

RURAL HIPOTECARIO XIX Fondo de Titulización

Brief report

Date: 05/31/2024
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
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	56,909.69 205,728,529.35 56.91%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	4.2760% 08/19/2024 615.124193 Gross 498.250596 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	AAA (sf) AA (sf)	AA (sf)
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	4.4260% 08/19/2024 1,118.794444 Gross 906.223500 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		248,228,529.35	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)						
				% Annual equivalent CPR						
Series A	With optional redemption *	Average life	Years	7.44	6.82	6.27	5.79	5.37	4.99	4.66
		Date	10/25/2031	03/13/2031	08/26/2030	03/04/2030	09/30/2029	05/15/2029	01/13/2029	09/25/2028
		Final Maturity	16.26	15.51	14.51	13.76	13.00	12.25	11.50	11.00
	Without optional redemption *	Average life	Years	7.44	6.82	6.27	5.79	5.37	4.99	4.66
		Date	08/18/2040	11/18/2039	11/18/2038	02/18/2038	05/18/2037	08/18/2036	11/18/2035	05/18/2035
		Final Maturity	16.26	15.51	14.51	13.76	13.00	12.25	11.50	11.00
Series B	With optional redemption *	Average life	Years	16.51	15.76	14.76	14.00	13.25	12.50	11.99
		Date	11/16/2040	02/14/2040	02/17/2039	05/16/2038	08/15/2037	11/16/2036	05/13/2036	08/15/2035
		Final Maturity	16.51	15.76	14.76	14.00	13.25	12.51	12.00	11.25
	Without optional redemption *	Average life	Years	16.51	15.76	14.76	14.00	13.25	12.51	12.00
		Date	11/18/2040	02/18/2039	02/18/2038	05/18/2038	08/18/2037	11/18/2036	05/18/2036	08/18/2035
		Final Maturity	19.67	19.01	18.33	17.65	16.97	16.29	15.64	15.00
		Date	01/15/2044	05/20/2043	09/14/2042	01/07/2042	05/03/2041	08/31/2040	01/04/2040	05/16/2039
		Final Maturity	29.27	29.27	29.27	29.27	29.27	29.27	29.27	29.27
		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
		Average life	Years	16.51	15.76	14.76	14.00	13.25	12.50	11.99
		Date	11/16/2040	02/14/2040	02/17/2039	05/16/2038	08/15/2037	11/16/2036	05/13/2036	08/15/2035
		Final Maturity	16.51	15.76	14.76	14.00	13.25	12.51	12.00	11.25

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	82.88%	205,728,529.35	24.44%	89.48%	361,500,000.00	15.02%	
Series B	17.12%	42,500,000.00	7.32%	10.52%	42,500,000.00	4.50%	
Issue of Bonds		248,228,529.35			404,000,000.00		
Reserve Fund	7.32%	18,180,000.00		4.50%	18,180,000.00		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		23,139,352.77	3.689%
Servicer ppal collect not yet credited		350,125.81	
Servicer ints collect not yet credited		17,847.14	
Liabilities		Available	Balance
Subordinated Loan L/T			18,180,000.00
Subordinated Loan S/T			0.00
Start-up Loan L/T			176,000.00
Start-up Loan S/T			0.00

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		3,329	4,247
Principal			
Principal outstanding		244,047,406.08	404,246,698.90
Average loan		73,309.52	95,184.06
Minimum		119.23	13,915.12
Maximum		380,045.63	489,492.20
Interest rate			
Weighted average (wac)		5.12%	1.36%
Minimum		0.00%	0.00%
Maximum		9.52%	5.23%
Final maturity			
Weighted average (WARM) (months)		221	268
Minimum		06/05/2024	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%		0.55	7.66
10.01 - 20%		2.71	15.96
20.01 - 30%		6.36	25.58
30.01 - 40%		12.18	35.53
40.01 - 50%		17.97	45.17
50.01 - 60%		23.49	55.34
60.01 - 70%		27.91	64.61
70.01 - 80%		7.57	73.64
80.01 - 90%		1.26	82.96
90.01 - 100%			1.43
Weighted average (WALT)		52.20	61.91
Minimum		0.08	8.74
Maximum		89.32	96.58

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month, mort. (SMM)	1.31%	1.25%	1.25%	1.30%	0.68%
Annual Percentage Rate (CPR)	14.67%	14.04%	14.04%	14.52%	7.89%

Geographic distribution

	Current	At constitution date
Andalucia	0.24%	0.25%
Aragon	19.63%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.06%	0.12%
Canary Islands	42.21%	40.06%
Cantabria	0.08%	0.06%
Castilla-La Mancha	0.13%	0.13%
Castilla-Leon	21.34%	22.34%
Catalonia	0.99%	1.14%
Extremadura	0.00%	0.03%
Galicia	0.51%	0.58%
La Rioja	1.25%	1.35%
Madrid	1.36%	1.74%
Murcia	3.10%	3.36%
Navarra	0.10%	0.07%
Valencia	8.95%	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	40	11,134.11	11,730.24	0.00	22,864.35	8.46	3,362,011.75	3,384,876.10	39.85	46.09
from > 1 to = 2 months	18	8,517.38	13,287.56	0.00	21,804.94	8.07	1,613,416.08	1,635,221.02	19.25	50.40
from > 2 to = 3 months	6	4,225.91	4,512.93	0.00	8,738.84	3.24	409,837.56	418,576.40	4.93	50.70
from > 3 to = 6 months	15	11,521.14	22,821.69	0.00	34,342.83	12.71	1,180,228.29	1,214,571.12	14.30	56.13
from > 6 to < 12 months	5	11,096.13	13,780.90	0.00	24,877.03	9.21	299,509.26	324,386.29	3.82	57.78
from = 12 to < 18 months	13	44,207.42	64,724.99	0.00	108,932.41	40.33	1,164,560.90	1,273,493.31	14.99	62.80
from = 18 to < 24 months	2	34,798.98	13,754.82	0.00	48,553.80	17.98	193,836.17	242,389.97	2.85	46.45
Subtotal	99	125,501.07	144,613.13	0.00	270,114.20	100.00	8,223,400.01	8,493,514.21	100.00	50.89
Total	99	125,501.07	144,613.13	0.00	270,114.20		8,223,400.01	8,493,514.21		