

RURAL HIPOTECARIO XIX Fondo de Titulización

Brief report

Date: 01/31/2023
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	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	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	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	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	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	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	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	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	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	87.10%	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		32,122,703.75	0.000%
Servicer ppal collect not yet credited		37,610.15	
Servicer ints collect not yet credited		8,270.44	
Liabilities		Available	Balance
Subordinated Loan L/T			18,180,000.00
Subordinated Loan S/T			0.00
Start-up Loan L/T			387,200.00
Start-up Loan S/T			0.00

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		3,873	4,247
Principal			
Principal outstanding		317,117,376.13	404,246,698.90
Average loan		81,879.00	95,184.06
Minimum		470.92	13,915.12
Maximum		450,075.29	489,492.20
Interest rate			
Weighted average (wac)		2.74%	1.36%
Minimum		0.00%	0.00%
Maximum		8.33%	5.23%
Final maturity			
Weighted average (WARM) (months)		239	268
Minimum		03/14/2023	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%		0.22 7.37	0.01 8.74
10.01 - 20%		1.90 15.75	0.94 17.00
20.01 - 30%		4.98 25.52	2.93 25.79
30.01 - 40%		9.16 35.64	5.84 35.59
40.01 - 50%		16.37 45.21	11.35 45.65
50.01 - 60%		21.45 55.22	17.62 55.06
60.01 - 70%		32.09 64.94	26.79 65.47
70.01 - 80%		11.19 73.61	26.65 74.13
80.01 - 90%		2.61 83.58	6.45 83.91
90.01 - 100%		0.03 91.83	1.43 92.96
Weighted average (WALT)		55.38	61.91
Minimum		0.27	8.74
Maximum		91.83	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)	0.70%	0.86%	0.76%	0.59%	0.38%
Annual Percentage Rate (CPR)	8.12%	9.90%	8.70%	6.81%	4.49%

Geographic distribution		
	Current	At constitution date
Andalucia	0.22%	0.25%
Aragon	19.10%	19.46%
Asturias	0.05%	0.06%
Balearic Islands	0.05%	0.12%
Canary Islands	41.67%	40.06%
Cantabria	0.07%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	22.24%	22.34%
Catalonia	0.99%	1.14%
Extremadura	0.01%	0.03%
Galicia	0.63%	0.58%
La Rioja	1.34%	1.35%
Madrid	1.44%	1.74%
Murcia	3.13%	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	42	10,321.75	3,096.15	0.00	13,417.90	14.24	3,436,349.29	3,449,767.19	53.69	48.25
from > 1 to = 2 months	12	4,164.87	2,892.08	0.00	7,056.95	7.49	952,792.97	959,849.92	14.94	60.88
from > 2 to = 3 months	3	2,187.64	741.74	0.00	2,929.38	3.11	151,647.63	154,577.01	2.41	50.16
from > 3 to = 6 months	5	5,648.21	3,992.56	0.00	9,640.77	10.23	398,076.46	407,717.23	6.35	53.44
from > 6 to < 12 months	8	29,677.37	11,882.99	0.00	41,560.36	44.10	759,789.44	801,349.80	12.47	52.33
from = 12 to < 18 months	3	3,098.96	1,910.54	0.00	5,009.50	5.32	281,524.46	286,533.96	4.46	61.07
from = 18 to < 24 months	5	10,840.81	3,791.08	0.00	14,631.89	15.53	350,461.82	365,093.71	5.68	33.93
Subtotal	78	65,939.61	28,307.14	0.00	94,246.75	100.00	6,330,642.07	6,424,888.82	100.00	49.91
Total	78	65,939.61	28,307.14	0.00	94,246.75		6,330,642.07	6,424,888.82		