

RURAL HIPOTECARIO XIX Fondo de Titulización

Brief report

Date: 06/30/2022
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

CA-CIB
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	85,035.09 307,401,850.35 85.04%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	0.0470% 08/18/2022 10.213659 Gross 8.273064 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	0.1970% 08/18/2022 50.344444 Gross 40.779000 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		349,901,850.35	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	7.76	7.14	6.59	6.11	5.68	5.30	4.96	4.65	
			Date	02/16/2030	07/05/2029	12/18/2028	06/25/2028	01/20/2028	09/03/2027	05/01/2027	01/09/2027	
		Final Maturity	Years	18.27	17.26	16.52	15.52	14.77	14.01	13.26	12.51	
	Without optional redemption *		Date	08/18/2040	08/18/2039	11/18/2038	11/18/2037	02/18/2037	05/18/2036	08/18/2035	11/18/2034	
		Average life	Years	7.76	7.14	6.59	6.11	5.68	5.30	4.96	4.65	
		Final Maturity	Years	18.27	17.26	16.52	15.52	14.77	14.01	13.26	12.51	
Series B	With optional redemption *	Average life	Years	18.51	17.51	16.76	15.76	15.00	14.25	13.50	12.76	
			Date	11/15/2040	11/16/2039	02/13/2039	02/16/2038	05/15/2037	08/14/2036	11/14/2035	02/16/2035	
		Final Maturity	Years	18.52	17.52	16.77	15.77	15.01	14.26	13.51	12.76	
	Without optional redemption *		Date	11/18/2040	11/18/2039	02/18/2039	02/18/2038	05/18/2037	08/18/2036	11/18/2035	02/18/2035	
		Average life	Years	21.53	20.82	20.09	19.34	18.60	17.88	17.16	16.47	
			Date	11/21/2043	03/07/2043	06/13/2042	09/15/2041	12/19/2040	03/28/2040	07/12/2039	11/01/2038	
	Final Maturity	Years	32.53	32.53	32.53	32.53	32.53	32.53	32.53	32.53		
		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	87.85%	307,401,850.35	17.35%	89.48%	361,500,000.00	15.02%	
Series B	12.15%	42,500,000.00	5.20%	10.52%	42,500,000.00	4.50%	
Issue of Bonds		349,901,850.35			404,000,000.00		
Reserve Fund	5.20%	18,180,000.00		4.50%	18,180,000.00		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		25,251,217.91	0.000%
Servicer ppal collect not yet credited		120,750.33	
Servicer ints collect not yet credited		10,079.41	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		18,180,000.00	0.597%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		316,800.00	0.597%
Start-up Loan S/T		140,800.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General				
		Current		At constitution date
Count		4,023		4,247
Principal				
Principal outstanding		343,655,771.18		404,246,698.90
Average loan		85,422.76		95,184.06
Minimum		48.13		13,915.12
Maximum		458,257.69		489,492.20
Interest rate				
Weighted average (wac)		1.15%		1.36%
Minimum		0.00%		0.00%
Maximum		5.01%		5.23%
Final maturity				
Weighted average (WARM) (months)		246		268
Minimum		07/05/2022		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%	0.15	7.91	0.01
10.01 - 20%	1.67	16.05	0.94
20.01 - 30%	4.46	25.82	2.93
30.01 - 40%	7.95	35.61	5.84
40.01 - 50%	15.61	45.32	11.35
50.01 - 60%	20.85	55.35	17.62
60.01 - 70%	31.79	65.26	26.79
70.01 - 80%	14.12	73.57	26.65
80.01 - 90%	3.31	83.93	6.45
90.01 - 100%	0.10	91.58	1.43
Weighted average (WALTV)	56.88		61.91
Minimum	0.05		8.74
Maximum	93.27		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)	0.51%	0.45%	0.34%	0.29%	0.28%
Annual Percentage Rate (CPR)	5.96%	5.24%	4.01%	3.46%	3.34%

Geographic distribution		
	Current	At constitution date
Andalucia	0.22%	0.25%
Aragon	19.31%	19.46%
Asturias	0.05%	0.06%
Balearic Islands	0.12%	0.12%
Canary Islands	40.85%	40.06%
Cantabria	0.07%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	22.50%	22.34%
Catalonia	1.06%	1.14%
Extremadura	0.02%	0.03%
Galicia	0.61%	0.58%
La Rioja	1.36%	1.35%
Madrid	1.64%	1.74%
Murcia	3.14%	3.36%
Navarra	0.08%	0.07%
Valencia	8.86%	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	12,797.46	1,917.48	0.00	14,714.94	3.07	3,344,297.81	3,359,012.75	20.81	48.33
from > 1 to = 2 months	10	7,118.76	2,053.39	0.00	9,172.15	1.91	972,700.70	981,872.85	6.08	54.81
from > 2 to = 3 months	10	14,835.38	3,905.95	0.00	18,741.33	3.91	1,489,962.33	1,508,703.66	9.35	58.62
from > 3 to = 6 months	21	33,922.86	6,921.59	0.00	40,844.45	8.51	1,824,689.85	1,865,534.30	11.56	50.55
from > 6 to < 12 months	72	211,946.41	53,743.26	0.00	265,689.67	55.36	7,139,708.23	7,405,397.90	45.87	56.87
from = 12 to < 18 months	1	6,898.07	2,203.07	0.00	9,101.14	1.90	78,461.42	87,562.56	0.54	20.38
from = 18 to < 24 months	7	112,897.74	8,740.85	0.00	121,638.59	25.35	814,151.52	935,790.11	5.80	45.43
Subtotal	160	400,416.68	79,485.59	0.00	479,902.27	100.00	15,663,971.86	16,143,874.13	100.00	52.90
Total	160	400,416.68	79,485.59	0.00	479,902.27		15,663,971.86	16,143,874.13		