

RURAL HIPOTECARIO GLOBAL I Fondo de Titulización de Activos



Brief report

Date: 09/30/2021
 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
 Caixa Rural de Balears
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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)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0374273003	11/23/2005 10,081	10,644.78 107,310,027.18 10.64%	100,000.00 1,008,100,000.00	Floating 3-M Euribor+0.170% 18.Jan/Apr/Jul/Oct	0.0000% 10/18/2021 0.000000 Gross 0.000000 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	10/18/2021 "Pass-Through"	AAAsf Aa1 (sf)	AAA Aaa
Series B ES0374273011	11/23/2005 363	22,569.09 8,192,579.67 22.57%	100,000.00 36,300,000.00	Floating 3-M Euribor+0.340% 18.Jan/Apr/Jul/Oct	0.0000% 10/18/2021 0.000000 Gross 0.000000 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata deferred start / Secutorial	AA-sf Baa1 (sf)	A A1
Series C ES0374273029	11/23/2005 80	22,566.86 1,805,348.80 22.57%	100,000.00 8,000,000.00	Floating 3-M Euribor+0.550% 18.Jan/Apr/Jul/Oct	0.0020% 10/18/2021 0.114088 Gross 0.092411 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata deferred start / Secutorial	A+sf Ba2 (sf)	BBB+
Series D ES0374273037	11/23/2005 128	22,564.98 2,888,317.44 22.56%	100,000.00 12,800,000.00	Floating 3-M Euribor+2.000% 18.Jan/Apr/Jul/Oct	1.4520% 10/18/2021 82.820998 Gross 67.085008 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata deferred start / Secutorial	Asf B2 (sf)	BB Ba2
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	3.4520% 10/18/2021 435.694540 Gross 352.912577 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined Due to Cash Reserve reduction	CCCs Ca (sf)	CC Ca
Total		126,587,473.09	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	Option	Type	Yrs	% Monthly CPR (SMM)									
				0.17	0.25	0.34	0.42	0.51	0.60	0.69	0.78		
Series A	With optional redemption *	Average life	Years	0.94	0.93	0.93	0.93	0.71	0.71	0.71	0.71	0.70	
		Final Maturity	Years	06/25/2022	06/24/2022	06/23/2022	06/21/2022	04/03/2022	04/03/2022	04/02/2022	04/01/2022	04/01/2022	
		Date	Years	1.00	1.00	1.00	1.00	0.75	0.75	0.75	0.75	0.75	
	Without optional redemption *	Average life	Years	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	
		Final Maturity	Years	10/05/2025	10/05/2025	10/05/2025	10/05/2025	10/05/2025	10/05/2025	10/05/2025	10/05/2025	10/05/2025	
		Date	Years	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	
Series B	With optional redemption *	Average life	Years	0.94	0.93	0.93	0.93	0.71	0.71	0.71	0.70		
		Final Maturity	Years	06/25/2022	06/24/2022	06/23/2022	06/21/2022	04/03/2022	04/03/2022	04/02/2022	04/01/2022		
		Date	Years	1.00	1.00	1.00	1.00	0.75	0.75	0.75	0.75		
	Without optional redemption *	Average life	Years	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22		
		Final Maturity	Years	10/05/2025	10/05/2025	10/05/2025	10/05/2025	10/05/2025	10/05/2025	10/05/2025	10/05/2025		
		Date	Years	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01		
Series C	With optional redemption *	Average life	Years	0.94	0.93	0.93	0.93	0.71	0.71	0.71	0.70		
		Final Maturity	Years	06/25/2022	06/24/2022	06/23/2022	06/21/2022	04/03/2022	04/03/2022	04/02/2022	04/01/2022		
		Date	Years	1.00	1.00	1.00	1.00	0.75	0.75	0.75	0.75		
	Without optional redemption *	Average life	Years	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22		
		Final Maturity	Years	10/05/2025	10/05/2025	10/05/2025	10/05/2025	10/05/2025	10/05/2025	10/05/2025	10/05/2025		
		Date	Years	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01		
Series D	With optional redemption *	Average life	Years	0.94	0.93	0.93	0.93	0.71	0.71	0.71	0.70		
		Final Maturity	Years	06/25/2022	06/24/2022	06/23/2022	06/21/2022	04/03/2022	04/03/2022	04/02/2022	04/01/2022		
		Date	Years	1.00	1.00	1.00	1.00	0.75	0.75	0.75	0.75		
	Without optional redemption *	Average life	Years	4.62	4.45	4.30	4.15	4.02	3.88	3.76	3.64		
		Final Maturity	Years	02/27/2026	12/30/2025	11/04/2025	09/12/2025	07/23/2025	06/05/2025	04/19/2025	03/06/2025		
		Date	Years	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01		
Series E	With optional redemption *	Average life	Years	1.00	1.00	1.00	1.00	0.75	0.75	0.75	0.75		
		Final Maturity	Years	07/18/2038	07/18/2038	07/18/2038	07/18/2038	07/18/2038	07/18/2038	07/18/2038	07/18/2038		
		Date	Years	1.00	1.00	1.00	1.00	0.75	0.75	0.75	0.75		
	Without optional redemption *	Average life	Years	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01		
		Final Maturity	Years	07/18/2038	07/18/2038	07/18/2038	07/18/2038	07/18/2038	07/18/2038	07/18/2038	07/18/2038		
		Date	Years	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01		

