

RURAL HIPOTECARIO XIX Fondo de Titulización

Brief report

Date: 02/28/2023
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

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Caja Rural Central

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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	75,884.38 274,322,033.70 75.88%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	3.1530% 05/18/2023 578.220005 Gross 468.358204 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	3.3030% 05/18/2023 798.225000 Gross 646.562250 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		316,822,033.70	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	7.78	7.15	6.59	6.09	5.65	5.26	4.91	4.60
			Date	11/30/2030	04/12/2030	09/19/2029	03/22/2029	10/13/2028	05/24/2028	01/17/2028	09/26/2027
		Final Maturity	Years	17.76	17.01	16.01	15.25	14.25	13.50	12.75	12.25
			Date	11/18/2040	02/18/2040	02/18/2039	05/18/2038	05/18/2037	08/18/2036	11/18/2035	05/18/2035
	Without optional redemption *	Average life	Years	7.78	7.15	6.59	6.09	5.65	5.26	4.91	4.60
			Date	11/30/2030	04/12/2030	09/19/2029	03/22/2029	10/13/2028	05/24/2028	01/17/2028	09/26/2027
Final Maturity		Years	17.76	17.01	16.01	15.25	14.25	13.50	12.75	12.25	
		Date	11/18/2040	02/18/2040	02/18/2039	05/18/2038	05/18/2037	08/18/2036	11/18/2035	05/18/2035	
Series B	With optional redemption *	Average life	Years	18.00	17.24	16.24	15.49	14.50	13.75	13.00	12.49
			Date	02/16/2041	05/14/2040	05/15/2039	08/14/2038	08/17/2037	11/17/2036	02/17/2036	08/14/2035
		Final Maturity	Years	18.01	17.25	16.25	15.50	14.50	13.75	13.00	12.50
		Date	02/18/2041	05/18/2040	05/18/2039	08/18/2038	08/18/2037	11/18/2036	02/18/2036	08/18/2035	
	Without optional redemption *	Average life	Years	21.00	20.33	19.62	18.91	18.19	17.49	16.79	16.11
			Date	02/16/2044	06/14/2043	09/30/2042	01/13/2042	04/26/2041	08/11/2040	12/01/2039	03/29/2039
Final Maturity		Years	31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76	
		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	86.59%	274,322,033.70	19.06%	89.48%	361,500,000.00	15.02%	
Series B	13.41%	42,500,000.00	5.65%	10.52%	42,500,000.00	4.50%	
Issue of Bonds		316,822,033.70			404,000,000.00		
Reserve Fund	5.65%	17,907,453.47		4.50%	18,180,000.00		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		22,878,552.73	0.000%
Servicer ppal collect not yet credited		577,012.40	
Servicer ints collect not yet credited		43,623.61	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		18,180,000.00	3.703%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		352,000.00	3.703%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		3,846	4,247
Principal			
Principal outstanding		312,229,826.39	404,246,698.90
Average loan		81,183.00	95,184.06
Minimum		286.41	13,915.12
Maximum		449,002.78	489,492.20
Interest rate			
Weighted average (wac)		3.03%	1.36%
Minimum		0.00%	0.00%
Maximum		8.33%	5.23%
Final maturity			
Weighted average (WARM) (months)		238	268
Minimum		03/05/2023	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%		0.23 7.26	0.01 8.74
10.01 - 20%		1.98 15.72	0.94 17.00
20.01 - 30%		5.12 25.60	2.93 25.79
30.01 - 40%		9.23 35.58	5.84 35.59
40.01 - 50%		16.34 45.21	11.35 45.65
50.01 - 60%		21.78 55.28	17.62 55.06
60.01 - 70%		31.84 64.95	26.79 65.47
70.01 - 80%		11.00 73.64	26.65 74.13
80.01 - 90%		2.44 83.52	6.45 83.91
90.01 - 100%		0.03 91.64	1.43 92.96
Weighted average (WALTV)		55.20	61.91
Minimum		0.21	8.74
Maximum		91.64	96.58

Additional information

Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid  www.edt-sg.com  info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid  +34 91 585 15 00  www.cnmv.com

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.07%	0.97%	0.86%	0.66%	0.41%
Annual Percentage Rate (CPR)	12.11%	11.02%	9.88%	7.66%	4.77%

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	41.81%	40.06%
Cantabria	0.07%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	22.25%	22.34%
Catalonia	0.99%	1.14%
Extremadura	0.01%	0.03%
Galicia	0.64%	0.58%
La Rioja	1.35%	1.35%
Madrid	1.46%	1.74%
Murcia	2.99%	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	51	14,137.66	5,404.20	0.00	19,541.86	17.02	4,586,454.66	4,605,996.52	57.98	47.93
from > 1 to = 2 months	11	5,009.37	4,519.79	0.00	9,529.16	8.30	982,495.47	992,024.63	12.49	57.15
from > 2 to = 3 months	5	3,218.67	1,693.96	0.00	4,912.63	4.28	382,078.41	386,991.04	4.87	66.78
from > 3 to = 6 months	7	8,216.24	5,377.84	0.00	13,594.08	11.84	490,715.05	504,309.13	6.35	51.41
from > 6 to < 12 months	7	30,306.26	12,511.04	0.00	42,817.30	37.28	713,119.46	755,936.76	9.52	55.03
from = 12 to < 18 months	4	5,624.98	3,497.65	0.00	9,122.63	7.94	324,531.10	333,653.73	4.20	53.22
from = 18 to < 24 months	5	11,191.97	4,138.75	0.00	15,330.72	13.35	349,195.91	364,526.63	4.59	33.88
Subtotal	90	77,705.15	37,143.23	0.00	114,848.38	100.00	7,828,590.06	7,943,438.44	100.00	49.70
Total	90	77,705.15	37,143.23	0.00	114,848.38		7,828,590.06	7,943,438.44		