

RURAL HIPOTECARIO XIX Fondo de Titulización



Brief report

Date: 12/31/2023
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

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CA-CIB
Banco Cooperativo Español

Servicer Credit Support Provider
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Bond Paying Agent
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
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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	63,792.51 230,609,923.65 63.79%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	4.4520% 02/19/2024 717.899643 Gross 581.498711 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	4.6020% 02/19/2024 1,163.283333 Gross 942.259500 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		273,109,923.65	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	7.80	7.15	6.57	6.07	5.62	5.22	4.86	4.55	
			Date	09/07/2031	01/11/2031	06/15/2030	12/11/2029	07/01/2029	02/05/2029	09/29/2028	06/05/2028	
		Final Maturity	Years	17.26	16.26	15.50	14.50	13.75	13.01	12.25	11.75	
	Without optional redemption *	Average life	Years	02/18/2040	02/18/2040	05/18/2039	05/18/2038	08/18/2037	11/18/2036	02/18/2036	08/18/2035	
			Date	09/07/2031	01/11/2031	06/15/2030	12/11/2029	07/01/2029	02/05/2029	09/29/2028	06/05/2028	
		Final Maturity	Years	17.26	16.26	15.50	14.50	13.75	13.01	12.25	11.75	
Series B	With optional redemption *	Average life	Years	02/18/2041	02/18/2040	05/18/2039	05/18/2038	08/18/2037	11/18/2036	02/18/2036	08/18/2035	
			Date	17.50	16.50	15.74	14.75	14.00	13.25	12.50	11.99	
		Final Maturity	Years	05/14/2041	05/16/2040	08/14/2039	08/17/2038	11/16/2037	02/16/2037	05/17/2036	11/14/2035	
	Without optional redemption *	Average life	Years	17.50	16.50	15.75	14.75	14.01	13.26	12.50	12.00	
			Date	05/18/2041	05/18/2040	08/18/2039	08/18/2038	11/18/2037	02/18/2037	05/18/2036	11/18/2035	
		Final Maturity	Years	20.44	19.78	19.09	18.39	17.69	16.99	16.31	15.65	
	Average life	Years	04/23/2044	08/25/2043	12/18/2042	04/07/2042	07/24/2041	11/13/2040	03/09/2040	07/11/2039		
	Final Maturity	Years	29.76	29.76	29.76	29.76	29.76	29.76	29.76	29.76		
			Date	08/18/2053	08/18/2053	08/18/2053	08/18/2053	08/18/2053	08/18/2053	08/18/2053	08/18/2053	

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	84.44%	230,609,923.65	22.22%	89.48%	361,500,000.00	15.02%	
Series B	15.56%	42,500,000.00	6.66%	10.52%	42,500,000.00	4.50%	
Issue of Bonds		273,109,923.65			404,000,000.00		
Reserve Fund	6.66%	18,180,000.00		4.50%	18,180,000.00		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		28,417,750.14	3.704%
Servicer ppal collect not yet credited		414,464.20	
Servicer ints collect not yet credited		51,020.52	
Liabilities		Available	Balance
Subordinated Loan L/T		18,180,000.00	5.002%
Subordinated Loan S/T			0.00
Start-up Loan L/T		105,600.00	5.002%
Start-up Loan S/T		140,800.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		3,502	4,247
Principal			
Principal outstanding		264,656,796.09	404,246,698.90
Average loan		75,573.04	95,184.06
Minimum		93.39	13,915.12
Maximum		439,930.20	489,492.20
Interest rate			
Weighted average (wac)		5.20%	1.36%
Minimum		0.00%	0.00%
Maximum		8.33%	5.23%
Final maturity			
Weighted average (WARM) (months)		227	268
Minimum		01/01/2024	12/05/2022
Maximum		10/01/2053	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%		0.47 7.61	0.01 8.74
10.01 - 20%		2.44 15.94	0.94 17.00
20.01 - 30%		5.85 25.40	2.93 25.79
30.01 - 40%		11.03 35.40	5.84 35.59
40.01 - 50%		18.03 45.08	11.35 45.65
50.01 - 60%		23.12 55.34	17.62 55.06
60.01 - 70%		28.94 64.73	26.79 65.47
70.01 - 80%		8.18 73.62	26.65 74.13
80.01 - 90%		1.93 83.05	6.45 83.91
90.01 - 100%			1.43 92.96
Weighted average (WALTV)		53.10	61.91
Minimum		0.04	8.74
Maximum		89.96	96.58

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.17%	1.17%	1.27%	1.24%	0.61%
Annual Percentage Rate (CPR)	13.12%	13.17%	14.20%	13.89%	7.13%

Geographic distribution

	Current	At constitution date
Andalucia	0.23%	0.25%
Aragon	19.47%	19.46%
Asturias	0.05%	0.06%
Balearic Islands	0.05%	0.12%
Canary Islands	41.76%	40.06%
Cantabria	0.08%	0.06%
Castilla-La Mancha	0.14%	0.13%
Castilla-Leon	21.89%	22.34%
Catalonia	0.97%	1.14%
Extremadura	0.00%	0.03%
Galicia	0.53%	0.58%
La Rioja	1.26%	1.35%
Madrid	1.45%	1.74%
Murcia	3.05%	3.36%
Navarra	0.09%	0.07%
Valencia	8.98%	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	56	12,513.10	12,598.20	0.00	25,111.30	10.79	4,202,756.59	4,227,867.89	45.81	43.90
from > 1 to = 2 months	18	9,293.91	14,068.96	0.00	23,362.87	10.04	1,695,707.13	1,719,070.00	18.63	53.42
from > 2 to = 3 months	11	6,881.93	10,408.33	0.00	17,290.26	7.43	812,465.26	829,755.52	8.99	58.36
from > 3 to = 6 months	6	10,599.05	5,800.30	0.00	16,399.35	7.05	300,334.31	316,733.66	3.43	35.20
from > 6 to < 12 months	18	40,271.75	52,994.27	0.00	93,266.02	40.09	1,534,722.52	1,627,988.54	17.64	60.42
from = 12 to < 18 months	4	24,888.46	19,764.46	0.00	44,652.92	19.19	406,280.84	450,933.76	4.89	55.77
from = 18 to < 24 months	1	10,472.64	2,114.24	0.00	12,586.88	5.41	44,718.65	57,305.53	0.62	31.37
Subtotal	114	114,920.84	117,748.76	0.00	232,669.60	100.00	8,996,985.30	9,229,654.90	100.00	48.95
Total	114	114,920.84	117,748.76	0.00	232,669.60		8,996,985.30	9,229,654.90		