

RURAL HIPOTECARIO XIX Fondo de Titulización

Brief report

Date: 04/30/2024
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
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	60,308.22 218,014,215.30 60.31%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	4.3650% 05/20/2024 665.425822 Gross 538.994916 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	AAA (sf) AA 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	4.5150% 05/20/2024 1,141.291667 Gross 924.446250 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		260,514,215.30	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	7.65	7.01	6.45	5.95	5.51	5.12	4.77	4.46	
			Date	10/13/2031	02/21/2031	07/30/2030	01/30/2030	08/22/2029	04/02/2029	11/26/2028	08/05/2028	
		Final Maturity	Years	16.76	16.01	15.01	14.25	13.50	12.76	12.01	11.25	
	Without optional redemption *	Average life	Years	7.65	7.01	6.45	5.95	5.51	5.12	4.77	4.46	
			Date	11/18/2040	02/18/2040	02/18/2039	05/18/2038	08/18/2037	11/18/2036	02/18/2036	05/18/2035	
		Final Maturity	Years	16.76	16.01	15.01	14.25	13.50	12.76	12.01	11.25	
Series B	With optional redemption *	Average life	Years	17.01	16.25	15.25	14.50	13.75	13.00	12.25	11.50	
			Date	02/16/2041	05/14/2040	05/16/2039	08/15/2038	11/14/2037	02/14/2037	05/15/2036	08/17/2035	
		Final Maturity	Years	17.01	16.25	15.25	14.50	13.76	13.01	12.25	11.50	
	Without optional redemption *	Average life	Years	20.09	19.43	18.75	18.06	17.37	16.68	16.01	15.36	
			Date	03/18/2044	07/21/2043	11/15/2042	03/07/2042	06/27/2041	10/20/2040	02/18/2040	06/26/2039	
		Final Maturity	Years	29.52	29.52	29.52	29.52	29.52	29.52	29.52	29.52	
			Date	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	83.69%	218,014,215.30	23.29%	89.48%	361,500,000.00	15.02%	
Series B	16.31%	42,500,000.00	6.98%	10.52%	42,500,000.00	4.50%	
Issue of Bonds		260,514,215.30			404,000,000.00		
Reserve Fund	6.98%	18,180,000.00		4.50%	18,180,000.00		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		33,576,027.44	3.699%
Servicer ppal collect not yet credited		157,424.25	
Servicer ints collect not yet credited		34,158.90	
Liabilities		Available	Balance
Subordinated Loan L/T		18,180,000.00	4.915%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		211,200.00	4.915%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		3,362	4,247
Principal			
Principal outstanding		248,332,902.29	404,246,698.90
Average loan		73,864.63	95,184.06
Minimum		666.46	13,915.12
Maximum		436,193.86	489,492.20
Interest rate			
Weighted average (wac)		5.15%	1.36%
Minimum		0.00%	0.00%
Maximum		9.52%	5.23%
Final maturity			
Weighted average (WARM) (months)		222	268
Minimum		05/05/2024	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	% Pool % LTV
0.01 - 10%		0.53	7.61
10.01 - 20%		2.67	16.01
20.01 - 30%		6.16	25.56
30.01 - 40%		12.07	35.60
40.01 - 50%		17.85	45.17
50.01 - 60%		23.50	55.34
60.01 - 70%		28.25	64.68
70.01 - 80%		7.51	73.66
80.01 - 90%		1.47	82.76
90.01 - 100%			1.43
Weighted average (WALTV)		52.42	61.91
Minimum		0.32	8.74
Maximum		89.45	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)	1.16%	1.22%	1.23%	1.31%	0.67%
Annual Percentage Rate (CPR)	13.07%	13.71%	13.75%	14.61%	7.73%

Geographic distribution

	Current	At constitution date
Andalucia	0.24%	0.25%
Aragon	19.68%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.06%	0.12%
Canary Islands	42.19%	40.06%
Cantabria	0.08%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	21.35%	22.34%
Catalonia	0.98%	1.14%
Extremadura	0.00%	0.03%
Galicia	0.50%	0.58%
La Rioja	1.23%	1.35%
Madrid	1.40%	1.74%
Murcia	3.09%	3.36%
Navarra	0.09%	0.07%
Valencia	8.91%	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	42	11,205.44	9,332.71	0.00	20,538.15	7.67	3,097,648.50	3,118,186.65	38.60	42.54
from > 1 to = 2 months	8	3,701.71	7,617.05	0.00	11,318.76	4.22	935,178.76	946,497.52	11.72	58.06
from > 2 to = 3 months	11	7,837.72	10,830.46	0.00	18,668.18	6.97	1,004,481.00	1,023,149.18	12.66	56.44
from > 3 to = 6 months	12	8,375.75	17,769.99	0.00	26,145.74	9.76	838,078.40	864,224.14	10.70	54.86
from > 6 to < 12 months	10	19,919.33	29,207.75	0.00	49,127.08	18.34	637,438.32	686,565.40	8.50	52.90
from = 12 to < 18 months	12	39,892.68	55,358.54	0.00	95,251.22	35.55	1,103,057.05	1,198,308.27	14.83	61.85
from = 18 to < 24 months	2	33,912.71	12,963.75	0.00	46,876.46	17.50	195,326.12	242,202.58	3.00	46.41
Subtotal	97	124,845.34	143,080.25	0.00	267,925.59	100.00	7,811,208.15	8,079,133.74	100.00	50.16
Total	97	124,845.34	143,080.25	0.00	267,925.59		7,811,208.15	8,079,133.74		