

# RURAL HIPOTECARIO GLOBAL I Fondo de Titulización de Activos

## Brief report

Date: 11/30/2022  
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  
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**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**  
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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 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	8,119.63 81,853,990.03 8.12%	100,000.00 1,008,100,000.00	Floating 3-M Euribor+0.170% 18.Jan/Apr/Jul/Oct	1.5730% 01/18/2023 32.640010 Gross 26.438408 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	01/18/2023 "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	1.7430% 01/18/2023 91.271651 Gross 73.930037 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata deferred start / Sequential	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	1.9530% 01/18/2023 102.258104 Gross 82.829064 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata deferred start / Sequential	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	3.4030% 01/18/2023 178.164507 Gross 144.313251 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata deferred start / Sequential	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	5.4030% 01/18/2023 689.434056 Gross 558.441585 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined Due to Cash Reserve reduction	CCCsfc Ca (sf)	CC Ca
Total		99,944,641.54	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	% Annual equivalent CPR											
		2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00				
Series C	Final Maturity	% Annual equivalent CPR											
		2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00				
Series D	Final Maturity	% Annual equivalent CPR											
		2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00				
Series E	Final Maturity	% Annual equivalent CPR											
		2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00				

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			At issue date		
		% CE	% CE		% CE	% CE
Series A	81.90%	81,853,990.03	19.34%	93.52%	1,008,100,000.00	6.56%
Series B	7.44%	7,438,062.39	11.39%	3.37%	36,300,000.00	3.15%
Series C	1.64%	1,639,080.00	9.63%	0.74%	8,000,000.00	2.40%
Series D	2.62%	2,622,309.12	6.83%	1.19%	12,800,000.00	1.20%
Series E	6.39%	6,391,200.00			12,800,000.00	
Issue of Bonds		99,944,641.54			1,078,000,000.00	
Reserve Fund	6.83%	6,391,200.00	1.20%		12,800,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	9,555,746.01	1.500%	
Servicer ppal collect not yet credited	96,588.99		
Servicer ints collect not yet credited	9,085.51		
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

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Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	3,474	12,986	
Principal			
Principal outstanding	91,148,624.21	1,065,201,761.38	
Average loan	26,237.37	82,026.93	
Minimum	7.00	141.61	
Maximum	180,469.91	901,500.00	
Interest rate			
Weighted average (wac)	1.39%	3.31%	
Minimum	0.00%	2.20%	
Maximum	4.50%	8.50%	
Final maturity			
Weighted average (WARM) (months)	105	246	
Minimum	12/01/2022	02/06/2007	
Maximum	10/25/2038	11/01/2035	
Index (principal outstanding distribution)			
3-month EURIBOR/MIBOR	0.58%	0.28%	
6-month EURIBOR/MIBOR	0.00%	0.02%	
1-year EURIBOR/MIBOR	9.17%	8.15%	
1-year EURIBOR/MIBOR (Mortgage Market)	73.41%	69.64%	
Mortgage Market: Savings Banks	0.00%	16.37%	
Mortgage Market: All Institutions	6.88%	5.53%	
Secondary Market Public Debt 2-6 years	9.95%		

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	8.43	6.51	0.12	7.29
10.01 - 20%	19.30	15.61	0.91	16.47
20.01 - 30%	30.41	24.96	2.56	25.46
30.01 - 40%	32.24	35.57	5.14	35.40
40.01 - 50%	9.25	43.75	9.56	45.81
50.01 - 60%	0.37	50.84	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)	26.86		64.78	
Minimum	0.00		0.12	
Maximum	51.77		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.51%	0.49%	0.46%	0.46%	0.46%
Annual Percentage Rate (CPR)	5.99%	5.69%	5.39%	5.36%	5.35%

Geographic distribution		
	Current	At constitution date
Andalucia	19.92%	18.20%
Aragon	4.96%	7.71%
Asturias	7.05%	6.28%
Balearic Islands	1.65%	2.22%
Basque Country	0.09%	0.09%
Cantabria	0.05%	0.07%
Castilla-La Mancha	1.45%	2.42%
Castilla-Leon	4.71%	3.09%
Catalonia	4.63%	4.15%
Extremadura	2.02%	2.64%
Galicia	0.13%	0.09%
La Rioja	1.99%	1.30%
Madrid	0.57%	0.52%
Murcia	1.58%	1.38%
Navarra		0.02%
Valencia	49.20%	49.82%

Current delinquency											
Aging	Assets	Overdue debt					Outstanding debt		Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%		%			
<b>Delinquencies</b>											
Up to 1 month	135	37,601.96	2,255.35	0.00	39,857.31	1.45	3,723,980.59	3,763,837.90	45.04	20.58	
from > 1 to = 2 months	19	12,479.36	938.56	0.00	13,417.92	0.49	545,014.38	558,432.30	6.68	22.16	
from > 2 to = 3 months	6	8,255.41	482.30	0.00	8,737.71	0.32	212,933.97	221,671.68	2.65	23.46	
from > 3 to = 6 months	3	6,916.74	1,143.38	0.00	8,060.12	0.29	212,223.06	130,283.18	1.56	26.55	
from > 6 to < 12 months	6	16,455.88	849.98	0.00	17,305.86	0.63	191,177.50	208,483.36	2.49	22.55	
from = 12 to < 18 months	2	9,947.37	749.81	0.00	10,697.18	0.39	76,330.56	87,027.74	1.04	35.58	
from = 18 to < 24 months	1	4,699.56	469.66	0.00	5,169.22	0.19	34,733.80	39,903.02	0.48	44.99	
from ≥ 2 years	69	2,321,376.74	323,801.91	0.00	2,645,178.65	96.24	701,698.23	3,346,876.88	40.05	37.15	
Subtotal	241	2,417,733.02	330,690.95	0.00	2,748,423.97	100.00	5,608,092.09	8,356,516.06	100.00	25.70	
Total	241	2,417,733.02	330,690.95	0.00	2,748,423.97		5,608,092.09	8,356,516.06			