

RURAL HIPOTECARIO XIX Fondo de Titulización

Brief report

Date: 07/31/2023
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	71,936.02 260,048,712.30 71.94%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	3.8320% 08/18/2023 704.461451 Gross 570.613775 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	3.9820% 08/18/2023 1,017.622222 Gross 824.274000 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		302,548,712.30	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	7.87	7.22	6.65	6.14	5.69	5.29	4.94	4.62	
			Date	03/29/2031	08/04/2030	01/06/2030	07/06/2029	01/23/2029	08/30/2028	04/23/2028	12/29/2027	
		Final Maturity	Years	17.77	16.77	16.01	15.01	14.26	13.52	12.76	12.01	
	Without optional redemption *	Average life	Years	7.87	7.22	6.65	6.14	5.69	5.29	4.94	4.62	
			Date	02/18/2041	02/18/2040	05/18/2039	05/18/2038	08/18/2037	11/18/2036	02/18/2036	05/18/2035	
		Final Maturity	Years	17.77	16.77	16.01	15.01	14.26	13.52	12.76	12.01	
Series B	With optional redemption *	Average life	Years	18.01	17.01	16.25	15.26	14.51	13.76	13.01	12.26	
			Date	05/15/2041	05/16/2040	08/14/2039	08/16/2038	11/15/2037	02/15/2037	05/15/2036	08/17/2035	
		Final Maturity	Years	18.01	17.01	16.26	15.26	14.52	13.77	13.01	12.26	
	Without optional redemption *	Average life	Years	20.91	20.24	19.54	18.84	18.12	17.42	16.72	16.05	
			Date	04/08/2044	08/08/2043	03/27/2042	03/14/2042	06/26/2041	10/11/2040	02/01/2040	05/31/2039	
		Final Maturity	Years	31.27	31.27	31.27	31.27	31.27	31.27	31.27	31.27	
			Date	08/18/2054	08/18/2054	08/18/2054	08/18/2054	08/18/2054	08/18/2054	08/18/2054		

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	85.95%	260,048,712.30	19.98%	89.48%	361,500,000.00	15.02%	
Series B	14.05%	42,500,000.00	5.93%	10.52%	42,500,000.00	4.50%	
Issue of Bonds		302,548,712.30			404,000,000.00		
Reserve Fund	5.93%	17,944,680.51		4.50%	18,180,000.00		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		37,227,261.81	3.202%
Servicer ppal collect not yet credited		292,618.94	
Servicer ints collect not yet credited		43,735.39	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		18,180,000.00	4.382%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		316,800.00	4.382%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		3,667	4,247
Principal			
Principal outstanding		286,113,263.30	404,246,698.90
Average loan		78,023.80	95,184.06
Minimum		75.81	13,915.12
Maximum		444,627.53	489,492.20
Interest rate			
Weighted average (wac)		4.48%	1.36%
Minimum		0.00%	0.00%
Maximum		8.33%	5.23%
Final maturity			
Weighted average (WARM) (months)		233	268
Minimum		08/01/2023	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%		0.37 7.46	0.01 8.74
10.01 - 20%		2.17 15.95	0.94 17.00
20.01 - 30%		5.55 25.47	2.93 26.79
30.01 - 40%		10.15 35.43	5.84 35.59
40.01 - 50%		16.97 45.15	11.35 45.65
50.01 - 60%		22.74 55.19	17.62 55.06
60.01 - 70%		30.16 64.75	26.79 65.47
70.01 - 80%		9.81 73.62	26.65 74.13
80.01 - 90%		2.03 83.32	6.45 83.91
90.01 - 100%		0.04 90.66	1.43 92.96
Weighted average (WALTV)		54.08	61.91
Minimum		0.03	8.74
Maximum		90.66	96.58

Additional information

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.52%	1.55%	1.33%	1.05%	0.53%
Annual Percentage Rate (CPR)	16.78%	17.05%	14.81%	11.90%	6.23%

Geographic distribution		
	Current	At constitution date
Andalucia	0.23%	0.25%
Aragon	19.27%	19.46%
Asturias	0.05%	0.06%
Balearic Islands	0.05%	0.12%
Canary Islands	41.79%	40.06%
Cantabria	0.08%	0.06%
Castilla-La Mancha	0.14%	0.13%
Castilla-Leon	22.12%	22.34%
Catalonia	1.02%	1.14%
Extremadura	0.01%	0.03%
Galicia	0.62%	0.58%
La Rioja	1.35%	1.35%
Madrid	1.38%	1.74%
Murcia	2.99%	3.36%
Navarra	0.09%	0.07%
Valencia	8.81%	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	107	24,414.73	26,455.71	0.00	50,870.44	21.02	8,723,698.44	8,774,568.88	60.61	52.61
from > 1 to = 2 months	16	10,359.05	9,468.21	0.00	19,827.26	8.19	1,551,444.52	1,571,271.78	10.85	48.32
from > 2 to = 3 months	9	5,345.05	10,459.79	0.00	15,804.84	6.53	890,933.96	906,738.80	6.26	64.31
from > 3 to < 6 months	15	22,133.87	16,763.98	0.00	38,897.85	16.07	1,445,735.23	1,484,633.08	10.25	52.18
from > 6 to < 12 months	11	21,169.54	27,890.89	0.00	49,060.43	20.27	1,069,949.93	1,119,010.36	7.73	59.51
from = 12 to < 18 months	4	28,835.37	14,563.73	0.00	43,399.10	17.93	404,537.06	447,936.16	3.09	55.75
from = 18 to < 24 months	1	3,335.31	3,242.08	0.00	6,577.39	2.72	76,333.95	82,911.34	0.57	89.91
from ≥ 2 years	1	11,882.40	5,686.25	0.00	17,568.65	7.26	73,477.09	91,045.74	0.63	21.19
Subtotal	164	127,475.32	114,530.64	0.00	242,005.96	100.00	14,236,110.18	14,478,116.14	100.00	52.86
Total	164	127,475.32	114,530.64	0.00	242,005.96		14,236,110.18	14,478,116.14		