

# RURAL HIPOTECARIO GLOBAL I Fondo de Titulización de Activos



## Brief report

Date: 01/31/2022  
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  
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Caja Rural de Zamora  
Caja Rural del Mediterráneo, Ruralcaja

Lead Managers  
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Bond Underwriters and Placement Agents  
Banco Cooperativo Español  
BBVA  
Calyon  
DZ Bank

Service Credit Support Provider  
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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)		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	9,664.42 97,427,018.02 9.66%	100,000.00 1,008,100,000.00	Floating 3-M Euribor+0.170% 18.Jan/Apr/Jul/Oct	0.0000% 04/19/2022 0.000000 Gross 0.000000 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	04/19/2022 "Pass-Through"	AAAsf Aa1 (sf)	AAA Aaa	
Series B ES0374273011	11/23/2005 363	20,490.53 7,438,062.39 20.49%	100,000.00 36,300,000.00	Floating 3-M Euribor+0.340% 18.Jan/Apr/Jul/Oct	0.0000% 04/19/2022 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	20,488.50 1,639,080.00 20.49%	100,000.00 8,000,000.00	Floating 3-M Euribor+0.550% 18.Jan/Apr/Jul/Oct	0.0000% 04/19/2022 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	20,486.79 2,622,309.12 20.49%	100,000.00 12,800,000.00	Floating 3-M Euribor+2.000% 18.Jan/Apr/Jul/Oct	1.4320% 04/19/2022 74.157627 Gross 60.067678 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	3.4320% 04/19/2022 433.170238 Gross 350.867893 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined Due to Cash Reserve reduction	CCCs Ca (sf)	CC Ca	
Total		115,517,669.53	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	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 *	% Annual equivalent CPR	2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00				
		Final Maturity	0,48	0,48	0,48	0,48	0,25	0,25	0,25	0,25	0,25			
		Date	07/13/2022	07/13/2022	07/13/2022	07/13/2022	04/18/2022	04/18/2022	04/18/2022	04/18/2022	04/18/2022			
	Without optional redemption *	Average life	4,00	4,00	4,00	4,00	4,00	4,00	4,00	4,00	4,00			
		Final Maturity	16,51	16,51	16,51	16,51	16,51	16,51	16,51	16,51	16,51			
		Date	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			
Series B	With optional redemption *	% Annual equivalent CPR	2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00				
		Final Maturity	0,48	0,48	0,48	0,48	0,25	0,25	0,25	0,25	0,25			
		Date	07/13/2022	07/13/2022	07/13/2022	07/13/2022	04/18/2022	04/18/2022	04/18/2022	04/18/2022	04/18/2022			
	Without optional redemption *	Average life	4,47	4,32	4,18	4,04	3,91	3,78	3,66	3,55				
		Final Maturity	07/08/2026	05/14/2026	03/22/2026	01/31/2026	12/14/2025	10/29/2025	09/15/2025	08/05/2025				
		Date	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			
Series C	With optional redemption *	% Annual equivalent CPR	2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00				
		Final Maturity	0,48	0,48	0,48	0,48	0,25	0,25	0,25	0,25	0,25			
		Date	07/13/2022	07/13/2022	07/13/2022	07/13/2022	04/18/2022	04/18/2022	04/18/2022	04/18/2022	04/18/2022			
	Without optional redemption *	Average life	4,00	4,00	4,00	4,00	4,00	4,00	4,00	4,00	4,00			
		Final Maturity	16,51	16,51	16,51	16,51	16,51	16,51	16,51	16,51	16,51			
		Date	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			
Series D	With optional redemption *	% Annual equivalent CPR	2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00				
		Final Maturity	0,48	0,48	0,48	0,48	0,25	0,25	0,25	0,25	0,25			
		Date	07/13/2022	07/13/2022	07/13/2022	07/13/2022	04/18/2022	04/18/2022	04/18/2022	04/18/2022	04/18/2022			
	Without optional redemption *	Average life	4,47	4,32	4,18	4,04	3,91	3,78	3,66	3,55				
		Final Maturity	07/08/2026	05/14/2026	03/22/2026	01/31/2026	12/14/2025	10/29/2025	09/15/2025	08/05/2025				
		Date	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			
Series E	With optional redemption *	% Annual equivalent CPR	2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00				
		Final Maturity	0,50	0,50	0,50	0,50	0,25	0,25	0,25	0,25	0,25			
		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	04/18/2022			
	Without optional redemption *	Average life	16,51	16,51	16,51	16,51	16,51	16,51	16,51	16,51	16,51			
		Final Maturity	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			
		Date	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)						
Series	Current	% CE		At issue date	% CE	
		Current	At issue date			
Series A	84.34%	97,427,018.02	16.58%	93.52%	1,008,100,000.00	6.56%
Series B	6.44%	7,438,062.39	9.76%	3.37%	36,300,000.00	3.15%
Series C	1.42%	1,639,080.00	8.26%	0.74%	8,000,000.00	2.40%
Series D	2.27%	2,622,309.12	5.66%	1.19%	12,800,000.00	1.20%
Series E	5.53%	6,391,200.00		1.19%	12,800,000.00	
Issue of Bonds		115,517,669.53			1,078,000,000.00	
Reserve Fund	5.86%	6,391,200.00		1.20%	12,800,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	7,692,604.53	-0.500%	
Service ppal collect not yet credited	188,508.12		
Service ints collect not yet credited	8,758.65		
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.  
Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

