

Brief report

Date: 03/31/2022
 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
 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
 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
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 Caja Rural del Mediterráneo, Ruralcaja

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 Ba2 (sf)	BBB+ Baa2	
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 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 *	Average life	0,48	0,48	0,48	0,48	0,48	0,25	0,25	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	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	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	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	16,51	16,51	16,51
		Date	01/18/2026	01/18/2026	01/18/2026	01/18/2026	01/18/2026	01/18/2026	01/18/2026	01/18/2026	01/18/2026	01/18/2026	01/18/2026	01/18/2026
Series B	With optional redemption *	Average life	0,48	0,48	0,48	0,48	0,48	0,25	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	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	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	3,44	3,33	3,22	
		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	07/05/2025	06/05/2025	05/05/2025	
		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	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	0,25	0,25	
		Final Maturity	0,50	0,50	0,50	0,50	0,25	0,25	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	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	4,00	4,00	
		Final Maturity	16,51	16,51	16,51	16,51	16,51	16,51	16,51	16,51	16,51	16,51	16,51	
		Date	01/18/2026	01/18/2026	01/18/2026	01/18/2026	01/18/2026	01/18/2026	01/18/2026	01/18/2026	01/18/2026	01/18/2026	01/18/2026	
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	0,25	0,25	
		Final Maturity	0,50	0,50	0,50	0,50	0,25	0,25	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	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	3,44	3,33	3,22	
		Final Maturity	07/09/2026	05/14/2026	03/22/2026	01/31/2026	12/14/2025	10/29/2025	09/15/2025	08/05/2025	07/05/2025	06/05/2025	05/05/2025	
		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	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	0,25	0,25	
		Final Maturity	0,50	0,50	0,50	0,50	0,25	0,25	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	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	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	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	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	11,615,875.55	-0.500%	
Service ppal collect not yet credited	101,572.34		
Service ints collect not yet credited	4,212.69		
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

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Servicer
Caixa Rural de Balears
Caja Campo, Caja Rural
Caja Rural Central
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Assets Custodian
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Fund Auditor
KPMG Auditores

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	3,740	12,986	
Principal			
Principal outstanding	104,775,115.02	1,065,201,761.38	
Average loan	28,014.74	82,026.93	
Minimum	87.16	141.61	
Maximum	189,801.21	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)	109	246	
Minimum	04/03/2022	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	8.84%	8.15%	
1-year EURIBOR/MIBOR (Mortgage Market)	73.27%	69.64%	
Mortgage Market: Savings Banks	0.00%	16.37%	
Mortgage Market: All Institutions	7.35%	5.53%	
Secondary Market Public Debt 2-6 years	9.98%		

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	7.20	6.80	0.12	7.29
10.01 - 20%	18.03	15.11	0.91	16.47
20.01 - 30%	30.00	25.33	2.56	25.46
30.01 - 40%	28.82	35.63	5.14	35.40
40.01 - 50%	14.51	43.27	9.56	45.81
50.01 - 60%	1.43	51.71	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)	28.10		64.78	
Minimum	0.08		0.12	
Maximum	54.17		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.59%	0.48%	0.46%	0.43%	0.46%
Annual Percentage Rate (CPR)	6.87%	5.64%	5.43%	4.99%	5.36%

Geographic distribution		
	Current	At constitution date
Andalucia	19.75%	18.20%
Aragon	4.97%	7.71%
Asturias	7.05%	6.28%
Balearic Islands	1.70%	2.22%
Basque Country	0.11%	0.09%
Cantabria	0.05%	0.07%
Castilla-La Mancha	1.48%	2.42%
Castilla-Leon	4.62%	3.09%
Catalonia	4.66%	4.15%
Extremadura	2.16%	2.64%
Galicia	0.17%	0.09%
La Rioja	1.90%	1.30%
Madrid	0.55%	0.52%
Murcia	1.54%	1.38%
Navarra		0.02%
Valencia	49.28%	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	122	36,725.62	1,230.70	0.00	37,956.32	1.29	3,584,946.60	3,622,902.92	41.43	20.50
from > 1 to = 2 months	25	16,179.62	1,530.28	0.00	17,709.90	0.60	796,758.13	814,468.03	9.31	24.95
from > 2 to = 3 months	8	8,090.50	603.88	0.00	8,694.38	0.30	243,404.44	252,098.82	2.88	22.58
from > 3 to = 6 months	6	10,454.70	703.78	0.00	11,158.48	0.38	198,850.12	210,008.60	2.40	20.50
from > 6 to < 12 months	4	13,093.43	487.70	0.00	13,581.13	0.46	160,854.71	174,435.84	1.99	28.54
from = 12 to < 18 months	2	5,750.65	346.07	0.00	6,096.72	0.21	38,510.12	44,606.84	0.51	33.18
from = 18 to < 24 months	2	9,912.06	624.91	0.00	10,536.97	0.36	41,976.15	52,513.12	0.60	30.18
from ≥ 2 years	74	2,497,398.61	336,284.97	0.00	2,833,683.58	96.40	740,799.98	3,574,483.56	40.87	37.81
Subtotal	243	2,597,605.19	341,812.29	0.00	2,939,417.48	100.00	5,806,100.25	8,745,517.73	100.00	26.14
Total	243	2,597,605.19	341,812.29	0.00	2,939,417.48		5,806,100.25	8,745,517.73		