

RURAL HIPOTECARIO GLOBAL I Fondo de Titulización de Activos



Brief report

Date: 07/31/2022
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
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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	8,619.26 86,890,760.06 8.62%	100,000.00 1,008,100,000.00	Floating 3-M Euribor+0.170% 18.Jan/Apr/Jul/Oct	0.1720% 10/18/2022 3.788644 Gross 3.068802 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	10/18/2022 "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	0.3420% 10/18/2022 17.908723 Gross 14.506066 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata deferred start / Secutorial	AA-sf A3 (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	0.5520% 10/18/2022 28.902444 Gross 23.410980 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata deferred start / Secutorial	A+sf Ba1 (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	2.0020% 10/18/2022 104.814970 Gross 84.900126 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata deferred start / Secutorial	Asf Ba3 (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	4.0020% 10/18/2022 510.663538 Gross 413.637466 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined Due to Cash Reserve reduction	CCCsfc Ca (sf)	CC Ca	
Total		104,981,411.57	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	With 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	Final Maturity	% Annual equivalent CPR											
		2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00				
Series B	Final Maturity	Date											
		10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022			
Series C	Final Maturity	Date											
		10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022			
Series D	Final Maturity	Date											
		10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022			
Series E	Final Maturity	Date											
		10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022			

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	% CE	% CE	% CE	
Series A	82.77%	86,890,760.06	18.35%	93.52%	1,008,100,000.00	6.56%
Series B	7.09%	7,438,062.39	10.80%	3.37%	36,300,000.00	3.15%
Series C	1.56%	1,639,080.00	9.14%	0.74%	8,000,000.00	2.40%
Series D	2.50%	2,622,309.12	6.48%	1.19%	12,800,000.00	1.20%
Series E	6.09%	6,391,200.00		1.19%	12,800,000.00	
Issue of Bonds		104,981,411.57			1,078,000,000.00	
Reserve Fund	6.48%	6,391,200.00		1.20%	12,800,000.00	

Other financial operations (current)			
Assets	Available	Balance	Interest
Treasury Account		7,562,520.95	-0.500%
Service ppal collect not yet credited		175,112.52	
Service ints collect not yet credited		9,170.03	
Liabilities			
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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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	3,616	12,986	
Principal			
Principal outstanding	98,073,374.26	1,065,201,761.38	
Average loan	27,122.06	82,026.93	
Minimum	64.92	141.61	
Maximum	185,027.71	901,500.00	
Interest rate			
Weighted average (wac)	0.87%	3.31%	
Minimum	0.00%	2.20%	
Maximum	6.00%	8.50%	
Final maturity			
Weighted average (WARM) (months)	107	246	
Minimum	08/01/2022	02/06/2007	
Maximum	10/25/2038	11/01/2035	
Index (principal outstanding distribution)			
3-month EURIBOR/MIBOR	0.56%	0.28%	
6-month EURIBOR/MIBOR	0.00%	0.02%	
1-year EURIBOR/MIBOR	9.04%	8.15%	
1-year EURIBOR/MIBOR (Mortgage Market)	73.37%	69.64%	
Mortgage Market: Savings Banks	0.00%	16.37%	
Mortgage Market: All Institutions	7.08%	5.53%	
Secondary Market Public Debt 2-6 years	9.94%		

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	8.34	6.82	0.12	7.29
10.01 - 20%	18.02	15.44	0.91	16.47
20.01 - 30%	30.81	25.17	2.56	25.46
30.01 - 40%	30.44	35.75	5.14	35.40
40.01 - 50%	11.56	43.51	9.56	45.81
50.01 - 60%	0.83	51.33	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)	27.45		64.78	
Minimum	0.03		0.12	
Maximum	52.92		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.37%	0.39%	0.41%	0.42%	0.46%
Annual Percentage Rate (CPR)	4.32%	4.56%	4.82%	4.93%	5.34%

Geographic distribution		
	Current	At constitution date
Andalucia	19.80%	18.20%
Aragon	4.97%	7.71%
Asturias	7.04%	6.28%
Balearic Islands	1.72%	2.22%
Basque Country	0.10%	0.09%
Cantabria	0.05%	0.07%
Castilla-La Mancha	1.48%	2.42%
Castilla-Leon	4.65%	3.09%
Catalonia	4.68%	4.15%
Extremadura	2.13%	2.64%
Galicia	0.18%	0.09%
La Rioja	1.94%	1.30%
Madrid	0.56%	0.52%
Murcia	1.55%	1.38%
Navarra		0.02%
Valencia	49.15%	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	127	36,122.03	1,388.16	0.00	37,510.19	1.33	3,535,612.32	3,573,122.51	43.07	20.40
from > 1 to = 2 months	18	13,376.57	773.97	0.00	14,150.54	0.50	593,404.85	607,555.39	7.32	21.24
from > 2 to = 3 months	9	9,857.39	1,144.89	0.00	11,002.28	0.39	249,837.31	260,839.59	3.14	20.78
from > 3 to = 6 months	6	9,203.36	313.66	0.00	9,517.02	0.34	145,631.49	155,148.51	1.87	17.69
from > 6 to < 12 months	3	9,608.55	706.15	0.00	10,314.70	0.37	155,886.52	166,201.22	2.00	26.76
from = 12 to < 18 months	2	6,734.36	423.65	0.00	7,158.01	0.25	36,735.93	43,893.94	0.53	32.65
from = 18 to < 24 months	2	10,830.35	675.39	0.00	11,505.74	0.41	40,118.67	51,624.41	0.62	29.67
from ≥ 2 years	70	2,401,639.72	322,320.60	0.00	2,723,960.32	96.42	713,813.23	3,437,773.55	41.44	37.61
Subtotal	237	2,497,372.33	327,746.47	0.00	2,825,118.80	100.00	5,471,040.32	8,296,159.12	100.00	25.46
Total	237	2,497,372.33	327,746.47	0.00	2,825,118.80		5,471,040.32	8,296,159.12		