

Brief report

Date: 10/31/2021  
 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

Service Credit Support Provider  
 Banco Cooperativo Español

Bond Paying Agent  
 Soci te G n rale

Market  
 AIAF Mercado de Renta Fija

Register of Book Securities  
 Iberclear

Treasury Account  
 Soci te G n rale

Swap  
 Banco Cooperativo Espa ol

Start-up Loan  
 Caixa Rural de Balears  
 Caja Campo, Caja Rural  
 Caja Rural Central  
 Caja Rural de Albacete  
 Caja Rural de Arag n  
 Caja Rural de Asturias  
 Caja Rural de Extremadura  
 Caja Rural de Granada  
 Caja Rural de Teruel  
 Caja Rural de Zamora  
 Caja Rural del Mediterr neo, Ruralcaja

Assets Custodian  
 Banco Cooperativo Espa ol

Fund Auditor  
 KPMG Auditores

Issued securities: Asset-Backed Bonds

Bonds Issue									
Series ISIN Code	Issue date N° 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	10,159.55 102,418,423.55 10.16%	100,000.00 1,008,100,000.00	Floating 3-M Euribor+0.170% 18.Jan/Apr/Jul/Oct	0.0000% 01/18/2022 0.000000 Gross 0.000000 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	01/18/2022 "Pass-Through"	AAAsf Aa1 (sf)	AAA Aaa
Series B ES0374273011	11/23/2005 363	21,540.30 7,819,128.90 21.54%	100,000.00 36,300,000.00	Floating 3-M Euribor+0.340% 18.Jan/Apr/Jul/Oct	0.0000% 01/18/2022 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	21,538.17 1,723,053.60 21.54%	100,000.00 8,000,000.00	Floating 3-M Euribor+0.550% 18.Jan/Apr/Jul/Oct	0.0000% 01/18/2022 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	A+sf Ba2 (sf)	BBB+
Series D ES0374273037	11/23/2005 128	21,536.38 2,756,656.64 21.54%	100,000.00 12,800,000.00	Floating 3-M Euribor+2.000% 18.Jan/Apr/Jul/Oct	1.4490% 01/18/2022 79.749215 Gross 64.596864 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	3.4490% 01/18/2022 440.099585 Gross 356.480664 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined Due to Cash Reserve reduction	CCCs Ca (sf)	CC Ca
Total		121,108,462.69	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	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	With optional redemption *	Average life	Years	0.72	0.71	0.71	0.71	0.71	0.48	0.48	0.48	0.48	0.48	
		Final Maturity	Years	07/06/2022	07/05/2022	07/04/2022	07/04/2022	04/12/2022	04/12/2022	04/12/2022	04/12/2022	04/12/2022	04/12/2022	
	Without optional redemption *	Average life	Years	4.54	4.38	4.23	4.09	3.96	3.83	3.70	3.59			
		Final Maturity	Years	05/02/2026	03/06/2026	01/10/2026	11/19/2025	10/01/2025	08/15/2025	07/01/2025	05/19/2025			
	Series B	With optional redemption *	Average life	Years	0.72	0.71	0.71	0.71	0.71	0.49	0.48	0.48	0.48	0.48
			Final Maturity	Years	07/06/2022	07/05/2022	07/04/2022	07/04/2022	04/12/2022	04/12/2022	04/12/2022	04/12/2022	04/12/2022	04/12/2022
Without optional redemption *		Average life	Years	4.54	4.38	4.23	4.09	3.96	3.83	3.70	3.59			
		Final Maturity	Years	05/02/2026	03/06/2026	01/10/2026	11/19/2025	10/01/2025	08/15/2025	06/30/2025	05/18/2025			
Series C		With optional redemption *	Average life	Years	0.72	0.71	0.71	0.71	0.71	0.48	0.48	0.48	0.48	0.48
			Final Maturity	Years	07/06/2022	07/05/2022	07/04/2022	07/04/2022	04/12/2022	04/12/2022	04/12/2022	04/12/2022	04/12/2022	04/12/2022
	Without optional redemption *	Average life	Years	4.54	4.38	4.23	4.09	3.96	3.83	3.70	3.59			
		Final Maturity	Years	05/02/2026	03/06/2026	01/10/2026	11/19/2025	10/01/2025	08/15/2025	07/01/2025	05/19/2025			
	Series D	With optional redemption *	Average life	Years	0.72	0.71	0.71	0.71	0.71	0.48	0.48	0.48	0.48	0.48
			Final Maturity	Years	07/06/2022	07/05/2022	07/04/2022	07/04/2022	04/12/2022	04/12/2022	04/12/2022	04/12/2022	04/12/2022	04/12/2022
Without optional redemption *		Average life	Years	4.54	4.38	4.23	4.09	3.96	3.83	3.70	3.59			
		Final Maturity	Years	05/02/2026	03/06/2026	01/10/2026	11/19/2025	10/01/2025	08/15/2025	07/01/2025	05/19/2025			
Series E		With optional redemption *	Average life	Years	0.75	0.75	0.75	0.75	0.75	0.50	0.50	0.50	0.50	0.50
			Final Maturity	Years	07/18/2022	07/18/2022	07/18/2022	07/18/2022	04/18/2022	04/18/2022	04/18/2022	04/18/2022	04/18/2022	04/18/2022
	Without optional redemption *	Average life	Years	16.76	16.76	16.76	16.76	16.76	16.76	16.76	16.76	16.76	16.76	
		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	07/18/2038	07/18/2038	

