

RURAL HIPOTECARIO GLOBAL I Fondo de Titulización de Activos



Brief report

Date: 06/30/2021
Currency: EUR

Constitution date
11/18/2005

VAT Reg. no.
V84511179

Management Company
Europea 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

Lead Managers
Banco Cooperativo Español
BBVA
Calyon
DZ Bank

Bond Underwriters and Placement Agents
Banco Cooperativo Español
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
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Société Générale

Swap
Banco Cooperativo Español

Start-up Loan
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Assets Custodian
Banco Cooperativo Español

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) Current Original		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal) Next		Rating Fitch / Moody's Current Original	
		Series A ES0374273003	11/23/2005 10,081			11,130.33 112,204,856.73 11.13%	100,000.00 1,008,100,000.00	Floating 3-M Euribor+0.170% 18.Jan/Apr/Jul/Oct	0.0000% 07/19/2021 0.000000 Gross 0.000000 Net
Series B ES0374273011	11/23/2005 363	23,598.55 8,566,273.65 23.60%	100,000.00 36,300,000.00	Floating 3-M Euribor+0.340% 18.Jan/Apr/Jul/Oct	0.0000% 07/19/2021 0.000000 Gross 0.000000 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata deferred start / Sequential	AA-sf Baa1 (sf)	A A1
Series C ES0374273029	11/23/2005 80	23,596.22 1,887,697.60 23.60%	100,000.00 8,000,000.00	Floating 3-M Euribor+0.550% 18.Jan/Apr/Jul/Oct	0.0130% 07/19/2021 0.775398 Gross 0.628072 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata deferred start / Sequential	A+sf Baa2 (sf)	BBB+ Baa2
Series D ES0374273037	11/23/2005 128	23,594.25 3,020,064.00 23.59%	100,000.00 12,800,000.00	Floating 3-M Euribor+2.000% 18.Jan/Apr/Jul/Oct	1.4630% 07/19/2021 87.254813 Gross 70.676399 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata deferred start / Sequential	Asf B2 (sf)	BB Baa2
Series E ES0374273045	11/23/2005 128	49,931.25 6,391,200.00 49.93%	100,000.00 12,800,000.00	Floating 3-M Euribor+4.000% 18.Jan/Apr/Jul/Oct	3.4630% 07/19/2021 437.082906 Gross 354.037154 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined Due to Cash Reserve reduction	CCCs Ca (sf)	CC Ca
Total		132,070,091.98	1,078,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date													
Series	With optional redemption *	Average life	Years	% Monthly CPR (SMM)									
				0.17	0.25	0.34	0.42	0.51	0.60	0.69	0.78		
Series A	Final Maturity	Average life	Years	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00		
		Date	06/13/2022	06/10/2022	06/08/2022	06/06/2022	03/22/2022	03/21/2022	03/19/2022	03/18/2022			
Series B	Final Maturity	Average life	Years	1.15	1.14	1.14	1.13	0.92	0.92	0.92	0.91		
		Date	07/18/2022	07/18/2022	07/18/2022	07/18/2022	04/18/2022	04/18/2022	04/18/2022	04/18/2022			
Series C	Final Maturity	Average life	Years	1.15	1.14	1.14	1.13	0.92	0.92	0.92	0.91		
		Date	06/13/2022	06/10/2022	06/08/2022	06/06/2022	03/22/2022	03/21/2022	03/19/2022	03/18/2022			
Series D	Final Maturity	Average life	Years	1.15	1.14	1.14	1.13	0.92	0.92	0.92	0.91		
		Date	06/13/2022	06/10/2022	06/08/2022	06/06/2022	03/22/2022	03/21/2022	03/19/2022	03/18/2022			
Series E	Final Maturity	Average life	Years	1.15	1.14	1.14	1.13	0.92	0.92	0.92	0.91		
		Date	06/13/2022	06/10/2022	06/08/2022	06/06/2022	03/22/2022	03/21/2022	03/19/2022	03/18/2022			

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)					
Series	Current	% CE		At issue date	
		% CE	% CE	% CE	% CE
Series A	84.96%	112,204,856.73	15.81%	93.52%	1,008,100,000.00
Series B	6.49%	8,566,273.65	8.99%	3.37%	36,300,000.00
Series C	1.43%	1,887,697.60	7.49%	0.74%	8,000,000.00
Series D	2.29%	3,020,064.00	5.09%	1.19%	12,800,000.00
Series E	4.84%	6,391,200.00		1.19%	12,800,000.00
Issue of Bonds		132,070,091.98			1,078,000,000.00
Reserve Fund	5.09%	6,391,200.00	1.20%		12,800,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	12,072,326.54	-0.500%	
Servicer ppal collect not yet credited	167,478.26		
Servicer ints collect not yet credited	8,582.12		
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

