

RURAL HIPOTECARIO XIX Fondo de Titulización

Brief report

Date: 11/18/2021
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

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	89,157.80 322,305,447.00 89.16%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	0.0000% 02/18/2022 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	0.0420% 02/18/2022 10.733333 Gross 8.694000 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		364,805,447.00	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)						
				% Annual equivalent CPR						
Series A	With optional redemption *	Average life	Years	7.93	7.29	6.72	6.22	5.78	5.38	4.72
		Date	10/21/2029	03/01/2029	08/06/2028	02/06/2028	08/28/2027	04/06/2027	11/28/2026	08/05/2026
		Final Maturity	18.76	17.76	16.76	16.01	15.01	14.26	13.50	12.76
	Without optional redemption *	Average life	Years	7.93	7.29	6.72	6.22	5.78	5.38	4.72
		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
		Final Maturity	18.76	17.76	16.76	16.01	15.01	14.26	13.50	12.76
Series B	With optional redemption *	Average life	Years	19.01	18.01	17.01	16.25	15.26	14.50	13.01
		Date	11/15/2040	11/16/2039	11/17/2038	02/14/2038	02/17/2037	05/16/2036	08/16/2035	11/17/2034
		Final Maturity	19.01	18.01	17.01	16.26	15.26	14.51	13.76	13.01
	Without optional redemption *	Average life	Years	22.02	21.29	20.54	19.78	19.02	18.26	16.82
		Date	11/20/2043	02/27/2043	05/29/2042	08/24/2041	11/19/2040	02/18/2040	05/26/2039	09/07/2038
		Final Maturity	33.02	33.02	33.02	33.02	33.02	33.02	33.02	33.02
			Date	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	88.35%	322,305,447.00	16.63%	89.48%	361,500,000.00	15.02%	
Series B	11.65%	42,500,000.00	4.98%	10.52%	42,500,000.00	4.50%	
Issue of Bonds		364,805,447.00			404,000,000.00		
Reserve Fund	4.98%	18,180,000.00		4.50%	18,180,000.00		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		20,024,281.99	0.000%
Servicer ppal collect not yet credited		27,421.30	
Servicer ints collect not yet credited		4,889.18	
Liabilities		Available	Balance
Subordinated Loan L/T			18,180,000.00
Subordinated Loan S/T			0.00
Start-up Loan L/T			528,000.00
Start-up Loan S/T			0.00

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		4,104	4,247
Principal			
Principal outstanding		362,997,944.36	404,246,698.90
Average loan		88,449.79	95,184.06
Minimum		7,236.41	13,915.12
Maximum		467,462.80	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%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	0.09	7.57	0.01	8.74
10.01 - 20%	1.50	16.48	0.94	17.00
20.01 - 30%	3.68	25.81	2.93	25.79
30.01 - 40%	7.53	35.59	5.84	35.59
40.01 - 50%	14.43	45.53	11.35	45.65
50.01 - 60%	19.83	55.40	17.62	55.06
60.01 - 70%	30.47	65.50	26.79	65.47
70.01 - 80%	18.08	73.69	26.65	74.13
80.01 - 90%	4.00	84.16	6.45	83.91
90.01 - 100%	0.38	91.43	1.43	92.96
Weighted average (WALTV)		58.44		61.91
Minimum		2.45		8.74
Maximum		94.93		96.58

Additional information

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month, mort. (SMM)	0.00%	0.17%	0.19%	0.23%	0.24%
Annual Percentage Rate (CPR)	0.00%	1.99%	2.24%	2.71%	2.88%

Geographic distribution

	Current	At constitution date
Andalucia	0.21%	0.25%
Aragon	19.35%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.12%	0.12%
Canary Islands	40.81%	40.06%
Cantabria	0.06%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	22.36%	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	3.20%	3.36%
Navarra	0.08%	0.07%
Valencia	8.96%	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	67	17,234.74	3,627.90	0.00	20,862.64	9.84	5,601,717.96	5,622,580.60	43.19	52.50
from > 1 to = 2 months	19	11,463.32	3,399.49	0.00	14,862.81	7.01	1,697,249.54	1,712,112.35	13.15	55.15
from > 2 to = 3 months	10	7,974.40	2,610.67	0.00	10,585.07	4.99	858,540.18	869,125.25	6.68	60.03
from > 3 to = 6 months	23	41,133.66	10,891.80	0.00	52,025.46	24.54	2,496,161.04	2,548,186.50	19.57	54.99
from > 6 to < 12 months	9	25,322.89	14,236.82	0.00	39,559.71	18.66	1,436,050.85	1,475,610.56	11.33	60.41
from = 12 to < 18 months	7	69,177.85	4,939.33	0.00	74,117.18	34.96	717,045.11	791,162.29	6.08	43.13
Subtotal	135	172,306.86	39,706.01	0.00	212,012.87	100.00	12,806,764.68	13,018,777.55	100.00	53.86
Total	135	172,306.86	39,706.01	0.00	212,012.87		12,806,764.68	13,018,777.55		

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Additional information
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