

RURAL HIPOTECARIO XIX Fondo de Titulización

Brief report

Date: 09/30/2023
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

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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	
		Final Maturity	Years	07/02/2031	11/04/2030	04/07/2030	10/02/2029	04/20/2029	11/25/2028	07/17/2028	03/23/2028	
			Date	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	
		Final Maturity	Years	07/02/2031	11/04/2030	04/07/2030	10/02/2029	04/20/2029	11/25/2028	07/17/2028	03/23/2028	
			Date	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	
		Final Maturity	Years	05/15/2041	05/17/2040	08/15/2039	08/17/2038	11/16/2037	02/16/2037	05/16/2036	11/13/2035	
			Date	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	
		Final Maturity	Years	04/25/2044	08/27/2043	12/18/2042	04/06/2042	07/20/2041	11/06/2040	02/28/2040	06/28/2039	
			Date	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		29,273,744.29	3.452%
Servicer ppal collect not yet credited		85,150.33	
Servicer ints collect not yet credited		46,496.80	
Liabilities		Available	Balance
Subordinated Loan L/T		18,180,000.00	4.798%
Subordinated Loan S/T			0.00
Start-up Loan L/T		140,800.00	4.798%
Start-up Loan S/T		140,800.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		3,590	4,247
Principal			
Principal outstanding		277,126,900.83	404,246,698.90
Average loan		77,194.12	95,184.06
Minimum		231.27	13,915.12
Maximum		442,758.23	489,492.20
Interest rate			
Weighted average (wac)		4.86%	1.36%
Minimum		0.00%	0.00%
Maximum		8.33%	5.23%
Final maturity			
Weighted average (WARM) (months)		230	268
Minimum		11/05/2023	12/05/2022
Maximum		04/05/2054	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%		0.35 7.17	0.01 8.74
10.01 - 20%		2.36 15.90	0.94 17.00
20.01 - 30%		5.60 25.51	2.93 25.79
30.01 - 40%		10.49 35.44	5.84 35.59
40.01 - 50%		17.23 45.15	11.35 45.65
50.01 - 60%		23.24 55.23	17.62 55.06
60.01 - 70%		29.42 64.74	26.79 65.47
70.01 - 80%		9.33 73.61	26.65 74.13
80.01 - 90%		1.93 83.16	6.45 83.91
90.01 - 100%		0.04 90.34	1.43 92.96
Weighted average (WALTV)		53.72	61.91
Minimum		0.09	8.74
Maximum		90.34	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)	1.32%	1.34%	1.36%	1.17%	0.57%
Annual Percentage Rate (CPR)	14.76%	14.97%	15.10%	13.18%	6.64%

Geographic distribution		
	Current	At constitution date
Andalucia	0.22%	0.25%
Aragon	19.37%	19.46%
Asturias	0.05%	0.06%
Balearic Islands	0.06%	0.12%
Canary Islands	41.56%	40.06%
Cantabria	0.08%	0.06%
Castilla-La Mancha	0.14%	0.13%
Castilla-Leon	22.07%	22.34%
Catalonia	1.04%	1.14%
Extremadura	0.01%	0.03%
Galicia	0.63%	0.58%
La Rioja	1.37%	1.35%
Madrid	1.40%	1.74%
Murcia	3.01%	3.36%
Navarra	0.09%	0.07%
Valencia	8.90%	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	62	15,744.50	13,724.77	0.00	29,469.27	11.30	5,079,507.50	5,108,976.77	41.62
from > 1 to = 2 months	22	9,657.97	14,735.15	0.00	24,393.12	9.35	2,097,616.79	2,122,009.91	17.29
from > 2 to = 3 months	10	7,508.14	6,476.45	0.00	13,984.59	5.36	656,967.22	670,951.81	5.47
from > 3 to = 6 months	19	26,236.26	36,632.99	0.00	62,869.25	24.11	2,029,702.39	2,092,571.64	17.05
from > 6 to < 12 months	20	40,465.14	48,210.28	0.00	88,675.42	34.01	1,828,490.84	1,917,166.26	15.62
from = 12 to < 18 months	4	28,335.52	13,039.95	0.00	41,375.47	15.87	321,326.55	362,702.02	2.95
Subtotal	137	127,947.53	132,819.59	0.00	260,767.12	100.00	12,013,611.29	12,274,378.41	100.00
Total	137	127,947.53	132,819.59	0.00	260,767.12		12,013,611.29	12,274,378.41	