RURAL HIPOTECARIO XIX Fondo de Titulización

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

Brief report

Date: 08/18/2021
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

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Lead Manager
Banco Cooperativo Español

Servicer Credit Support Provider
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Bond Paying Agent
Banco Santander

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Banco Santander

Assets Custodian
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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) Current	Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	Next	Rating DBRS / S&P 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						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date

	% Monthly CPR (SMM)			0,17	0,25	0,34	0,42	0,51	0,60	0,69	0,78
	% Annual equivalent CPR			2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00
Series A	With optional redemption *	Average life	Years	8.04	7.39	6.81	6.30	5.85	5.44	5.08	4.76
			Date	08/31/2029	01/04/2029	06/07/2028	12/03/2027	06/21/2027	01/25/2027	09/16/2026	05/22/2026
		Final Maturity	Years	19.01	18.01	17.01	16.26	15.26	14.51	13.76	13.01
			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	Years	8.04	7.39	6.81	6.30	5.85	5.44	5.08	4.76
			Date	08/31/2029	01/04/2029	06/07/2028	12/03/2027	06/21/2027	01/25/2027	09/16/2026	05/22/2026
		Final Maturity	Years	19.01	18.01	17.01	16.26	15.26	14.51	13.76	13.01
			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	Years	19.26	18.26	17.26	16.51	15.51	14.75	14.00	13.26
			Date	11/15/2040	11/16/2039	11/17/2038	02/14/2038	02/16/2037	05/15/2036	08/15/2035	11/16/2034
		Final Maturity	Years	19.27	18.26	17.26	16.52	15.52	14.76	14.01	13.26
			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	Years	22.29	21.55	20.79	20.02	19.24	18.48	17.73	17.01
			Date	11/25/2043	03/02/2043	05/28/2042	08/19/2041	11/10/2040	02/05/2040	05/08/2039	08/16/2038
		Final Maturity	Years	33.27	33.27	33.27	33.27	33.27	33.27	33.27	33.27
			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		% CE	At issue date		% 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	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		19,965,832.41	0.000%
Servicer ppal collect not yet credited		36,774.79	
Servicer ints collect not yet credited		5,242.91	
Liabilities	**Available**	**Balance**	**Interest**
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	

Collateral: Residential mortgage loans (PTCs/MCs)

General

	Current	At constitution date
Count	4,123	4,247
Principal		
Principal outstanding	369,855,574.62	404,246,698.90
Average loan	89,705.45	95,184.06
Minimum	10,970.61	13,915.12
Maximum	471,424.45	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)	255	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 % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	0.07	7.82	0.01	8.74
10.01 - 20%	1.37	16.53	0.94	17.00
20.01 - 30%	3.57	25.71	2.93	25.79
30.01 - 40%	6.88	35.40	5.84	35.59
40.01 - 50%	14.38	45.54	11.35	45.65
50.01 - 60%	19.27	55.42	17.62	55.06
60.01 - 70%	29.23	65.46	26.79	65.47
70.01 - 80%	20.26	73.64	26.65	74.13
80.01 - 90%	4.40	84.12	6.45	83.91
90.01 - 100%	0.56	91.54	1.43	92.96
Weighted average (WALTV)		59.09		61.91
Minimum		3.36		8.74
Maximum		95.64		96.58

Additional information
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Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 www.cnmv.com

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.00%	0.15%	0.23%	0.24%	0.25%
Annual Percentage Rate (CPR)	0.00%	1.77%	2.77%	2.80%	2.92%

Geographic distribution

	Current	At constitution date
Andalucia	0.21%	0.25%
Aragon	19.29%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.12%	0.12%
Canary Islands	40.72%	40.06%
Cantabria	0.06%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	22.37%	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	3.22%	3.36%
Navarra	0.08%	0.07%
Valencia	8.98%	9.24%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	60	13,214.93	2,978.23	0.00	16,193.16	11.41	5,588,751.08	5,604,944.24	54.65	54.69
from > 1 to = 2 months	15	9,032.84	2,354.62	0.00	11,387.46	8.03	1,318,532.26	1,329,919.72	12.97	52.74
from > 2 to = 3 months	4	5,781.37	1,684.17	0.00	7,465.54	5.26	561,547.10	569,012.64	5.55	64.70
from > 3 to = 6 months	9	17,180.66	7,447.82	0.00	24,628.48	17.36	1,277,133.97	1,301,762.45	12.69	56.52
from > 6 to < 12 months	5	11,512.28	4,615.67	0.00	16,127.95	11.37	618,338.48	634,466.43	6.19	67.20
from = 12 to < 18 months	7	58,891.32	7,184.79	0.00	66,076.11	46.57	749,409.83	815,485.94	7.95	43.81
Subtotal	100	115,613.40	26,265.30	0.00	141,878.70	100.00	10,113,712.72	10,255,591.42	100.00	54.67
Total	100	115,613.40	26,265.30	0.00	141,878.70		10,113,712.72	10,255,591.42		

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