

RURAL HIPOTECARIO XIX Fondo de Titulización



Brief report

Date: 04/30/2023
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
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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)						
				% Annual equivalent CPR						
Series A	With optional redemption *	Average life	Years	7.78	7.15	6.59	6.09	5.65	5.26	4.91
		Date		11/30/2030	04/12/2030	09/19/2029	03/22/2029	10/13/2028	05/24/2028	01/17/2028
		Final Maturity	Years	17.76	17.01	16.01	15.25	14.25	13.50	12.25
	Without optional redemption *	Date		11/18/2040	02/18/2040	02/18/2039	05/19/2038	05/19/2037	08/18/2036	11/18/2035
		Average life	Years	7.78	7.15	6.59	6.09	5.65	5.26	4.91
		Final Maturity	Years	17.76	17.01	16.01	15.25	14.25	13.50	12.25
Series B	With optional redemption *	Date		11/18/2040	02/18/2040	02/18/2039	05/18/2038	05/18/2037	08/18/2036	11/18/2035
		Average life	Years	18.00	17.24	16.24	15.49	14.50	13.75	13.00
		Date		02/16/2041	05/14/2040	05/15/2039	08/14/2038	08/17/2037	11/17/2036	02/17/2036
	Without optional redemption *	Final Maturity	Years	18.01	17.25	16.25	15.50	14.50	13.75	13.00
		Date		02/18/2041	05/18/2040	05/18/2039	08/18/2038	08/18/2037	11/18/2036	02/18/2036
		Average life	Years	21.00	20.33	19.62	18.91	18.19	17.49	16.79
	Without optional redemption *	Date		02/16/2044	06/14/2043	09/30/2042	01/13/2042	04/26/2041	08/11/2040	12/01/2039
		Final Maturity	Years	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

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		34,199,749.02	0.000%
Servicer ppal collect not yet credited		97,279.97	
Servicer ints collect not yet credited		47,962.16	
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		3,778	4,247
Principal			
Principal outstanding		302,971,995.83	404,246,698.90
Average loan		80,193.75	95,184.06
Minimum		458.23	13,915.12
Maximum		447,140.99	489,492.20
Interest rate			
Weighted average (wac)		3.68%	1.36%
Minimum		0.00%	0.00%
Maximum		8.33%	5.23%
Final maturity			
Weighted average (WARM) (months)		236	268
Minimum		06/08/2023	12/05/2022
Maximum		09/05/2054	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%		0.28 7.14	0.01 8.74
10.01 - 20%		2.03 15.65	0.94 17.00
20.01 - 30%		5.27 25.49	2.93 25.79
30.01 - 40%		9.60 35.51	5.84 35.59
40.01 - 50%		16.58 45.17	11.35 45.65
50.01 - 60%		22.35 55.31	17.62 55.06
60.01 - 70%		31.08 64.89	26.79 65.47
70.01 - 80%		10.69 73.71	26.65 74.13
80.01 - 90%		2.09 83.62	6.45 83.91
90.01 - 100%		0.03 91.25	1.43 92.96
Weighted average (WALTV)		54.77	61.91
Minimum		0.14	8.74
Maximum		91.25	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.
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Additional information
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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.98%	1.11%	1.00%	0.80%	0.45%
Annual Percentage Rate (CPR)	11.19%	12.51%	11.40%	9.23%	5.24%

Geographic distribution		
	Current	At constitution date
Andalucia	0.22%	0.25%
Aragon	19.20%	19.46%
Asturias	0.05%	0.06%
Balearic Islands	0.05%	0.12%
Canary Islands	41.92%	40.06%
Cantabria	0.07%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	22.11%	22.34%
Catalonia	1.00%	1.14%
Extremadura	0.01%	0.03%
Galicia	0.59%	0.58%
La Rioja	1.31%	1.35%
Madrid	1.48%	1.74%
Murcia	3.01%	3.36%
Navarra	0.08%	0.07%
Valencia	8.75%	9.24%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt		Total debt	
		Principal	Interest	Other	Total	%			%	% Total debt / Appraisal Value
<i>Delinquencies</i>										
Up to 1 month	53	13,049.92	7,240.82	0.00	20,290.74	13.72	4,885,553.60	4,905,844.34	52.65	53.59
from > 1 to = 2 months	12	7,176.54	4,977.30	0.00	12,153.84	8.22	1,008,413.49	1,020,567.33	10.95	43.12
from > 2 to = 3 months	12	9,084.35	4,543.64	0.00	13,627.99	9.22	902,160.90	915,788.89	9.83	58.22
from > 3 to = 6 months	8	10,765.38	8,382.70	0.00	19,148.08	12.95	806,660.48	825,808.56	8.86	62.83
from > 6 to < 12 months	7	16,791.18	12,798.19	0.00	29,589.37	20.01	610,093.06	639,682.43	6.87	56.00
from = 12 to < 18 months	5	24,313.28	11,405.10	0.00	35,718.38	24.16	452,429.29	488,147.67	5.24	54.64
from = 18 to < 24 months	5	1,486.80	372.68	0.00	1,859.48	1.26	429,925.07	431,784.55	4.63	47.50
from ≥ 2 years	1	10,809.41	4,662.75	0.00	15,472.16	10.46	74,550.08	90,022.24	0.97	20.95
Subtotal	103	93,476.86	54,383.18	0.00	147,860.04	100.00	9,169,785.97	9,317,646.01	100.00	52.39
Total	103	93,476.86	54,383.18	0.00	147,860.04		9,169,785.97	9,317,646.01		