

RURAL HIPOTECARIO XIX Fondo de Titulización



Brief report

Date: 08/31/2024
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

Servicer
Caja Rural Central

Servicer
Cajasiete, Caja Rural

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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	53,459.49 193,256,056.35 53.46%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	3.9920% 11/18/2024 539.453774 Gross 436.957557 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	4.1420% 11/18/2024 1,047.005566 Gross 848.074500 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		235,756,056.35	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)		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	7.21	6.61	6.09	5.63	5.22	4.85	4.53	4.24	
			Date	11/01/2031	03/29/2031	09/18/2030	04/03/2030	11/04/2029	06/24/2029	02/26/2029	11/12/2028	
		Final Maturity	Years	15.76	15.01	14.01	13.26	12.51	11.75	11.25	10.51	
	Without optional redemption *		Date	05/18/2040	08/18/2039	08/18/2038	11/18/2037	02/18/2037	05/18/2036	11/18/2035	02/18/2035	
		Average life	Years	7.21	6.61	6.09	5.63	5.22	4.85	4.53	4.24	
		Final Maturity	Years	15.76	15.01	14.01	13.26	12.51	11.75	11.25	10.51	
Series B	With optional redemption *		Date	05/18/2040	08/18/2039	08/18/2038	11/18/2037	02/18/2037	05/18/2036	11/18/2035	02/18/2035	
		Average life	Years	16.00	15.25	14.49	13.51	12.75	12.24	11.50	10.99	
			Date	08/16/2040	11/14/2039	02/12/2039	02/16/2038	05/16/2037	11/13/2036	02/15/2036	08/13/2035	
	Without optional redemption *	Final Maturity	Years	16.01	15.26	14.51	13.51	12.75	12.26	11.51	11.00	
			Date	08/18/2040	11/18/2039	02/18/2039	02/18/2038	05/18/2037	11/18/2036	02/18/2036	08/18/2035	
		Average life	Years	19.24	18.58	17.91	17.23	16.56	15.90	15.25	14.63	
	Without optional redemption *		Date	11/09/2043	03/14/2043	07/12/2042	11/06/2041	03/06/2041	07/08/2040	11/16/2039	04/03/2039	
		Final Maturity	Years	29.02	29.02	29.02	29.02	29.02	29.02	29.02	29.02	
			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	81.97%	193,256,056.35	25.74%	89.48%	361,500,000.00	15.02%	
Series B	18.03%	42,500,000.00	7.71%	10.52%	42,500,000.00	4.50%	
Issue of Bonds		235,756,056.35			404,000,000.00		
Reserve Fund	7.71%	18,180,000.00		4.50%	18,180,000.00		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		22,363,802.58	3.464%
Servicer ppal collect not yet credited		206,738.08	
Servicer ints collect not yet credited		36,623.62	
Liabilities		Available	Balance
Subordinated Loan L/T		18,180,000.00	4.542%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		140,800.00	4.542%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		3,229	4,247
Principal			
Principal outstanding		232,796,220.77	404,246,698.90
Average loan		72,095.45	95,184.06
Minimum		1,576.78	13,915.12
Maximum		377,665.75	489,492.20
Interest rate			
Weighted average (wac)		5.03%	1.36%
Minimum		0.00%	0.00%
Maximum		9.52%	5.23%
Final maturity			
Weighted average (WARM) (months)		218	268
Minimum		10/26/2024	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%		0.58 7.44	0.01 8.74
10.01 - 20%		2.80 15.90	0.94 17.00
20.01 - 30%		6.67 25.45	2.93 25.79
30.01 - 40%		12.54 35.47	5.84 35.59
40.01 - 50%		18.15 45.14	11.35 45.65
50.01 - 60%		23.26 55.27	17.62 55.06
60.01 - 70%		28.18 64.48	26.79 65.47
70.01 - 80%		6.64 73.54	26.65 74.13
80.01 - 90%		1.18 82.68	6.45 83.91
90.01 - 100%			1.43 92.96
Weighted average (WALTV)		51.71	61.91
Minimum		0.61	8.74
Maximum		88.93	96.58

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.08%	1.21%	1.23%	1.24%	0.71%
Annual Percentage Rate (CPR)	12.25%	13.61%	13.82%	13.91%	8.24%

Geographic distribution		
	Current	At constitution date
Andalucia	0.25%	0.25%
Aragon	19.72%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.06%	0.12%
Canary Islands	42.35%	40.06%
Cantabria	0.09%	0.06%
Castilla-La Mancha	0.14%	0.13%
Castilla-Leon	21.10%	22.34%
Catalonia	0.98%	1.14%
Extremadura	0.50%	0.03%
Galicia	0.50%	0.58%
La Rioja	1.24%	1.35%
Madrid	1.23%	1.74%
Murcia	3.09%	3.36%
Navarra	0.10%	0.07%
Valencia	9.10%	9.24%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			
<i>Delinquencies</i>									
Up to 1 month	42	10,218.09	11,377.32	0.00	21,595.41	6.04	3,463,178.51	3,484,773.92	34.68
from > 1 to = 2 months	13	6,464.99	6,489.69	0.00	12,954.68	3.62	921,826.23	934,780.91	9.30
from > 2 to = 3 months	11	9,581.00	13,820.78	0.00	23,401.78	6.54	1,096,991.90	1,120,393.68	11.15
from > 3 to = 6 months	20	23,365.88	36,535.25	0.00	59,901.13	16.75	1,941,670.48	2,001,571.61	19.92
from > 6 to < 12 months	11	13,558.54	27,712.03	0.00	41,270.57	11.54	856,080.74	897,351.31	8.93
from = 12 to < 18 months	9	31,788.85	38,419.12	0.00	70,207.97	19.64	580,636.92	650,844.89	6.48
from = 18 to < 24 months	6	26,742.04	45,876.57	0.00	72,618.61	20.31	641,001.35	713,619.96	7.10
from ≥ 2 years	2	39,296.15	16,318.81	0.00	55,614.96	15.55	189,339.00	244,953.96	2.44
Subtotal	114	161,015.54	196,549.57	0.00	357,565.11	100.00	9,690,725.13	10,048,290.24	100.00
Total	114	161,015.54	196,549.57	0.00	357,565.11		9,690,725.13	10,048,290.24	