

RURAL HIPOTECARIO XIX Fondo de Titulización

Brief report

Date: 11/30/2022
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
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CA-CIB
Banco Cooperativo Español

Servicer Credit Support Provider
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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	79,352.22 286,858,275.30 79.35%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	2.2530% 02/20/2023 466.815885 Gross 378.120867 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	2.4030% 02/20/2023 627.450000 Gross 508.234500 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		329,358,275.30	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	7.69	7.07	6.53	6.04	5.61	5.23	4.89	4.58								
			Date	07/26/2030	12/12/2029	05/27/2029	12/01/2028	06/27/2028	02/09/2028	10/07/2027	06/18/2027								
		Final Maturity	Years	17.76	17.01	16.01	15.26	14.51	13.51	13.01	12.26								
		Date	08/18/2040	11/18/2039	11/18/2038	02/18/2038	05/18/2037	05/18/2036	11/18/2035	02/18/2035									
	Without optional redemption *	Average life	Years	7.69	7.07	6.53	6.04	5.61	5.23	4.89	4.58								
			Date	07/26/2030	12/12/2029	05/27/2029	12/01/2028	06/27/2028	02/09/2028	10/07/2027	06/18/2027								
Final Maturity		Years	17.76	17.01	16.01	15.26	14.51	13.51	13.01	12.26									
		Date	08/18/2040	11/18/2039	11/18/2038	02/18/2038	05/18/2037	05/18/2036	11/18/2035	02/18/2035									
Series B	With optional redemption *	Average life	Years	18.01	17.25	16.26	15.50	14.75	14.00	13.25	12.50								
			Date	11/17/2040	02/14/2040	02/16/2039	05/14/2038	08/13/2037	11/13/2036	02/14/2036	05/15/2035								
		Final Maturity	Years	18.01	17.26	16.26	15.51	14.76	14.01	13.26	12.50								
		Date	11/18/2040	02/18/2040	02/18/2039	05/18/2038	08/18/2037	11/18/2036	02/18/2036	05/18/2035									
	Without optional redemption *	Average life	Years	21.10	20.42	19.70	18.98	18.26	17.55	16.85	16.17								
			Date	12/21/2043	04/13/2043	07/27/2042	11/06/2041	02/15/2041	05/31/2040	09/19/2039	01/14/2039								
Final Maturity		Years	32.02	32.02	32.02	32.02	32.02	32.02	32.02	32.02									
		Date	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	87.10%	286,858,275.30	18.42%	89.48%	361,500,000.00	15.02%	
Series B	12.90%	42,500,000.00	5.52%	10.52%	42,500,000.00	4.50%	
Issue of Bonds		329,358,275.30			404,000,000.00		
Reserve Fund	5.52%	18,180,000.00		4.50%	18,180,000.00		

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	22,651,581.16	0.000%	
Servicer ppal collect not yet credited	191,993.80		
Servicer ints collect not yet credited	14,826.43		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		18,180,000.00	2.803%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		387,200.00	2.803%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
	Current	At constitution date	
Count	3,923	4,247	
Principal			
Principal outstanding	325,207,013.12	404,246,698.90	
Average loan	82,897.53	95,184.06	
Minimum	767.79	13,915.12	
Maximum	452,212.46	489,492.20	
Interest rate			
Weighted average (wac)	2.15%	1.36%	
Minimum	0.00%	0.00%	
Maximum	5.73%	5.23%	
Final maturity			
Weighted average (WARM) (months)	241	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	% LTV
0.01 - 10%	0.22	7.90	8.74
10.01 - 20%	1.82	15.89	17.00
20.01 - 30%	4.84	25.56	25.79
30.01 - 40%	9.02	35.73	35.59
40.01 - 50%	16.16	45.32	45.65
50.01 - 60%	20.91	55.24	55.06
60.01 - 70%	32.54	65.02	65.47
70.01 - 80%	11.68	73.62	74.13
80.01 - 90%	2.76	83.75	83.91
90.01 - 100%	0.03	92.21	92.96
Weighted average (WALT)	55.75		61.91
Minimum	0.27		8.74
Maximum	92.21		96.58

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.86%	0.76%	0.65%	0.48%	0.35%
Annual Percentage Rate (CPR)	9.82%	8.72%	7.56%	5.67%	4.12%

Geographic distribution		
	Current	At constitution date
Andalucia	0.22%	0.25%
Aragon	19.29%	19.46%
Asturias	0.05%	0.06%
Balearic Islands	0.05%	0.12%
Canary Islands	41.26%	40.06%
Cantabria	0.07%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	22.29%	22.34%
Catalonia	1.09%	1.14%
Extremadura	0.01%	0.03%
Galicia	0.63%	0.58%
La Rioja	1.35%	1.35%
Madrid	1.51%	1.74%
Murcia	3.17%	3.36%
Navarra	0.08%	0.07%
Valencia	8.79%	9.24%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
<i>Delinquencies</i>										
Up to 1 month	38	8,041.98	2,300.57	0.00	10,342.55	12.61	3,094,193.79	3,104,536.34	50.06	49.02
from > 1 to = 2 months	7	3,884.31	838.37	0.00	4,722.68	5.76	611,834.26	616,556.94	9.94	53.62
from > 2 to = 3 months	7	7,274.71	2,858.38	0.00	10,133.09	12.36	772,748.40	782,881.49	12.62	63.62
from > 3 to = 6 months	6	11,393.77	3,854.62	0.00	15,248.39	18.59	536,118.45	551,366.84	8.89	55.62
from > 6 to < 12 months	6	19,848.76	7,324.30	0.00	27,173.06	33.14	546,103.83	573,276.89	9.24	54.16
from = 12 to < 18 months	7	1,692.24	554.76	0.00	2,247.00	2.74	482,095.86	484,342.86	7.81	41.19
from = 18 to < 24 months	1	8,941.48	3,198.79	0.00	12,140.27	14.80	76,418.01	88,558.28	1.43	20.61
Subtotal	72	61,077.25	20,929.79	0.00	82,007.04	100.00	6,119,512.60	6,201,519.64	100.00	50.14
Total	72	61,077.25	20,929.79	0.00	82,007.04		6,119,512.60	6,201,519.64		