

RURAL HIPOTECARIO XIX Fondo de Titulización

Brief report

Date: 01/31/2024
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
Banco Cooperativo Español

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
		% Annual equivalent CPR		2,00	3,00	4,00	5,00	6,00	7,00	8,00
Series A	With optional redemption *	Average life	Years	7.80	7.15	6.57	6.07	5.62	5.22	4.86
		Date		09/07/2031	01/11/2031	06/15/2030	12/11/2029	07/01/2029	02/05/2029	09/29/2028
		Final Maturity	Years	17.26	16.26	15.50	14.50	13.75	13.01	12.25
	Without optional redemption *	Date		02/18/2041	02/18/2040	05/18/2039	05/18/2038	08/18/2037	11/18/2036	02/18/2036
		Average life	Years	7.80	7.15	6.57	6.07	5.62	5.22	4.86
		Final Maturity	Years	17.26	16.26	15.50	14.50	13.75	13.01	12.25
Series B	With optional redemption *	Date		02/18/2041	02/18/2040	05/18/2039	05/18/2038	08/18/2037	11/18/2036	02/18/2036
	Average life	Years		17.50	16.50	15.74	14.75	14.00	13.25	12.50
		Date		05/14/2041	05/16/2040	08/14/2039	08/17/2038	11/16/2037	02/16/2037	05/17/2036
	Final Maturity	Years		17.50	16.50	15.75	14.75	14.01	13.26	12.50
		Date		05/18/2041	05/18/2040	08/18/2039	08/18/2038	11/18/2037	02/18/2037	05/18/2036
		Final Maturity	Years	20.44	19.78	19.09	18.39	17.69	16.99	16.31
	Without optional redemption *	Date		04/23/2044	08/25/2043	12/18/2042	04/07/2042	07/24/2041	11/13/2040	03/09/2040
	Average life	Years		29.76	29.76	29.76	29.76	29.76	29.76	29.76
		Final Maturity	Years	08/18/2053	08/18/2053	08/18/2053	08/18/2053	08/18/2053	08/18/2053	08/18/2053
		Date		08/18/2053	08/18/2053	08/18/2053	08/18/2053	08/18/2053	08/18/2053	08/18/2053
		Average life	Years	11.99	11.99	11.99	11.99	11.99	11.99	11.99
		Final Maturity	Years	12.00	12.00	12.00	12.00	12.00	12.00	12.00

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	% 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	34,094,105.22	3.682%	
Servicer ppal collect not yet credited	204,635.19		
Servicer ints collect not yet credited	17,019.23		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		18,180,000.00	5.002%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		246,400.00	5.002%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General				
		Current		At constitution date
		Count		
Count		3,471		4,247
Principal				
Principal outstanding		260,459,469.95		404,246,698.90
Average loan		75,038.74		95,184.06
Minimum		46.85		13,915.12
Maximum		439,001.09		489,492.20
Interest rate				
Weighted average (wac)		5.22%		1.36%
Minimum		0.00%		0.00%
Maximum		9.52%		5.23%
Final maturity				
Weighted average (WARM) (months)		226		268
Minimum		02/05/2024		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	% LTV
0.01 - 10%	0.48	7.56	0.01
10.01 - 20%	2.51	16.03	0.94
20.01 - 30%	5.92	25.37	2.93
30.01 - 40%	11.28	35.39	5.84
40.01 - 50%	18.10	45.11	11.35
50.01 - 60%	22.95	55.29	17.62
60.01 - 70%	28.94	64.67	26.79
70.01 - 80%	8.01	73.57	26.65
80.01 - 90%	1.81	82.93	6.45
90.01 - 100%			1.43
Weighted average (WALT)	52.89		61.91
Minimum	0.02		8.74
Maximum	89.84		96.58

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)	1.26%	1.21%	1.23%	1.28%	0.63%
Annual Percentage Rate (CPR)	14.09%	13.64%	13.82%	14.28%	7.29%

Geographic distribution		
	Current	At constitution date
Andalucia	0.23%	0.25%
Aragon	19.56%	19.46%
Asturias	0.05%	0.06%
Balearic Islands	0.05%	0.12%
Canary Islands	41.86%	40.06%
Cantabria	0.08%	0.06%
Castilla-La Mancha	0.14%	0.13%
Castilla-Leon	21.69%	22.34%
Catalonia	0.98%	1.14%
Extremadura	0.00%	0.03%
Galicia	0.54%	0.58%
La Rioja	1.27%	1.35%
Madrid	1.46%	1.74%
Murcia	3.06%	3.36%
Navarra	0.09%	0.07%
Valencia	8.93%	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	50	12,163.78	11,224.79	0.00	23,388.57	10.31	3,832,954.06	3,856,342.63	48.49	47.07
from > 1 to = 2 months	14	4,143.30	7,312.73	0.00	11,456.03	5.05	813,581.94	825,037.97	10.38	47.53
from > 2 to = 3 months	9	6,964.11	9,442.46	0.00	16,406.57	7.23	686,844.39	703,250.96	8.84	53.87
from > 3 to = 6 months	6	4,499.37	7,987.76	0.00	12,487.13	5.50	434,891.64	447,378.77	5.63	61.15
from > 6 to < 12 months	16	34,171.30	36,297.42	0.00	70,468.72	31.06	1,105,085.65	1,175,554.37	14.78	53.43
from = 12 to < 18 months	7	36,959.45	42,413.59	0.00	79,373.04	34.99	807,667.69	887,040.73	11.15	61.42
from = 18 to < 24 months	1	11,003.72	2,287.79	0.00	13,291.51	5.86	44,187.57	57,479.08	0.72	31.46
Subtotal	103	109,905.03	116,966.54	0.00	226,871.57	100.00	7,725,212.94	7,952,084.51	100.00	50.35
Total	103	109,905.03	116,966.54	0.00	226,871.57		7,725,212.94	7,952,084.51		