

RURAL HIPOTECARIO XIX Fondo de Titulización

Brief report

Date: 08/31/2022
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

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	82.154.39 296,988,119.85 82.15%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	0.7830% 11/18/2022 164.390934 Gross 133.156657 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	0.9330% 11/18/2022 238.433333 Gross 193.131000 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		339,488,119.85	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	7.70	7.08	6.54	6.06	5.64	5.26	4.92	4.62	
			Date	04/26/2030	09/15/2029	03/02/2029	09/08/2028	04/06/2028	11/19/2027	07/19/2027	03/30/2027	
		Final Maturity	Years	18.01	17.01	16.26	15.26	14.52	13.76	13.01	12.26	
	Without optional redemption *	Average life	Years	7.70	7.08	6.54	6.06	5.64	5.26	4.92	4.62	
			Date	04/26/2030	09/15/2029	03/02/2029	09/08/2028	04/06/2028	11/19/2027	07/19/2027	03/30/2027	
		Final Maturity	Years	18.01	17.01	16.26	15.26	14.52	13.76	13.01	12.26	
Series B	With optional redemption *	Average life	Years	18.26	17.26	16.51	15.51	14.75	14.00	13.26	12.51	
			Date	11/15/2040	11/17/2039	02/14/2039	02/16/2038	05/15/2037	08/15/2036	11/16/2035	02/17/2035	
		Final Maturity	Years	18.27	17.26	16.52	15.52	14.76	14.01	13.26	12.51	
	Without optional redemption *	Average life	Years	21.30	20.59	19.87	19.14	18.41	17.69	16.98	16.30	
			Date	11/28/2043	03/17/2043	06/26/2042	10/01/2041	01/07/2041	04/20/2040	08/07/2039	11/30/2038	
		Final Maturity	Years	32.27	32.27	32.27	32.27	32.27	32.27	32.27	32.27	
		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	87.48%	296,988,119.85	17.88%	89.48%	361,500,000.00	15.02%	
Series B	12.52%	42,500,000.00	5.36%	10.52%	42,500,000.00	4.50%	
Issue of Bonds		339,488,119.85			404,000,000.00		
Reserve Fund	5.36%	18,180,000.00		4.50%	18,180,000.00		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		21,744,576.96	0.000%
Servicer ppal collect not yet credited		51,581.35	
Servicer ints collect not yet credited		5,853.34	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		18,180,000.00	1.333%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		422,400.00	1.333%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		3,985	4,247
Principal			
Principal outstanding		337,010,630.01	404,246,698.90
Average loan		84,569.79	95,184.06
Minimum		26.57	13,915.12
Maximum		455,646.84	489,492.20
Interest rate			
Weighted average (wac)		1.43%	1.36%
Minimum		0.00%	0.00%
Maximum		5.01%	5.23%
Final maturity			
Weighted average (WARM) (months)		244	268
Minimum		12/05/2022	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	% Pool	% LTV
0.01 - 10%	0.17	7.98	0.01	8.74
10.01 - 20%	1.79	16.02	0.94	17.00
20.01 - 30%	4.53	25.72	2.93	25.79
30.01 - 40%	8.43	35.71	5.84	35.59
40.01 - 50%	15.80	45.36	11.35	45.65
50.01 - 60%	20.81	55.30	17.62	55.06
60.01 - 70%	32.17	65.15	26.79	65.47
70.01 - 80%	13.29	73.65	26.65	74.13
80.01 - 90%	2.91	83.97	6.45	83.91
90.01 - 100%	0.10	91.09	1.43	92.96
Weighted average (WALTV)		56.43		61.91
Minimum		0.03		8.74
Maximum		92.79		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

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month, mort. (SMM)	0.52%	0.55%	0.46%	0.35%	0.30%
Annual Percentage Rate (CPR)	6.09%	6.39%	5.36%	4.17%	3.58%

Geographic distribution		
	Current	At constitution date
Andalucia	0.22%	0.25%
Aragon	19.38%	19.46%
Asturias	0.05%	0.06%
Balearic Islands	0.12%	0.12%
Canary Islands	40.96%	40.06%
Cantabria	0.07%	0.06%
Castilla-La Mancha	0.14%	0.13%
Castilla-Leon	22.38%	22.34%
Catalonia	1.07%	1.14%
Extremadura	0.01%	0.03%
Galicia	0.61%	0.58%
La Rioja	1.37%	1.35%
Madrid	1.60%	1.74%
Murcia	3.15%	3.36%
Navarra	0.08%	0.07%
Valencia	8.80%	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	43	7,921.77	1,530.53	0.00	9,452.30	4.09	3,709,105.97	3,718,558.27	44.37	50.89
from > 1 to = 2 months	6	3,637.49	1,361.64	0.00	4,999.13	2.16	580,967.98	585,967.11	6.99	58.23
from > 2 to = 3 months	6	5,176.67	1,771.32	0.00	6,947.99	3.01	511,413.06	518,361.05	6.18	50.97
from > 3 to = 6 months	8	16,383.76	4,936.76	0.00	21,320.52	9.23	775,871.55	797,192.07	9.51	57.79
from > 6 to < 12 months	21	36,944.80	8,129.77	0.00	45,074.57	19.51	1,412,052.72	1,457,127.29	17.38	56.68
from = 12 to < 18 months	5	8,825.23	2,718.16	0.00	11,543.39	5.00	357,101.79	368,645.18	4.40	34.26
from = 18 to < 24 months	1	15,201.85	3,556.20	0.00	18,758.05	8.12	225,392.91	244,150.96	2.91	70.62
from ≥ 2 years	6	106,807.95	6,088.65	0.00	112,896.60	48.87	578,685.20	691,581.80	8.25	40.35
Subtotal	96	200,899.52	30,093.03	0.00	230,992.55	100.00	8,150,591.18	8,381,583.73	100.00	51.06
Total	96	200,899.52	30,093.03	0.00	230,992.55		8,150,591.18	8,381,583.73		