

RURAL HIPOTECARIO GLOBAL I Fondo de Titulización de Activos



Brief report

Date: 08/31/2022
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
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

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
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

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	8,619.26 86,890,760.06	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	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 / Secuential	AA-sf A3 (sf)	A A1	
Series C ES0374273029	11/23/2005 80	20,488.50 1,639,080.00	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 / Secuential	A+sf Ba1 (sf)	BBB+ Baa2	
Series D ES0374273037	11/23/2005 128	20,486.79 2,622,309.12	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 / Secuential	Asf Ba3 (sf)	BB Ba2	
Series E ES0374273045	11/23/2005 128	49,931.25 6,391,200.00	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	CCCSf 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	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	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05
	Final Maturity	Years	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	10/18/2022	10/18/2022
	Without optional redemption *	Average life	Years	3.51	3.37	3.24	3.12	3.00	2.89	2.79	2.70	2.61	2.52	2.43
	Final Maturity	Years	Date	01/17/2026	11/28/2025	10/12/2025	08/28/2025	07/17/2025	06/08/2025	05/02/2025	03/27/2025	02/20/2025	01/13/2025	01/06/2025
Series B	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
	Final Maturity	Years	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	10/18/2022	10/18/2022
	Without optional redemption *	Average life	Years	9.90	9.67	9.43	9.19	8.94	8.69	8.45	8.21	7.97	7.73	7.49
	Final Maturity	Years	Date	06/08/2032	03/15/2032	12/19/2031	09/21/2031	06/23/2031	03/25/2031	12/26/2030	10/02/2030	07/07/2030	04/08/2030	01/09/2030
Series C	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
	Final Maturity	Years	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	10/18/2022	10/18/2022
	Without optional redemption *	Average life	Years	11.26	11.11	10.97	10.84	10.71	10.58	10.45	10.32	10.19	10.06	9.93
	Final Maturity	Years	Date	10/16/2033	08/25/2033	07/05/2033	05/03/2033	03/05/2033	12/30/2032	10/25/2032	08/14/2032	06/03/2032	03/22/2032	01/11/2032
Series D	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
	Final Maturity	Years	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	10/18/2022	10/18/2022
	Without optional redemption *	Average life	Years	12.12	12.05	11.97	11.88	11.78	11.69	11.58	11.46	11.34	11.22	11.10
	Final Maturity	Years	Date	08/27/2034	06/01/2034	07/02/2034	06/01/2034	04/27/2034	03/22/2034	02/11/2034	12/31/2033	11/30/2033	10/29/2033	09/28/2033
Series E	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
	Final Maturity	Years	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	10/18/2022	10/18/2022
	Without optional redemption *	Average life	Years	16.01	16.01	16.01	16.01	16.01	16.01	16.01	16.01	16.01	16.01	16.01
	Final Maturity	Years	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		
		% 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	Balance	Interest	
Service ppal collect not yet credited	62,332.56		
Service ints collect not yet credited	4,306.19		
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 ☎ www.edt-sg.com ✉ info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

RURAL HIPOTECARIO GLOBAL I Fondo de Titulización de Activos

Brief report

Date: 08/31/2022
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

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
EDN 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	3,587	12,986	
Principal			
Principal outstanding	96,319,735.68	1,065,201,761.38	
Average loan	26,852.45	82,026.93	
Minimum	82.36	141.61	
Maximum	183,890.09	901,500.00	
Interest rate			
Weighted average (wac)	0.95%	3.31%	
Minimum	0.00%	2.20%	
Maximum	6.00%	8.50%	
Final maturity			
Weighted average (WARM) (months)	106	246	
Minimum	09/08/2022	02/06/2007	
Maximum	10/25/2038	11/01/2035	
Index (principal outstanding distribution)			
3-month EURIBOR/MIBOR	0.57%	0.28%	
6-month EURIBOR/MIBOR	0.00%	0.02%	
1-year EURIBOR/MIBOR	9.09%	8.15%	
1-year EURIBOR/MIBOR (Mortgage Market)	73.40%	69.64%	
Mortgage Market: Savings Banks	0.00%	16.37%	
Mortgage Market: All Institutions	7.04%	5.53%	
Secondary Market Public Debt 2-6 years	9.90%		

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	8.40	6.74	0.12	7.29
10.01 - 20%	18.28	15.49	0.91	16.47
20.01 - 30%	30.73	25.14	2.56	25.46
30.01 - 40%	31.28	35.80	5.14	35.40
40.01 - 50%	10.54	43.67	9.56	45.81
50.01 - 60%	0.78	51.12	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)	27.32		64.78	
Minimum	0.08		0.12	
Maximum	52.63		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.51%	0.43%	0.43%	0.44%	0.46%
Annual Percentage Rate (CPR)	5.93%	5.08%	5.10%	5.13%	5.35%

Geographic distribution		
	Current	At constitution date
Andalucia	19.89%	18.20%
Aragon	5.00%	7.71%
Asturias	7.05%	6.28%
Balearic Islands	1.73%	2.22%
Basque Country	0.10%	0.09%
Cantabria	0.05%	0.07%
Castilla-La Mancha	1.45%	2.42%
Castilla-Leon	4.62%	3.09%
Catalonia	4.68%	4.15%
Extremadura	2.06%	2.64%
Galicia	0.18%	0.09%
La Rioja	1.95%	1.30%
Madrid	0.56%	0.52%
Murcia	1.56%	1.38%
Navarra		0.02%
Valencia	49.12%	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	124	36,255.31	1,716.56	0.00	37,971.87	1.34	3,352,483.26	3,390,455.13	41.79	19.94
from > 1 to = 2 months	18	12,801.58	966.27	0.00	13,767.85	0.49	551,154.13	564,921.98	6.96	23.90
from > 2 to = 3 months	8	6,643.39	483.73	0.00	7,127.12	0.25	240,281.64	247,408.76	3.05	26.34
from > 3 to = 6 months	7	12,739.10	1,272.29	0.00	14,011.39	0.49	135,388.06	149,399.45	1.84	13.81
from > 6 to < 12 months	4	13,094.51	867.03	0.00	13,961.54	0.49	212,984.99	226,946.53	2.80	29.20
from = 12 to < 18 months	2	6,993.36	442.78	0.00	7,436.14	0.26	36,291.33	43,727.47	0.54	32.53
from ≥ 2 years	72	2,419,305.35	323,916.84	0.00	2,743,222.19	96.68	746,804.90	3,490,027.09	43.02	37.47
Subtotal	235	2,507,832.60	329,665.50	0.00	2,837,498.10	100.00	5,275,388.31	8,112,886.41	100.00	25.66
Total	235	2,507,832.60	329,665.50	0.00	2,837,498.10		5,275,388.31	8,112,886.41		