

RURAL HIPOTECARIO XIX Fondo de Titulización

Brief report

Date: 02/28/2025
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
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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	48,530.71 175,438,516.65 48.53%	100,000.00 361,500,000.00	Floating 3-M Euribor+0.450% 18.Feb/May/Aug/Nov	2.9720% 05/19/2025 360.583175 Gross 292.072372 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	3.1220% 05/19/2025 780.500000 Gross 632.205000 Net	08/18/2058 Quarterly 18.Feb/May/Aug/Nov	"Pass-Through" Secuential	n.c. n.c.	n.c. n.c.
Total		217,938,516.65	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	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	6.77	6.23	5.75	5.32	4.94	4.61	4.31	4.04
			Date	11/26/2031	05/10/2031	11/16/2030	06/13/2030	01/27/2030	09/26/2029	06/09/2029	03/03/2029
		Final Maturity	Years	14.76	14.01	13.25	12.50	11.76	11.25	10.50	10.01
	Without optional redemption *	Average life	Years	6.77	6.23	5.75	5.32	4.94	4.61	4.31	4.04
			Date	11/26/2031	05/10/2031	11/16/2030	06/13/2030	01/27/2030	09/26/2029	06/09/2029	03/03/2029
		Final Maturity	Years	14.76	14.01	13.25	12.50	11.76	11.25	10.50	10.01
Series B	With optional redemption *	Average life	Years	15.24	14.25	13.50	12.75	12.00	11.49	10.24	
			Date	05/12/2040	05/16/2039	08/15/2038	11/15/2037	02/16/2037	08/13/2036	11/16/2035	05/15/2035
		Final Maturity	Years	15.25	14.25	13.50	12.76	12.01	11.50	10.25	10.01
	Without optional redemption *	Average life	Years	15.24	14.25	13.50	12.75	12.00	11.49	10.24	
			Date	05/18/2040	05/18/2039	08/18/2038	11/18/2037	02/18/2037	08/18/2036	11/18/2035	05/18/2035
		Final Maturity	Years	18.45	17.80	17.14	16.48	15.83	15.20	14.58	13.99
			Date	07/28/2043	12/02/2042	04/06/2042	08/09/2041	12/15/2040	04/28/2040	09/16/2039	
			Years	28.26	28.26	28.26	28.26	28.26	28.26	28.26	28.26
			Date	05/18/2053	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	80.50%	175,438,516.65	27.84%	89.48%	361,500,000.00	15.02%	
Series B	19.50%	42,500,000.00	8.34%	10.52%	42,500,000.00	4.50%	
Issue of Bonds		217,938,516.65			404,000,000.00		
Reserve Fund	8.34%	18,180,000.00	4.50%		18,180,000.00		

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		21,573,165.38	2.712%
Servicer ppal collect not yet credited		151,525.96	
Servicer ints collect not yet credited		57,771.05	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		18,180,000.00	3.522%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		70,400.00	3.522%
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		3,096	4,247
Principal			
Principal outstanding		215,943,703.61	404,246,698.90
Average loan		69,749.26	95,184.06
Minimum		290.56	13,915.12
Maximum		372,565.37	489,492.20
Interest rate			
Weighted average (wac)		4.41%	1.36%
Minimum		0.00%	0.00%
Maximum		8.20%	5.23%
Final maturity			
Weighted average (WARM) (months)		213	268
Minimum		03/01/2025	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%		0.71 7.35	0.01 8.74
10.01 - 20%		2.98 15.91	0.94 17.00
20.01 - 30%		7.22 25.38	2.93 25.79
30.01 - 40%		13.03 35.36	5.84 35.59
40.01 - 50%		18.15 45.07	11.35 45.65
50.01 - 60%		24.38 55.19	17.62 55.06
60.01 - 70%		27.10 64.36	26.79 65.47
70.01 - 80%		5.54 73.82	26.65 74.13
80.01 - 90%		0.90 82.62	6.45 83.91
90.01 - 100%			1.43 92.96
Weighted average (WALTV)		50.87	61.91
Minimum		0.29	8.74
Maximum		88.05	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)	0.77%	0.88%	0.87%	1.05%	0.73%
Annual Percentage Rate (CPR)	8.87%	10.04%	9.90%	11.93%	8.43%

Geographic distribution		
	Current	At constitution date
Andalucia	0.18%	0.25%
Aragon	19.60%	19.46%
Asturias	0.06%	0.06%
Balearic Islands	0.05%	0.12%
Canary Islands	43.00%	40.06%
Cantabria	0.02%	0.06%
Castilla-La Mancha	0.14%	0.13%
Castilla-Leon	21.03%	22.34%
Catalonia	0.85%	1.14%
Extremadura		0.03%
Galicia	0.49%	0.58%
La Rioja	1.23%	1.35%
Madrid	1.28%	1.74%
Murcia	3.02%	3.36%
Navarra	0.10%	0.07%
Valencia	8.93%	9.24%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt		Total debt	
		Principal	Interest	Other	Total	%			%	% Total debt / Appraisal Value
Delinquencies										
Up to 1 month	60	13,279.00	10,093.45	0.00	23,372.45	12.36	4,861,051.44	4,884,423.89	70.33	46.78
from > 1 to = 2 months	7	3,424.06	2,418.39	0.00	5,842.45	3.09	376,219.00	382,061.45	5.50	38.52
from > 2 to = 3 months	6	3,671.58	5,600.78	0.00	9,272.36	4.90	491,237.89	500,510.25	7.21	60.01
from > 3 to = 6 months	3	2,762.25	3,190.69	0.00	5,952.94	3.15	159,583.90	165,536.84	2.38	40.07
from > 6 to < 12 months	4	9,245.90	14,993.97	0.00	24,239.87	12.82	330,785.40	355,025.27	5.11	55.83
from = 12 to < 18 months	3	7,869.19	7,094.84	0.00	14,964.03	7.91	74,967.88	89,931.91	1.29	19.44
from = 18 to < 24 months	2	10,617.38	9,290.93	0.00	19,908.31	10.53	144,895.77	164,804.08	2.37	55.61
from ≥ 2 years	4	56,086.23	29,429.31	0.00	85,515.54	45.23	317,628.51	403,144.05	5.80	49.86
Subtotal	89	106,955.59	82,112.36	0.00	189,067.95	100.00	6,756,369.79	6,945,437.74	100.00	46.67
Total	89	106,955.59	82,112.36	0.00	189,067.95		6,756,369.79	6,945,437.74		