### Additional information

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**Servicer**  
Caixa Rural de Balears  
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ABN AMRO  
Banco Pastor  
Dexia Bank  
EBN Banco  
HSBC  
Rabobank International

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### Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	3,801	12,986	
Principal			
Principal outstanding	108,438,524.70	1,065,201,761.38	
Average loan	28,528.95	82,026.93	
Minimum	89.08	141.61	
Maximum	192,184.90	901,500.00	
Interest rate			
Weighted average (wac)	0.71%	3.31%	
Minimum	0.00%	2.20%	
Maximum	6.00%	8.50%	
Final maturity			
Weighted average (WARM) (months)	110	246	
Minimum	02/01/2022	02/06/2007	
Maximum	10/25/2038	11/01/2035	
Index (principal outstanding distribution)			
3-month EURIBOR/MIBOR	0.54%	0.28%	
6-month EURIBOR/MIBOR	0.00%	0.02%	
1-year EURIBOR/MIBOR	8.95%	8.15%	
1-year EURIBOR/MIBOR (Mortgage Market)	73.07%	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	9.95%		

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	6.73	6.81	0.12	7.29
10.01 - 20%	18.23	15.10	0.91	16.47
20.01 - 30%	28.65	25.38	2.56	25.46
30.01 - 40%	28.46	35.46	5.14	35.40
40.01 - 50%	16.31	43.22	9.56	45.81
50.01 - 60%	1.62	52.06	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)	28.47		64.78	
Minimum	0.08		0.12	
Maximum	54.81		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.49%	0.52%	0.43%	0.40%	0.46%
Annual Percentage Rate (CPR)	5.75%	6.05%	5.01%	4.65%	5.36%

Geographic distribution		
	Current	At constitution date
Andalucia	19.78%	18.20%
Aragon	4.95%	7.71%
Asturias	7.08%	6.28%
Balearic Islands	1.75%	2.22%
Basque Country	0.12%	0.09%
Cantabria	0.05%	0.07%
Castilla-La Mancha	1.48%	2.42%
Castilla-Leon	4.56%	3.09%
Catalonia	4.67%	4.15%
Extremadura	2.18%	2.64%
Galicia	0.17%	0.09%
La Rioja	1.87%	1.30%
Madrid	0.54%	0.52%
Murcia	1.56%	1.38%
Navarra		0.02%
Valencia	49.23%	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	134	39,355.49	1,606.16	0.00	40,961.65	1.38	3,866,775.57	3,907,737.22	43.30	20.96
from > 1 to = 2 months	20	12,735.04	1,019.90	0.00	13,754.94	0.46	615,144.39	628,899.33	6.97	21.55
from > 2 to = 3 months	12	10,999.26	566.47	0.00	11,565.73	0.39	308,877.20	320,442.93	3.55	16.86
from > 3 to = 6 months	4	4,996.65	371.29	0.00	5,367.94	0.18	204,242.20	209,610.14	2.32	35.41
from = 6 to < 12 months	6	13,879.26	760.00	0.00	14,639.26	0.49	136,390.47	151,029.73	1.67	26.57
from = 12 to < 18 months	5	20,102.60	754.71	0.00	20,857.31	0.70	151,732.81	172,590.12	1.91	25.22
from = 18 to < 24 months	2	5,551.91	242.40	0.00	5,794.31	0.19	7,815.50	13,609.81	0.15	9.59
from ≥ 2 years	75	2,527,467.18	336,697.21	0.00	2,864,164.39	96.21	755,976.86	3,620,141.25	40.12	37.78
Subtotal	258	2,635,087.39	342,018.14	0.00	2,977,105.53	100.00	6,046,955.00	9,024,060.53	100.00	25.76
Total	258	2,635,087.39	342,018.14	0.00	2,977,105.53		6,046,955.00	9,024,060.53		