

RURAL HIPOTECARIO XIX Fondo de Titulización

Brief report

Date: 09/30/2021
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	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	
	Without optional redemption *	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	
		Average life	Years	8.04	7.39	6.81	6.30	5.85	5.44	5.08	4.76	
		Final Maturity	Years	19.01	18.01	17.01	16.26	15.26	14.51	13.76	13.01	
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	
	Without optional redemption *	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	
		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	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		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		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		23,238,834.42	0.000%
Servicer ppal collect not yet credited		55,029.32	
Servicer ints collect not yet credited		9,506.81	
Liabilities		Available	Balance
Subordinated Loan L/T		18,180,000.00	0.450%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		422,400.00	0.450%
Start-up Loan S/T		140,800.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		4,116	4,247
Principal			
Principal outstanding		366,917,277.92	404,246,698.90
Average loan		89,144.14	95,184.06
Minimum		9,287.93	13,915.12
Maximum		470,104.85	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)		254	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%		0.09 8.00	0.01 8.74
10.01 - 20%		1.43 16.61	0.94 17.00
20.01 - 30%		3.65 25.82	2.93 25.79
30.01 - 40%		7.09 35.52	5.84 35.59
40.01 - 50%		14.43 45.52	11.35 45.65
50.01 - 60%		19.44 55.39	17.62 55.06
60.01 - 70%		29.81 65.47	26.79 65.47
70.01 - 80%		19.33 73.66	26.65 74.13
80.01 - 90%		4.25 84.18	6.45 83.91
90.01 - 100%		0.48 91.56	1.43 92.96
Weighted average (WALTV)		58.82	61.91
Minimum		3.05	8.74
Maximum		95.40	96.58

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
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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)	0.27%	0.22%	0.23%	0.26%	0.26%
Annual Percentage Rate (CPR)	3.18%	2.64%	2.76%	3.06%	3.07%

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	40.77%	40.06%
Cantabria	0.06%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	22.37%	22.34%
Catalonia	1.07%	1.14%
Extremadura	0.02%	0.03%
Galicia	0.60%	0.58%
La Rioja	1.34%	1.35%
Madrid	1.63%	1.74%
Murcia	3.23%	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	43	8,590.06	2,452.05	0.00	11,042.11	7.28	3,275,291.36	3,286,333.47	37.13	51.30
from > 1 to = 2 months	15	9,858.77	3,621.42	0.00	13,480.19	8.88	1,852,783.73	1,866,263.92	21.09	60.54
from > 2 to = 3 months	8	7,452.85	1,197.22	0.00	8,650.07	5.70	532,097.46	540,747.53	6.11	44.84
from > 3 to = 6 months	9	15,053.17	7,022.32	0.00	22,075.49	14.54	1,361,327.25	1,383,402.74	15.63	65.02
from > 6 to < 12 months	7	16,142.87	8,318.73	0.00	24,461.60	16.12	935,692.15	960,153.75	10.85	56.84
from = 12 to < 18 months	7	64,907.89	7,159.45	0.00	72,067.34	47.48	741,804.72	813,872.06	9.20	43.73
Subtotal	89	122,005.61	29,771.19	0.00	151,776.80	100.00	8,698,996.67	8,850,773.47	100.00	54.06
Total	89	122,005.61	29,771.19	0.00	151,776.80		8,698,996.67	8,850,773.47		

Additional information