

RURAL HIPOTECARIO XIX Fondo de Titulización

Brief report

Date: 11/30/2024
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

Servicer
Caja Rural Central

Servicer
Cajasiete, Caja Rural

Servicer
Caja Rural de Zamora

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	50,737.21 183,415,014.15 50.74%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	3.4550% 02/18/2025 447.981377 Gross 362.864915 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	AAA (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	3.6050% 02/18/2025 921.277778 Gross 746.235000 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		225,915,014.15	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	6.99	6.42	5.92	5.47	5.08	4.73	4.41
		Date		11/14/2031	04/19/2031	10/17/2030	05/08/2030	12/15/2029	08/09/2029	04/17/2029
		Final Maturity	Years	15.26	14.50	13.76	13.01	12.26	11.50	10.75
	Without optional redemption *	Date		02/18/2040	05/18/2039	08/18/2038	11/18/2037	02/18/2037	05/18/2036	08/18/2035
		Average life	Years	6.99	6.42	5.92	5.47	5.08	4.73	4.41
		Final Maturity	Years	15.26	14.50	13.76	13.01	12.26	11.50	10.75
Series B	With optional redemption *	Date		02/18/2040	05/18/2039	08/18/2038	11/18/2037	02/18/2037	05/18/2036	08/18/2035
	Without optional redemption *	Average life	Years	15.50	14.75	14.00	13.25	12.49	11.75	11.24
		Date		05/16/2040	08/15/2039	11/14/2038	02/13/2038	05/14/2037	08/15/2036	02/13/2036
	Without optional redemption *	Final Maturity	Years	15.51	14.76	14.01	13.26	12.50	11.76	11.26
		Date		05/18/2040	08/18/2039	11/18/2038	02/18/2038	05/18/2037	08/18/2036	02/18/2036
		Average life	Years	18.83	18.18	17.51	16.84	16.18	15.54	14.91
	Without optional redemption *	Date		09/13/2043	01/17/2043	05/19/2042	09/18/2041	01/20/2041	05/28/2040	10/12/2039
		Final Maturity	Years	28.52	28.52	28.52	28.52	28.52	28.52	28.52
		Date		05/18/2053	05/18/2053	05/18/2053	05/18/2053	05/18/2053	05/18/2053	05/18/2053

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	81.19%	183,415,014.15	26.86%	89.48%	361,500,000.00	15.02%	
Series B	18.81%	42,500,000.00	8.05%	10.52%	42,500,000.00	4.50%	
Issue of Bonds		225,915,014.15			404,000,000.00		
Reserve Fund	8.05%	18,180,000.00		4.50%	18,180,000.00		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		21,412,789.52	2.963%
Servicer ppal collect not yet credited		68,423.78	
Servicer ints collect not yet credited		45,450.82	
Liabilities		Available	Balance
Subordinated Loan L/T		18,180,000.00	4.005%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		105,600.00	4.005%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		3,160	4,247
Principal			
Principal outstanding		224,307,553.81	404,246,698.90
Average loan		70,983.40	95,184.06
Minimum		882.10	13,915.12
Maximum		375,260.70	489,492.20
Interest rate			
Weighted average (wac)		4.78%	1.36%
Minimum		0.00%	0.00%
Maximum		9.52%	5.23%
Final maturity			
Weighted average (WARM) (months)		216	268
Minimum		12/26/2024	12/05/2022
Maximum		08/05/2053	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%		0.64 7.32	0.01 8.74
10.01 - 20%		2.90 15.96	0.94 17.00
20.01 - 30%		6.82 25.46	2.93 25.79
30.01 - 40%		12.79 35.42	5.84 35.59
40.01 - 50%		18.39 45.16	11.35 45.65
50.01 - 60%		23.53 55.22	17.62 55.06
60.01 - 70%		27.74 64.42	26.79 65.47
70.01 - 80%		6.13 73.62	26.65 74.13
80.01 - 90%		1.07 82.56	6.45 83.91
90.01 - 100%			1.43 92.96
Weighted average (WALTV)		51.34	61.91
Minimum		0.44	8.74
Maximum		88.49	96.58

Additional information

RURAL HIPOTECARIO XIX Fondo de Titulización



Brief report

Date: 11/30/2024
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

Servicer
Caja Rural Central

Servicer
Cajasiete, Caja Rural

Servicer
Caja Rural de Zamora

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

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.71%	0.85%	1.03%	1.15%	0.72%
Annual Percentage Rate (CPR)	8.15%	9.76%	11.71%	12.92%	8.34%

Geographic distribution		
	Current	At constitution date
Andalucia	0.18%	0.25%
Aragon	19.57%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.06%	0.12%
Canary Islands	42.52%	40.06%
Cantabria	0.09%	0.06%
Castilla-La Mancha	0.14%	0.13%
Castilla-Leon	21.23%	22.34%
Catalonia	0.90%	1.14%
Extremadura		0.03%
Galicia	0.48%	0.58%
La Rioja	1.22%	1.35%
Madrid	1.26%	1.74%
Murcia	3.08%	3.36%
Navarra	0.10%	0.07%
Valencia	9.13%	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	48	12,379.80	11,409.68	0.00	23,789.48	4.48	3,857,164.93	3,880,954.41	20.49	47.95
from > 1 to = 2 months	23	11,046.25	15,031.15	0.00	26,077.40	4.91	1,982,582.82	2,008,660.22	10.61	49.77
from > 2 to = 3 months	112	79,304.44	114,327.36	0.00	193,631.80	36.47	8,590,021.89	8,783,653.69	46.38	52.64
from > 3 to = 6 months	23	27,952.35	44,177.93	0.00	72,130.28	13.58	2,198,751.41	2,270,881.69	11.99	51.38
from > 6 to < 12 months	11	18,581.64	35,461.27	0.00	54,042.91	10.18	904,407.73	958,450.64	5.06	54.47
from = 12 to < 18 months	4	18,313.93	11,111.10	0.00	29,425.03	5.54	147,816.15	177,241.18	0.94	35.92
from = 18 to < 24 months	6	29,488.12	39,705.54	0.00	69,193.66	13.03	539,922.65	609,116.31	3.22	59.46
from ≥ 2 years	2	43,852.66	18,821.87	0.00	62,674.53	11.80	184,782.49	247,457.02	1.31	47.42
Subtotal	229	240,919.19	290,045.90	0.00	530,965.09	100.00	18,405,450.07	18,936,415.16	100.00	51.13
Total	229	240,919.19	290,045.90	0.00	530,965.09		18,405,450.07	18,936,415.16		