

RURAL HIPOTECARIO XIX Fondo de Titulización

Brief report

Date: 03/31/2022
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

Originator

Caja Rural de Zamora

Servicer

Caja Rural de Aragón

Servicer

Caja Rural Central

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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	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)						
				% Annual equivalent CPR						
Series A	With optional redemption *	Average life	Years	7.83	7.20	6.64	6.15	5.72	5.33	4.98
		Date	12/15/2029	04/29/2029	10/09/2028	04/12/2028	11/05/2027	06/17/2027	02/10/2027	10/20/2026
		Final Maturity	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
		Date	08/18/2040	08/18/2039	08/18/2038	11/18/2037	02/18/2037	02/18/2036	05/18/2035	11/18/2034
		Final Maturity	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
		Date	11/15/2040	11/16/2039	11/17/2038	02/15/2038	05/13/2037	05/17/2036	11/13/2035	02/14/2035
		Final Maturity	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
		Date	11/15/2043	02/26/2043	05/31/2042	08/30/2041	11/29/2040	03/04/2040	06/14/2039	09/30/2038
		Final Maturity	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		23,413,573.62	0.000%
Servicer ppal collect not yet credited		33,865.53	
Servicer ints collect not yet credited		4,276.90	
Liabilities		Available	Balance
Subordinated Loan L/T			18,180,000.00
Subordinated Loan S/T			0.00
Start-up Loan L/T			352,000.00
Start-up Loan S/T			140,800.00

Collateral: Residential mortgage loans (PTCs/MCs)

General				
		Current		At constitution date
Count		4,071		4,247
Principal				
Principal outstanding		352,718,482.70		404,246,698.90
Average loan		86,641.73		95,184.06
Minimum		4,785.05		13,915.12
Maximum		462,162.94		489,492.20
Interest rate				
Weighted average (wac)		1.01%		1.36%
Minimum		0.00%		0.00%
Maximum		5.01%		5.23%
Final maturity				
Weighted average (WARM) (months)		249		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	% LTV
0.01 - 10%	0.13	8.08	0.01
10.01 - 20%	1.62	16.22	0.94
20.01 - 30%	4.24	25.94	2.93
30.01 - 40%	7.56	35.61	5.84
40.01 - 50%	15.18	45.40	11.35
50.01 - 60%	20.59	55.43	17.62
60.01 - 70%	30.75	65.35	26.79
70.01 - 80%	16.06	73.51	26.65
80.01 - 90%	3.69	84.07	6.45
90.01 - 100%	0.18	91.38	1.43
Weighted average (WALTV)	57.54		61.91
Minimum	1.23		8.74
Maximum	93.98		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)	0.27%	0.23%	0.24%	0.24%	0.26%
Annual Percentage Rate (CPR)	3.16%	2.76%	2.86%	2.81%	3.05%

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	40.92%	40.06%
Cantabria	0.07%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	22.41%	22.34%
Catalonia	1.05%	1.14%
Extremadura	0.02%	0.03%
Galicia	0.60%	0.58%
La Rioja	1.34%	1.35%
Madrid	1.63%	1.74%
Murcia	3.18%	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	39	11,147.21	1,916.70	0.00	13,063.91	3.31	3,442,290.83	3,455,354.74	21.58	51.31
from > 1 to = 2 months	18	10,887.51	2,185.70	0.00	13,073.21	3.31	1,617,439.24	1,630,512.45	10.18	59.97
from > 2 to = 3 months	13	10,686.94	2,268.92	0.00	12,955.86	3.28	1,004,159.41	1,017,115.27	6.35	45.10
from > 3 to = 6 months	52	87,992.67	23,153.86	0.00	111,146.53	28.17	5,062,736.20	5,173,882.73	32.32	56.48
from > 6 to < 12 months	32	93,755.06	24,837.87	0.00	118,592.93	30.06	3,198,737.68	3,317,330.61	20.72	55.95
from = 12 to < 18 months	6	23,891.14	9,140.14	0.00	33,031.28	8.37	689,220.77	722,252.05	4.51	52.57
from = 18 to < 24 months	6	87,433.17	5,215.50	0.00	92,648.67	23.48	600,552.26	693,200.93	4.33	40.44
Subtotal	166	325,793.70	68,718.69	0.00	394,512.39	100.00	15,615,136.39	16,009,648.78	100.00	53.57
Total	166	325,793.70	68,718.69	0.00	394,512.39		15,615,136.39	16,009,648.78		

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.