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		% CE	% CE
Series A	84.57%	102,418,423.55	16.29%	93.52%	1,008,100,000.00	6.56%
Series B	6.46%	7,819,128.90	9.48%	3.37%	36,300,000.00	3.15%
Series C	1.42%	1,723,053.60	7.97%	0.74%	8,000,000.00	2.40%
Series D	2.28%	2,756,656.64	5.57%	1.19%	12,800,000.00	1.20%
Series E	5.28%	6,391,200.00		1.19%	12,800,000.00	
Issue of Bonds		121,108,462.69			1,078,000,000.00	
Reserve Fund	5.57%	6,391,200.00		1.20%	12,800,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	7,419,318.31	-0.5000%	
Service ppal collect not yet credited	192,953.89		
Service ints collect not yet credited	9,292.10		
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

# RURAL HIPOTECARIO GLOBAL I Fondo de Titulización de Activos

## Brief report

Date: 10/31/2021  
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

**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 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  
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 Auditor**  
KPMG Auditores

### Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	3.893	12.986	
Principal			
Principal outstanding	114,351,651.38	1,065,201,761.38	
Average loan	29,373.66	82,026.93	
Minimum	62.68	141.61	
Maximum	195,755.21	901,500.00	
Interest rate			
Weighted average (wac)	0.72%	3.31%	
Minimum	0.00%	2.20%	
Maximum	6.00%	8.50%	
Final maturity			
Weighted average (WARM) (months)	112	246	
Minimum	11/02/2021	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	8.91%	8.15%	
1-year EURIBOR/MIBOR (Mortgage Market)	73.16%	69.64%	
Mortgage Market: Savings Banks	0.00%	16.37%	
Mortgage Market: All Institutions	7.48%	5.53%	
Secondary Market Public Debt 2-6 years	9.92%		

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	6.25	6.92	0.12	7.29
10.01 - 20%	17.78	15.06	0.91	16.47
20.01 - 30%	27.62	25.43	2.56	25.46
30.01 - 40%	27.44	35.21	5.14	35.40
40.01 - 50%	18.46	43.07	9.56	45.81
50.01 - 60%	2.44	52.10	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)	29.02		64.78	
Minimum	0.04		0.12	
Maximum	55.76		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.27%	0.34%	0.37%	0.36%	0.46%
Annual Percentage Rate (CPR)	3.21%	3.96%	4.31%	4.24%	5.35%

Geographic distribution		
	Current	At constitution date
Andalucia	19.65%	18.20%
Aragon	5.04%	7.71%
Asturias	7.09%	6.28%
Balearic Islands	1.77%	2.22%
Basque Country	0.12%	0.09%
Cantabria	0.05%	0.07%
Castilla-La Mancha	1.49%	2.42%
Castilla-Leon	4.58%	3.09%
Catalonia	4.55%	4.15%
Extremadura	2.16%	2.64%
Galicia	0.17%	0.09%
La Rioja	1.84%	1.30%
Madrid	0.56%	0.52%
Murcia	1.54%	1.38%
Navarra		0.02%
Valencia	49.40%	49.82%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
<b>Delinquencies</b>										
Up to 1 month	152	43,179.09	2,155.11	0.00	45,334.20	1.51	4,426,141.94	4,471,476.14	45.53	21.63
from > 1 to = 2 months	21	13,187.33	957.71	0.00	14,145.04	0.47	744,422.44	758,567.48	7.72	23.40
from > 2 to = 3 months	10	12,104.62	496.89	0.00	12,601.51	0.42	243,342.41	255,943.92	2.61	17.82
from > 3 to = 6 months	5	4,795.12	406.47	0.00	5,201.59	0.17	117,129.22	122,330.81	1.25	28.95
from > 6 to < 12 months	4	6,303.76	271.62	0.00	6,575.38	0.22	63,838.61	70,413.99	0.72	21.95
from = 12 to < 18 months	8	23,440.32	759.80	0.00	24,200.12	0.81	208,617.95	232,818.07	2.37	19.66
from = 18 to < 24 months	4	17,255.26	1,288.08	0.00	18,543.34	0.62	87,849.60	106,392.94	1.08	19.16
from ≥ 2 years	77	2,528,346.20	345,141.69	0.00	2,873,487.89	95.78	928,967.40	3,802,455.29	38.72	38.75
Subtotal	281	2,648,611.70	351,477.37	0.00	3,000,089.07	100.00	6,820,309.57	9,820,398.64	100.00	26.09
Total	281	2,648,611.70	351,477.37	0.00	3,000,089.07		6,820,309.57	9,820,398.64		