

RURAL HIPOTECARIO XIX Fondo de Titulización

Brief report

Date: 08/31/2023
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

Société Générale

Market

AIAF Mercado de Renta Fija

Register of Book Securities

Iberclear

Treasury Account

Société Générale

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	67,379.18 243,575,735.70 67.38%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	4.2480% 11/20/2023 747.369865 Gross 605.369591 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	4.3980% 11/20/2023 1,148.366667 Gross 930.177000 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		286,075,735.70	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	7.88	7.22	6.64	6.13	5.68	5.28	4.92	4.60	
			Date	07/02/2031	11/04/2030	04/07/2030	10/02/2029	04/20/2029	11/25/2028	07/17/2028	03/23/2028	
		Final Maturity	Years	17.52	16.52	15.76	14.76	14.01	13.26	12.51	12.01	
	Without optional redemption *	Average life	Years	7.88	7.22	6.64	6.13	5.68	5.28	4.92	4.60	
			Date	07/02/2031	11/04/2030	04/07/2030	10/02/2029	04/20/2029	11/25/2028	07/17/2028	03/23/2028	
		Final Maturity	Years	17.52	16.52	15.76	14.76	14.01	13.26	12.51	12.01	
Series B	With optional redemption *	Average life	Years	17.76	16.76	16.00	15.01	14.26	13.51	12.76	12.25	
			Date	05/15/2041	05/17/2040	08/15/2039	08/17/2038	11/16/2037	02/16/2037	05/16/2036	11/13/2035	
		Final Maturity	Years	17.76	16.76	16.01	15.01	14.26	13.52	12.76	12.26	
	Without optional redemption *	Average life	Years	20.70	20.04	19.35	18.64	17.94	17.23	16.54	15.87	
			Date	04/25/2044	08/27/2043	12/18/2042	04/06/2042	07/20/2041	11/06/2040	02/28/2040	06/28/2039	
		Final Maturity	Years	31.02	31.02	31.02	31.02	31.02	31.02	31.02	31.02	

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	85.14%	243,575,735.70	21.21%	89.48%	361,500,000.00	15.02%	
Series B	14.86%	42,500,000.00	6.35%	10.52%	42,500,000.00	4.50%	
Issue of Bonds		286,075,735.70			404,000,000.00		
Reserve Fund	6.35%	18,180,000.00		4.50%	18,180,000.00		

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	23,321,524.01	3.204%	
Servicer ppal collect not yet credited	202,154.95		
Servicer ints collect not yet credited	16,513.63		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		18,180,000.00	4.798%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		281,600.00	4.798%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
	Current	At constitution date	
Count	3,627	4,247	
Principal			
Principal outstanding	281,783,679.27	404,246,698.90	
Average loan	77,690.57	95,184.06	
Minimum	193.63	13,915.12	
Maximum	443,694.48	489,492.20	
Interest rate			
Weighted average (wac)	4.70%	1.36%	
Minimum	0.00%	0.00%	
Maximum	8.33%	5.23%	
Final maturity			
Weighted average (WARM) (months)	231	268	
Minimum	09/04/2023	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	% LTV
0.01 - 10%	0.37	7.40	8.74
10.01 - 20%	2.21	15.84	17.00
20.01 - 30%	5.60	25.44	25.79
30.01 - 40%	10.24	35.42	35.59
40.01 - 50%	17.19	45.08	45.65
50.01 - 60%	23.16	55.20	55.06
60.01 - 70%	29.65	64.78	65.47
70.01 - 80%	9.57	73.61	74.13
80.01 - 90%	1.97	83.21	83.91
90.01 - 100%	0.04	90.47	92.96
Weighted average (WALTV)	53.89	61.91	
Minimum	0.11	8.74	
Maximum	90.47	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

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 ☎ www.cnmv.com

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.23%	1.44%	1.35%	1.11%	0.55%
Annual Percentage Rate (CPR)	13.81%	16.02%	15.01%	12.49%	6.42%

Geographic distribution		
	Current	At constitution date
Andalucia	0.22%	0.25%
Aragon	19.35%	19.46%
Asturias	0.05%	0.06%
Balearic Islands	0.05%	0.12%
Canary Islands	41.62%	40.06%
Cantabria	0.08%	0.06%
Castilla-La Mancha	0.14%	0.13%
Castilla-Leon	22.12%	22.34%
Catalonia	1.03%	1.14%
Extremadura	0.01%	0.03%
Galicia	0.63%	0.58%
La Rioja	1.35%	1.35%
Madrid	1.39%	1.74%
Murcia	2.99%	3.36%
Navarra	0.09%	0.07%
Valencia	8.89%	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	57	14,236.84	11,017.10	0.00	25,253.94	9.11	5,078,410.17	5,103,664.11	32.99	50.21
from > 1 to = 2 months	71	35,324.69	45,063.46	0.00	80,388.15	29.00	5,629,137.28	5,709,525.43	36.91	51.65
from > 2 to = 3 months	11	8,709.34	11,899.55	0.00	20,608.89	7.44	1,046,549.20	1,067,158.09	6.90	56.51
from > 3 to = 6 months	14	18,174.51	24,456.82	0.00	42,631.33	15.38	1,534,780.58	1,577,411.91	10.20	54.33
from > 6 to < 12 months	17	33,171.20	36,739.92	0.00	69,911.12	25.22	1,580,150.68	1,650,061.80	10.67	62.21
from = 12 to < 18 months	4	26,833.57	11,533.54	0.00	38,367.11	13.84	323,044.49	361,411.60	2.34	46.87
Subtotal	174	136,450.15	140,710.39	0.00	277,160.54	100.00	15,192,072.40	15,469,232.94	100.00	52.56
Total	174	136,450.15	140,710.39	0.00	277,160.54		15,192,072.40	15,469,232.94		