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Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	3.990	12.986	
Principal			
Principal outstanding	121,621,308.16	1,065,201,761.38	
Average loan	30,481.53	82,026.93	
Minimum	95.77	141.61	
Maximum	200,508.41	901,500.00	
Interest rate			
Weighted average (wac)	0.78%	3.31%	
Minimum	0.00%	2.20%	
Maximum	6.00%	8.50%	
Final maturity			
Weighted average (WARM) (months)	115	246	
Minimum	07/06/2021	02/06/2007	
Maximum	10/25/2038	11/01/2035	
Index (principal outstanding distribution)			
3-month EURIBOR/MIBOR	0.52%	0.28%	
6-month EURIBOR/MIBOR	0.00%	0.02%	
1-year EURIBOR/MIBOR	8.79%	8.15%	
1-year EURIBOR/MIBOR (Mortgage Market)	73.24%	69.64%	
Mortgage Market: Savings Banks	0.00%	16.37%	
Mortgage Market: All Institutions	7.55%	5.53%	
Secondary Market Public Debt 2-6 years	9.90%		

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	5.42	6.85	0.12	7.29
10.01 - 20%	18.12	15.21	0.91	16.47
20.01 - 30%	25.16	25.41	2.56	25.46
30.01 - 40%	26.65	34.78	5.14	35.40
40.01 - 50%	21.71	43.29	9.56	45.81
50.01 - 60%	2.94	52.81	15.78	55.26
60.01 - 70%			20.00	65.31
70.01 - 80%			35.50	75.52
80.01 - 90%			6.90	84.50
90.01 - 100%			3.52	94.46
Weighted average (WALTV)	29.74		64.78	
Minimum	0.07		0.12	
Maximum	57.04		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.26%	0.36%	0.34%	0.34%	0.46%
Annual Percentage Rate (CPR)	3.12%	4.25%	3.98%	3.98%	5.36%

Geographic distribution		
	Current	At constitution date
Andalucia	19.56%	18.20%
Aragon	5.05%	7.71%
Asturias	7.29%	6.28%
Balearic Islands	1.74%	2.22%
Basque Country	0.13%	0.09%
Cantabria	0.05%	0.07%
Castilla-La Mancha	1.49%	2.42%
Castilla-Leon	4.49%	3.09%
Catalonia	4.47%	4.15%
Extremadura	2.15%	2.64%
Galicia	0.17%	0.09%
La Rioja	1.80%	1.30%
Madrid	0.73%	0.52%
Murcia	1.52%	1.38%
Navarra		0.02%
Valencia	49.37%	49.82%

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	165	48,105.46	2,509.61	0.00	50,615.07	1.58	5,170,381.62	5,220,996.69	48.53	19.41
from > 1 to = 2 months	23	16,276.58	1,159.03	0.00	17,435.61	0.54	628,430.37	645,865.98	6.00	18.77
from > 2 to = 3 months	13	12,111.31	860.44	0.00	12,971.75	0.41	418,165.90	431,137.65	4.01	23.28
from > 3 to = 6 months	2	1,994.64	193.82	0.00	2,188.46	0.07	60,468.82	62,657.28	0.58	33.65
from > 6 to < 12 months	7	10,680.30	497.92	0.00	11,178.22	0.35	203,899.97	215,078.19	2.00	25.47
from = 12 to < 18 months	4	11,279.56	413.84	0.00	11,693.40	0.37	26,582.56	38,275.96	0.36	7.44
from = 18 to < 24 months	3	56,004.69	1,393.18	0.00	57,397.87	1.79	81,154.87	138,552.74	1.29	24.65
from ≥ 2 years	81	2,696,004.14	343,089.35	0.00	3,039,093.49	94.90	965,617.47	4,004,710.96	37.23	39.36
Subtotal	298	2,852,456.68	350,117.19	0.00	3,202,573.87	100.00	7,554,701.58	10,757,275.45	100.00	24.19
Total	298	2,852,456.68	350,117.19	0.00	3,202,573.87		7,554,701.58	10,757,275.45		