

Europa de Titulización
Sociedad Gestora de Fondos de Titulización

Date: 10/31/2021
Currency: EUR

Fund Auditor
KPMG Auditores

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	91,035.31 329,092,645.65 91.04%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	0.0000% 11/18/2021 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 42,500,000.00 100.00%	100,000.00 42,500,000.00	Floating 3-M Euribor+0.600% 18.Feb/May/Aug/Nov	0.0500% 11/18/2021 12.777778 Gross 10.350000 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		371,592,645.65	404,000,000.00						

[illegible]

Credit enhancement and financial operations

		Current		At issue date		
			% CE		% CE	
Series A	88.56%	329,092,645.65	16.33%	89.48%	361,500,000.00	15.02%
Series B	11.44%	42,500,000.00	4.89%	10.52%	42,500,000.00	4.50%
Issue of Bonds		371,592,645.65			404,000,000.00	
Reserve Fund	4.89%	18,180,000.00		4.50%	18,180,000.00	

Assets		Balance	Interest
Treasury Account		25,631,979.16	0.000%
Servicer ppai collect not yet credited		190,091.41	
Servicer ints collect not yet credited		14,790.40	
Liabilities		Available	Balance
Subordinated Loan L/T		18,180,000.00	0.450%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		563,200.00	0.450%
Start-up Loan S/T		0.00	

General		
	Current	At constitution date
Count	4,110	4,247
Principal		
Principal outstanding	364,654,667.99	404,246,698.90
Average loan	88,723.76	95,184.06
Minimum	7,594.73	13,915.12
Maximum	468,784.48	489,492.20
Interest rate		
Weighted average (wac)	1.01%	1.36%
Minimum	0.00%	0.00%
Maximum	5.02%	5.23%
Final maturity		
Weighted average (WARM) (months)	253	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%

	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.09	7.63	0.01	8.74
10.01 - 20%	1.49	16.59	0.94	17.00
20.01 - 30%	3.69	25.90	2.93	25.79
30.01 - 40%	7.24	35.57	5.84	35.59
40.01 - 50%	14.46	45.50	11.35	45.65
50.01 - 60%	19.69	55.40	17.62	55.06
60.01 - 70%	30.31	65.52	26.79	65.47
70.01 - 80%	18.54	73.73	26.65	74.13
80.01 - 90%	4.04	84.21	6.45	83.91
90.01 - 100%	0.44	91.44	1.43	92.96
Weighted average (WALTV)		58.61		61.91
Minimum		2.75		8.74
Maximum		95.17		96.58

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RURAL HIPOTECARIO XIX Fondo de Titulización



Brief report

Date: 10/31/2021
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

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month, mort. (SMM)	0.23%	0.23%	0.23%	0.25%	0.26%
Annual Percentage Rate (CPR)	2.75%	2.71%	2.75%	3.00%	3.05%

Geographic distribution		
	Current	At constitution date
Andalucia	0.21%	0.25%
Aragon	19.33%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.12%	0.12%
Canary Islands	40.80%	40.06%
Cantabria	0.06%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	22.35%	22.34%
Catalonia	1.07%	1.14%
Extremadura	0.02%	0.03%
Galicia	0.60%	0.58%
La Rioja	1.34%	1.35%
Madrid	1.62%	1.74%
Murcia	3.21%	3.36%
Navarra	0.08%	0.07%
Valencia	9.00%	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	56	20,636.66	3,753.59	0.00	24,390.25	13.30	4,923,385.47	4,947,775.72	45.63
from > 1 to = 2 months	12	5,753.14	1,773.55	0.00	7,526.69	4.10	958,916.37	966,443.06	8.91
from > 2 to = 3 months	11	11,870.89	4,205.31	0.00	16,076.20	8.77	1,432,760.97	1,448,837.17	13.36
from > 3 to = 6 months	15	26,370.70	6,252.28	0.00	32,622.98	17.79	1,437,959.35	1,470,582.33	13.56
from > 6 to < 12 months	7	17,969.36	11,757.44	0.00	29,726.80	16.21	1,186,821.08	1,216,547.88	11.22
from = 12 to < 18 months	7	68,146.25	4,877.97	0.00	73,024.22	39.82	718,929.44	791,953.66	7.30
Subtotal	108	150,747.00	32,620.14	0.00	183,367.14	100.00	10,658,772.68	10,842,139.82	100.00
Total	108	150,747.00	32,620.14	0.00	183,367.14		10,658,772.68	10,842,139.82	