

RURAL HIPOTECARIO GLOBAL I Fondo de Titulización de Activos



Brief report

Date: 02/28/2022
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
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Bond Underwriters and Placement Agents
Banco Cooperativo Español
BBVA
Calyon
DZ Bank

Service Credit Support Provider
Banco Cooperativo Español

Bond Paying Agent
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
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Treasury Account
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Swap
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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 / Secuential	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 / Secuential	A+sf Baa2 (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 / Secuential	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	3.4320% 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	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 *	Average life	0,48	0,48	0,48	0,48	0,25	0,25	0,25	0,25	0,25		
		Final Maturity	0,50	0,50	0,50	0,50	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	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	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 *	Average life	0,48	0,48	0,48	0,48	0,25	0,25	0,25	0,25	0,25		
		Final Maturity	0,50	0,50	0,50	0,50	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 *	Average life	0,48	0,48	0,48	0,48	0,25	0,25	0,25	0,25	0,25		
		Final Maturity	0,50	0,50	0,50	0,50	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	3,55		
		Final Maturity	07/09/2026	05/14/2026	03/22/2026	01/31/2026	12/14/2025	10/29/2025	09/16/2025	08/05/2025	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 *	Average life	0,50	0,50	0,50	0,50	0,25	0,25	0,25	0,25	0,25		
		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)						
	Current		% CE		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			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	9,413,532.80	-0.500%	
Service ppal collect not yet credited	261,862.44		
Service ints collect not yet credited	12,524.04		
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

Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid ☎ +34 91 411 84 67 📠 +34 91 411 84 68 🌐 www.edt-sg.com ✉ info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

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Servicer
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Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	3,770	12,986	
Principal			
Principal outstanding	106,717,818.15	1,065,201,761.38	
Average loan	28,307.11	82,026.93	
Minimum	10.81	141.61	
Maximum	190,993.31	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	03/01/2022	02/06/2007	
Maximum	10/25/2038	11/01/2035	
Index (principal outstanding distribution)			
3-month EURIBOR/MIBOR	0.55%	0.28%	
6-month EURIBOR/MIBOR	0.00%	0.02%	
1-year EURIBOR/MIBOR	8.94%	8.15%	
1-year EURIBOR/MIBOR (Mortgage Market)	73.08%	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	9.95%		

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	6.99	6.81	0.12	7.29
10.01 - 20%	17.95	15.09	0.91	16.47
20.01 - 30%	29.55	25.37	2.56	25.46
30.01 - 40%	28.54	35.60	5.14	35.40
40.01 - 50%	15.51	43.25	9.56	45.81
50.01 - 60%	1.46	51.97	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)	28.31		64.78	
Minimum	0.01		0.12	
Maximum	54.49		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.36%	0.47%	0.44%	0.41%	0.46%
Annual Percentage Rate (CPR)	4.29%	5.54%	5.13%	4.82%	5.35%

Geographic distribution		
	Current	At constitution date
Andalucia	19.84%	18.20%
Aragon	4.96%	7.71%
Asturias	7.03%	6.28%
Balearic Islands	1.75%	2.22%
Basque Country	0.11%	0.09%
Cantabria	0.05%	0.07%
Castilla-La Mancha	1.48%	2.42%
Castilla-Leon	4.59%	3.09%
Catalonia	4.70%	4.15%
Extremadura	2.18%	2.64%
Galicia	0.17%	0.09%
La Rioja	1.88%	1.30%
Madrid	0.54%	0.52%
Murcia	1.53%	1.38%
Navarra		0.02%
Valencia	49.17%	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	185	58,715.17	2,435.33	0.00	61,150.50	2.07	5,465,415.36	5,526,565.86	52.41	21.07
from > 1 to = 2 months	21	13,600.74	1,276.57	0.00	14,877.31	0.50	703,065.47	717,942.78	6.81	25.63
from > 2 to = 3 months	8	7,974.62	539.40	0.00	8,514.02	0.29	233,361.27	241,875.29	2.29	19.67
from > 3 to = 6 months	5	7,788.16	472.69	0.00	8,260.85	0.28	169,660.33	177,921.18	1.69	21.90
from > 6 to < 12 months	7	20,716.38	857.17	0.00	21,573.55	0.73	223,130.66	244,704.21	2.32	27.23
from = 12 to < 18 months	1	2,932.11	69.46	0.00	3,001.57	0.10	2,199.62	5,201.19	0.05	11.37
from = 18 to < 24 months	3	9,709.66	603.84	0.00	10,313.50	0.35	42,441.41	52,754.91	0.50	23.35
from ≥ 2 years	73	2,494,277.78	335,547.02	0.00	2,829,824.80	95.68	747,529.28	3,577,354.08	33.93	38.05
Subtotal	303	2,615,714.62	341,801.48	0.00	2,957,516.10	100.00	7,586,803.40	10,544,319.50	100.00	25.32
Total	303	2,615,714.62	341,801.48	0.00	2,957,516.10		7,586,803.40	10,544,319.50		