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	
		%	%			
Series A	84.77%	107,310,027.18	16.04%	93.52%	1,008,100,000.00	6.56%
Series B	6.47%	8,192,579.67	9.22%	3.37%	36,300,000.00	3.15%
Series C	1.43%	1,805,348.80	7.72%	0.74%	8,000,000.00	2.40%
Series D	2.28%	2,888,317.44	5.32%	1.19%	12,800,000.00	1.20%
Series E	5.05%	6,391,200.00		1.19%	12,800,000.00	
Issue of Bonds		126,587,473.09			1,078,000,000.00	
Reserve Fund	5.32%	6,391,200.00		1.20%	12,800,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	11,720,285.74	-0.500%	
Servicer ppal collect not yet credited	114,821.21		
Servicer ints collect not yet credited	7,402.96		
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	3,911	12,986	
Principal			
Principal outstanding	116,032,913.17	1,065,201,761.38	
Average loan	29,668.35	82,026.93	
Minimum	82.99	141.61	
Maximum	196,944.28	901,500.00	
Interest rate			
Weighted average (wac)	0.73%	3.31%	
Minimum	0.00%	2.20%	
Maximum	6.00%	8.50%	
Final maturity			
Weighted average (WARM) (months)	113	246	
Minimum	10/05/2021	02/06/2007	
Maximum	10/25/2038	11/01/2035	
Index (principal outstanding distribution)			
3-month EURIBOR/MIBOR	0.53%	0.28%	
6-month EURIBOR/MIBOR	0.00%	0.02%	
1-year EURIBOR/MIBOR	8.90%	8.15%	
1-year EURIBOR/MIBOR (Mortgage Market)	73.15%	69.64%	
Mortgage Market: Savings Banks	0.00%	16.37%	
Mortgage Market: All Institutions	7.49%	5.53%	
Secondary Market Public Debt 2-6 years	9.93%		

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	6.03	6.92	0.12	7.29
10.01 - 20%	17.90	15.08	0.91	16.47
20.01 - 30%	26.92	25.44	2.56	25.46
30.01 - 40%	27.46	35.13	5.14	35.40
40.01 - 50%	19.05	43.12	9.56	45.81
50.01 - 60%	2.64	52.22	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)	29.20		64.78	
Minimum	0.05		0.12	
Maximum	56.08		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.44%	0.41%	0.39%	0.37%	0.46%
Annual Percentage Rate (CPR)	5.10%	4.76%	4.54%	4.35%	5.36%

Geographic distribution		
	Current	At constitution date
Andalucia	19.66%	18.20%
Aragon	5.03%	7.71%
Asturias	7.10%	6.28%
Balearic Islands	1.76%	2.22%
Basque Country	0.12%	0.09%
Cantabria	0.05%	0.07%
Castilla-La Mancha	1.49%	2.42%
Castilla-Leon	4.56%	3.09%
Catalonia	4.52%	4.15%
Extremadura	2.16%	2.64%
Galicia	0.17%	0.09%
La Rioja	1.83%	1.30%
Madrid	0.56%	0.52%
Murcia	1.54%	1.38%
Navarra		0.02%
Valencia	49.44%	49.82%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
Delinquencies										
Up to 1 month	133	37,675.41	1,495.12	0.00	39,170.53	1.31	4,065,260.17	4,104,430.70	42.24	21.86
from > 1 to = 2 months	30	19,917.54	1,399.49	0.00	21,317.03	0.71	993,205.50	1,014,522.53	10.44	22.82
from > 2 to = 3 months	8	6,644.86	481.94	0.00	7,126.80	0.24	274,877.95	282,004.75	2.90	29.12
from > 3 to = 6 months	5	5,849.66	345.70	0.00	6,195.36	0.21	104,019.61	110,214.97	1.13	23.09
from = 6 to < 12 months	5	11,335.41	477.20	0.00	11,812.61	0.40	66,080.52	77,893.13	0.80	18.25
from = 12 to < 18 months	6	14,722.30	473.39	0.00	15,195.69	0.51	205,115.29	220,310.98	2.27	22.50
from = 18 to < 24 months	4	16,526.31	1,246.69	0.00	17,773.00	0.60	88,578.55	106,351.55	1.09	19.15
from ≥ 24 months	77	2,519,781.57	344,192.19	0.00	2,863,973.76	96.02	937,831.53	3,801,805.29	39.12	38.75
Subtotal	268	2,632,453.06	350,111.72	0.00	2,982,564.78	100.00	6,734,969.12	9,717,533.90	100.00	26.67
Total	268	2,632,453.06	350,111.72	0.00	2,982,564.78		6,734,969.12	9,717,533.90		