

RURAL HIPOTECARIO XIX Fondo de Titulización

Brief report

Date: 01/31/2022
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	0.17	0.25	0.34	0.42	0.51	0.60
Series A	With optional redemption *	Average life	Years	7.93	7.29	6.72	6.22	5.78	5.38	5.03
		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	Years	18.76	17.76	16.76	16.01	15.01	14.26	13.50
	Without optional redemption *	Average life	Years	7.93	7.29	6.72	6.22	5.78	5.38	5.03
		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	Years	18.76	17.76	16.76	16.01	15.01	14.26	13.50
Series B	With optional redemption *	Average life	Years	19.01	18.01	17.01	16.25	15.26	14.50	13.75
		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	Years	19.01	18.01	17.01	16.26	15.26	14.51	13.76
	Without optional redemption *	Average life	Years	22.02	21.29	20.54	19.78	19.02	18.26	17.53
		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	Years	33.02	33.02	33.02	33.02	33.02	33.02	33.02

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		26,017,358.89	0.000%
Servicer ppal collect not yet credited		82,548.48	
Servicer ints collect not yet credited		13,498.97	
Liabilities		Available	Balance
Subordinated Loan L/T		18,180,000.00	0.442%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		528,000.00	0.442%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		4,087	4,247
Principal			
Principal outstanding		357,505,874.11	404,246,698.90
Average loan		87,473.91	95,184.06
Minimum		2,973.24	13,915.12
Maximum		464,815.50	489,492.20
Interest rate			
Weighted average (wac)		1.00%	1.36%
Minimum		0.00%	0.00%
Maximum		5.01%	5.23%
Final maturity			
Weighted average (WARM) (months)		250	268
Minimum		03/01/2022	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%	0.10	7.77	0.01	8.74
10.01 - 20%	1.58	16.26	0.94	17.00
20.01 - 30%	3.93	25.89	2.93	25.79
30.01 - 40%	7.62	35.53	5.84	35.59
40.01 - 50%	14.95	45.53	11.35	45.65
50.01 - 60%	20.00	55.44	17.62	55.06
60.01 - 70%	31.02	65.48	26.79	65.47
70.01 - 80%	16.73	73.68	26.65	74.13
80.01 - 90%	3.74	84.09	6.45	83.91
90.01 - 100%	0.32	91.15	1.43	92.96
Weighted average (WALTV)	57.97		61.91	
Minimum	0.65		8.74	
Maximum	94.46		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)	0.17%	0.23%	0.23%	0.25%	0.26%
Annual Percentage Rate (CPR)	2.04%	2.72%	2.72%	2.99%	3.04%

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	40.96%	40.06%
Cantabria	0.06%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	22.35%	22.34%
Catalonia	1.05%	1.14%
Extremadura	0.02%	0.03%
Galicia	0.60%	0.58%
La Rioja	1.35%	1.35%
Madrid	1.62%	1.74%
Murcia	3.18%	3.36%
Navarra	0.08%	0.07%
Valencia	8.88%	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	53	13,898.29	2,844.58	0.00	16,742.87	5.71	4,205,751.69	4,222,494.56	28.54	50.31
from > 1 to = 2 months	17	11,693.92	3,038.79	0.00	14,732.71	5.02	1,743,979.88	1,758,712.59	11.89	59.30
from > 2 to = 3 months	25	24,923.07	6,488.78	0.00	31,411.85	10.71	2,312,889.89	2,344,301.74	15.84	54.10
from > 3 to = 6 months	30	48,462.03	15,029.41	0.00	63,491.44	21.64	3,166,583.25	3,230,074.69	21.83	58.19
from > 6 to < 12 months	20	51,711.62	17,715.04	0.00	69,426.66	23.66	2,138,732.33	2,208,158.99	14.92	54.05
from = 12 to < 18 months	2	10,144.34	2,813.64	0.00	12,957.98	4.42	325,954.39	338,912.37	2.29	72.71
from = 18 to < 24 months	6	79,576.70	5,044.47	0.00	84,621.17	28.84	609,429.00	694,050.17	4.69	40.49
Subtotal	153	240,409.97	52,974.71	0.00	293,384.68	100.00	14,503,320.43	14,796,705.11	100.00	53.79
Total	153	240,409.97	52,974.71	0.00	293,384.68		14,503,320.43	14,796,705.11		