

Brief report

Date: 07/31/2021
 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

Servicer
 Caja Rural de Aragón

Servicer
 Caja Rural Central

Servicer
 Cajasiete, Caja Rural

Servicer
 Caja Rural de Zamora

Lead Manager
 Banco Cooperativo Español

Servicer Credit Support Provider
 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	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	0.0000% 08/18/2021 0.0000000 Gross 0.0000000 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	100,000.00	Floating 3-M Euribor+0.600% 18.Feb/May/Aug/Nov	0.0510% 08/18/2021 13.033333 Gross 10.557000 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c.	n.c. n.c.	
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	
	Without optional redemption *	Average life	8.17	7.50	6.91	6.39	5.92	5.51	5.15	4.82	
		Final Maturity	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	
	Without optional redemption *	Average life	19.52	18.52	17.52	16.77	15.77	15.01	14.26	13.51	
		Final Maturity	11/18/2040	11/18/2039	11/18/2038	02/18/2038	02/18/2037	05/18/2036	08/18/2035	11/18/2034	

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	26,265,040.64
Servicer ppal collect not yet credited	56,939.69		
Servicer ints collect not yet credited	10,239.76		
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	371,492,454.94	404,246,698.90
	Average loan	89,993.33	95,184.06
	Minimum	11,255.15	13,915.12
	Maximum	472,742.74	489,492.20
Interest rate	Weighted average (wac)	1.03%	1.36%
	Minimum	0.00%	0.00%
	Maximum	5.02%	5.23%
Final maturity	Weighted average (WARM) (months)	256	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	7.92
10.01 - 20%		1.35	16.59
20.01 - 30%		3.56	25.83
30.01 - 40%		6.77	35.44
40.01 - 50%		14.11	45.51
50.01 - 60%		19.09	55.31
60.01 - 70%		29.07	65.40
70.01 - 80%		20.84	73.64
80.01 - 90%		4.41	83.92
90.01 - 100%		0.73	91.33
Weighted average (WALTV)		59.25	61.91
Minimum		3.66	8.74
Maximum		95.86	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)	0.22%	0.24%	0.27%	0.25%	0.26%
Annual Percentage Rate (CPR)	2.55%	2.79%	3.14%	3.00%	3.12%

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	40.70%	40.06%
Cantabria	0.06%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	22.34%	22.34%
Catalonia	1.06%	1.14%
Extremadura	0.02%	0.03%
Galicia	0.60%	0.58%
La Rioja	1.34%	1.35%
Madrid	1.73%	1.74%
Murcia	3.23%	3.36%
Navarra	0.08%	0.07%
Valencia	9.00%	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	41	10,140.46	2,227.60	0.00	12,368.06	10.10	3,517,035.25	3,529,403.31	48.20	55.44	
from > 1 to = 2 months	6	5,118.24	1,792.36	0.00	6,910.60	5.64	787,105.14	794,015.74	10.84	67.79	
from > 2 to = 3 months	6	5,951.84	1,983.45	0.00	7,935.29	6.48	686,869.36	694,804.65	9.49	65.40	
from > 3 to = 6 months	8	16,658.62	7,126.32	0.00	23,784.94	19.42	1,126,097.72	1,149,882.66	15.70	50.93	
from > 6 to < 12 months	2	5,234.89	2,237.26	0.00	7,472.15	6.10	332,261.78	339,733.93	4.64	72.88	
from = 12 to < 18 months	7	57,065.92	6,964.44	0.00	64,030.36	52.27	751,235.23	815,265.59	11.13	43.80	
Subtotal	70	100,169.97	22,331.43	0.00	122,501.40	100.00	7,200,604.48	7,323,105.88	100.00	55.54	
Total	70	100,169.97	22,331.43	0.00	122,501.40		7,200,604.48	7,323,105.88			