

RURAL HIPOTECARIO XIX Fondo de Titulización

Brief report

Date: 02/18/2022
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

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

AIAP 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	87,014.47 314,557,309.05 87.01%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	0.0000% 05/18/2022 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	0.0760% 05/18/2022 18.788889 Gross 15.219000 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		357,057,309.05	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	7.83	7.20	6.64	6.15	5.72	5.33	4.98	4.67	
		Final Maturity	Years	12/15/2029	04/29/2029	10/09/2028	04/12/2028	11/05/2027	06/17/2027	02/10/2027	10/20/2026	
			Date	18.51	17.51	16.51	15.76	15.01	14.01	13.25	12.76	
	Without optional redemption *	Average life	Years	7.83	7.20	6.64	6.15	5.72	5.33	4.98	4.67	
		Final Maturity	Years	12/15/2029	04/29/2029	10/09/2028	04/12/2028	11/05/2027	06/17/2027	02/10/2027	10/20/2026	
			Date	18.51	17.51	16.51	15.76	15.01	14.01	13.25	12.76	
Series B	With optional redemption *	Average life	Years	18.75	17.75	16.76	16.00	15.24	14.25	13.74	13.00	
		Final Maturity	Years	11/15/2040	11/16/2039	11/17/2038	02/15/2038	05/13/2037	05/17/2036	11/13/2035	02/14/2035	
			Date	18.76	17.76	16.76	16.01	15.25	14.25	13.76	13.01	
	Without optional redemption *	Average life	Years	21.76	21.04	20.30	19.54	18.79	18.05	17.33	16.63	
		Final Maturity	Years	11/15/2043	02/26/2043	05/31/2042	08/30/2041	11/29/2040	03/04/2040	06/14/2039	09/30/2038	
			Date	32.77	32.77	32.77	32.77	32.77	32.77	32.77	32.77	

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	88.10%	314,557,309.05	16.99%	89.48%	361,500,000.00	15.02%	
Series B	11.90%	42,500,000.00	5.09%	10.52%	42,500,000.00	4.50%	
Issue of Bonds		357,057,309.05			404,000,000.00		
Reserve Fund	5.09%	18,180,000.00		4.50%	18,180,000.00		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		19,958,799.74	0.000%
Servicer ppal collect not yet credited		48,145.82	
Servicer ints collect not yet credited		4,758.99	
Liabilities		Available	Balance
Subordinated Loan L/T		18,180,000.00	0.476%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		492,800.00	0.476%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		4,083	4,247
Principal			
Principal outstanding		355,864,460.94	404,246,698.90
Average loan		87,157.60	95,184.06
Minimum		1,406.11	13,915.12
Maximum		463,489.88	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	7.82	0.01	8.74
10.01 - 20%	1.61	16.29	0.94	17.00
20.01 - 30%	4.02	25.96	2.93	25.79
30.01 - 40%	7.66	35.59	5.84	35.59
40.01 - 50%	15.13	45.54	11.35	45.65
50.01 - 60%	19.98	55.46	17.62	55.06
60.01 - 70%	31.09	65.42	26.79	65.47
70.01 - 80%	16.45	73.60	26.65	74.13
80.01 - 90%	3.69	84.09	6.45	83.91
90.01 - 100%	0.27	91.10	1.43	92.96
Weighted average (WALTV)		57.80		61.91
Minimum		0.33		8.74
Maximum		94.22		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.
Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information

Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid ☎ +34 91 411 84 67 📠 +34 91 411 84 68 🌐 www.edt-sg.com ✉ info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

RURAL HIPOTECARIO XIX Fondo de Titulización



Brief report

Date: 02/18/2022
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

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

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month, mort. (SMM)	0.00%	0.18%	0.20%	0.23%	0.24%
Annual Percentage Rate (CPR)	0.00%	2.08%	2.36%	2.74%	2.90%

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	40.92%	40.06%
Cantabria	0.06%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	22.40%	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	3.17%	3.36%
Navarra	0.08%	0.07%
Valencia	8.85%	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	13,883.49	2,388.87	0.00	16,272.36	4.74	4,470,498.47	4,486,770.83	27.48	52.60
from > 1 to = 2 months	19	10,526.44	2,487.18	0.00	13,013.62	3.79	1,454,745.16	1,467,758.78	8.99	47.84
from > 2 to = 3 months	17	17,854.94	4,609.88	0.00	22,464.82	6.54	1,766,595.96	1,789,060.78	10.96	58.80
from > 3 to = 6 months	44	65,230.12	18,291.02	0.00	83,521.14	24.31	4,052,154.48	4,135,675.62	25.33	55.86
from > 6 to < 12 months	26	75,814.76	22,767.63	0.00	98,582.39	28.70	3,022,278.83	3,120,861.22	19.11	54.30
from = 12 to < 18 months	5	17,041.50	6,936.84	0.00	23,978.34	6.98	611,060.92	635,039.26	3.89	67.26
from = 18 to < 24 months	6	80,608.88	5,105.44	0.00	85,714.32	24.95	607,886.72	693,601.04	4.25	40.47
Subtotal	170	280,960.13	62,586.86	0.00	343,546.99	100.00	15,985,220.54	16,328,767.53	100.00	53.63
Total	170	280,960.13	62,586.86	0.00	343,546.99		15,985,220.54	16,328,767.53		