

RURAL HIPOTECARIO GLOBAL I Fondo de Titulización de Activos

Brief report

Date: 09/30/2017
Currency: EUR

Date of constitution
11/18/2005

VAT Reg. no.
V84511179

Management Company
Europa de Titulización, S.G.F.T

Originator
Caixa Rural de Balears
Caja Campo, Caja Rural
Caja Rural Central
Caja Rural de Albacete
Caja Rural de Aragón
Caja Rural de Asturias
Caja Rural de Extremadura
Caja Rural de Granada
Caja Rural de Teruel
Caja Rural de Zamora
Caja Rural del Mediterráneo, Ruralcaja

Servicer
Caixa Rural de Balears
Caja Campo, Caja Rural
Caja Rural Central
Caja Rural de Albacete
Caja Rural de Aragón
Caja Rural de Asturias
Caja Rural de Extremadura
Caja Rural de Granada
Caja Rural de Teruel
Caja Rural de Zamora
Caja Rural del Mediterráneo, Ruralcaja

Lead Managers

Banco Cooperativo
BBVA
Calyon
DZ Bank

Bond Underwriters and Placement Agents

Banco Cooperativo
BBVA
Calyon
DZ Bank
ABN AMRO
Banco Pastor
Dexia Bank
EBN Banco
HSBC
Rabobank International

Servicer Credit Support Provider

Banco Cooperativo Español

Bond Paying Agent

Citibank

Market

AIAF Mercado de Renta Fija

Register of Book Securities

Iberclear

Treasury Account

Citibank

Swap

Banco Cooperativo

Start-up Loan

Caixa Rural de Balears
Caja Campo, Caja Rural
Caja Rural Central
Caja Rural de Albacete
Caja Rural de Aragón
Caja Rural de Asturias
Caja Rural de Extremadura
Caja Rural de Granada
Caja Rural de Teruel
Caja Rural de Zamora
Caja Rural del Mediterráneo, Ruralcaja

Assets Custodian

Banco Cooperativo Español

Fund Auditors

Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

Collateral: Residential mortgage loans

General		
	Current	At constitution date
Count	5,554	12,986
Principal		
Principal outstanding	222,963,205.87	1,065,201,761.38
Average loan	40,144.62	82,026.93
Minimum	5.54	141.61
Maximum	294,076.96	901,500.00
Interest rate		
Weighted average (wac)	1.17%	3.31%
Minimum	0.00%	2.20%
Maximum	6.00%	8.50%
Final maturity		
Weighted average (WARM) (months)	143	246
Minimum	10/01/2017	02/06/2007
Maximum	10/25/2038	11/01/2035
Index (principal outstanding distribution)		
3-month EURIBOR/MIBOR	0.49%	0.28%
6-month EURIBOR/MIBOR	0.00%	0.02%
1-year EURIBOR/MIBOR	4.16%	8.15%
1-year EURIBOR/MIBOR (Mortgage Market)	77.42%	69.64%
Mortgage Market: Savings Banks	0.00%	16.37%
Mortgage Market: All Institutions	8.85%	5.53%
Secondary Market Public Debt 2-6 years	9.08%	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.24%	0.26%	0.29%	0.31%	0.50%
Annual Percentage Rate (CPR)	2.83%	3.12%	3.42%	3.68%	5.86%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	3.04	6.77	0.12	7.29
10.01 - 20%	8.97	15.37	0.91	16.47
20.01 - 30%	17.20	25.42	2.56	25.46
30.01 - 40%	22.85	34.88	5.14	35.40
40.01 - 50%	24.97	44.87	9.56	45.81
50.01 - 60%	18.78	53.62	15.78	55.26
60.01 - 70%	4.14	64.32	20.00	65.31
70.01 - 80%	0.05	70.50	35.50	75.52
80.01 - 90%			6.90	84.50
90.01 - 100%			3.52	94.46
Weighted average (WALTV)	37.90		64.78	
Minimum	0.01		0.12	
Maximum	70.56		100.00	

Geographic distribution		
	Current	At constitution date
Andalucía	19.94%	18.20%
Aragón	5.91%	7.71%
Asturias	7.47%	6.28%
Balearic Islands	1.65%	2.22%
Basque Country	0.16%	0.09%
Cantabria	0.04%	0.07%
Castilla-La Mancha	2.01%	2.42%
Castilla-León	3.90%	3.09%
Catalonia	4.04%	4.15%
Extremadura	2.38%	2.64%
Galicia	0.14%	0.09%
La Rioja	1.76%	1.30%
Madrid	0.70%	0.52%
Murcia	1.72%	1.38%
Navarra	0.00%	0.02%
Valencia	48.17%	49.82%

Current delinquency										
Aging	Assets	Overdue debt				Total	%	Outstanding debt	Total debt	% Total debt / Appraisal Value
		Principal	Interest	Other	Total					
<i>Delinquencies</i>										
Up to 1 month	192	57,483.06	5,475.68	0.00	62,958.74	0.86	7,547,836.08	7,610,794.82	32.78	30.06
from > 1 to ≤ 2 months	67	54,271.30	6,166.15	0.00	60,437.45	0.83	3,254,386.07	3,314,823.52	14.28	31.27
from > 2 to ≤ 3 months	31	46,010.06	4,685.23	0.00	50,695.29	0.70	1,214,403.78	1,265,099.07	5.45	28.56
from > 3 to ≤ 6 months	14	19,905.65	2,193.62	0.00	22,099.27	0.30	428,327.75	450,427.02	1.94	18.76
from > 6 to < 12 months	27	74,787.76	8,049.22	0.00	82,836.98	1.14	749,606.96	832,443.94	3.59	26.80
from ≥ 12 to < 18 months	10	122,648.90	5,877.69	0.00	128,526.59	1.76	245,480.17	374,006.76	1.61	25.77
from ≥ 18 to < 24 months	12	223,882.54	8,885.62	0.00	232,768.16	3.19	147,033.59	379,801.75	1.64	25.70
from ≥ 2 years	148	6,008,522.42	644,362.69	0.00	6,652,885.11	91.22	2,337,164.47	8,990,049.58	38.72	39.71
Subtotal	501	6,607,511.69	685,695.90	0.00	7,293,207.59	100.00	15,924,238.87	23,217,446.46	100.00	32.51
<i>Doubt debts (subjectives)</i>										
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	501	6,607,511.69	685,695.90	0.00	7,293,207.59		15,924,238.87	23,217,446.46		32.51

Additional information