		Principal	Interest	Other							
<i>Delinquencies</i>											
Up to 1 month	76	22,656.54	6,908.28	0.00	29,564.82	26.95	8,476,137.24	8,505,702.06	64.30		58.98
from > 1 to = 2 months	9	4,777.25	2,487.42	0.00	7,264.67	6.62	1,184,919.40	1,192,184.07	9.01		62.55
from > 2 to = 3 months	3	1,797.41	1,860.98	0.00	3,658.39	3.33	414,744.52	418,402.91	3.16		49.40
from > 3 to = 6 months	7	6,595.51	5,267.84	0.00	11,863.35	10.81	985,489.50	997,352.85	7.54		61.94
from > 6 to < 12 months	19	50,117.17	7,242.93	0.00	57,360.10	52.28	2,057,874.12	2,115,234.22	15.99		49.56
Subtotal	114	85,943.88	23,767.45	0.00	109,711.33	100.00	13,119,164.78	13,228,876.11	100.00		57.39
Total	114	85,943.88	23,767.45	0.00	109,711.33		13,119,164.78	13,228,876.11			