

RURAL HIPOTECARIO GLOBAL I Fondo de Titulización de Activos



Brief report

Date: 12/31/2022
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

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

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	8,119.63 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 / 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	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 / 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	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 / 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	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	CCCs 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	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	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05
		Final Maturity	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023
Series B	With optional redemption *	Average life	3.44	3.30	3.18	3.06	2.95	2.84	2.74	2.65	2.56	2.47	2.38	2.29
		Final Maturity	03/26/2026	02/05/2026	12/20/2025	11/07/2025	09/27/2025	08/20/2025	07/14/2025	06/10/2025	05/07/2025	04/03/2025	03/01/2025	02/01/2025
Series C	With optional redemption *	Average life	8.75	8.26	8.01	7.75	7.50	7.26	7.01	6.76	6.51	6.26	6.01	5.76
		Final Maturity	07/18/2031	01/18/2031	10/18/2030	07/18/2030	04/18/2030	01/18/2030	10/18/2029	07/18/2029	04/18/2029	01/18/2029	10/18/2028	07/18/2028
Series D	With optional redemption *	Average life	9.66	9.44	9.21	8.97	8.73	8.49	8.25	8.03	7.80	7.56	7.32	7.08
		Final Maturity	06/13/2032	03/23/2032	12/29/2031	10/04/2031	07/08/2031	04/12/2031	01/17/2031	10/25/2030	07/20/2030	04/15/2030	01/10/2030	10/05/2029
Series E	With optional redemption *	Average life	10.76	10.51	10.26	10.01	9.76	9.51	9.26	9.01	8.76	8.51	8.26	8.01
		Final Maturity	07/18/2033	04/18/2033	04/18/2033	01/18/2033	10/18/2032	07/18/2032	04/18/2032	01/18/2032	10/18/2031	07/18/2031	04/18/2031	01/18/2031
Series A	Without optional redemption *	Average life	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023
Series B	Without optional redemption *	Average life	11.01	10.89	10.74	10.57	10.42	10.24	10.07	9.87	9.67	9.47	9.27	9.07
		Final Maturity	10/19/2033	08/31/2033	07/10/2033	05/12/2033	03/16/2033	01/11/2033	11/08/2032	08/28/2032	06/08/2032	03/28/2032	01/08/2032	10/08/2031
Series C	Without optional redemption *	Average life	11.26	11.26	11.01	10.76	10.51	10.26	10.01	9.76	9.51	9.26	9.01	8.76
		Final Maturity	01/18/2034	01/18/2034	10/18/2033	10/18/2033	07/18/2033	07/18/2033	04/18/2033	01/18/2033	10/18/2032	07/18/2032	04/18/2032	01/18/2032
Series D	Without optional redemption *	Average life	11.87	11.80	11.72	11.64	11.55	11.46	11.35	11.24	11.13	11.02	10.91	10.80
		Final Maturity	08/29/2034	08/03/2034	07/05/2034	06/05/2034	05/02/2034	03/30/2034	02/18/2034	01/09/2034	12/01/2033	10/24/2033	09/06/2033	07/29/2033
Series E	Without optional redemption *	Average life	15.76	15.76	15.76	15.76	15.76	15.76	15.76	15.76	15.76	15.76	15.76	15.76
		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	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)						
Series	Current	% CE		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	1.19%	1.19%	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	11,543,347.04	1.390%	
Servicer ppal collect not yet credited	146,063.18		
Servicer ints collect not yet credited	10,189.59		
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

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Servicer
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KPMG Auditores

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	3,428	12,986	
Principal			
Principal outstanding	89,330,336.58	1,065,201,761.38	
Average loan	26,059.02	82,026.93	
Minimum	47.04	141.61	
Maximum	179,327.40	901,500.00	
Interest rate			
Weighted average (wac)	1.63%	3.31%	
Minimum	0.00%	2.20%	
Maximum	4.83%	8.50%	
Final maturity			
Weighted average (WARM) (months)	104	246	
Minimum	01/05/2023	02/06/2007	
Maximum	10/25/2038	11/01/2035	
Index (principal outstanding distribution)			
3-month EURIBOR/MIBOR	0.59%	0.28%	
6-month EURIBOR/MIBOR	0.00%	0.02%	
1-year EURIBOR/MIBOR	9.15%	8.15%	
1-year EURIBOR/MIBOR (Mortgage Market)	73.48%	69.64%	
Mortgage Market: Savings Banks	0.00%	16.37%	
Mortgage Market: All Institutions	6.80%	5.53%	
Secondary Market Public Debt 2-6 years	9.97%		

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	8.56	6.50	0.12	7.29
10.01 - 20%	19.70	15.67	0.91	16.47
20.01 - 30%	30.30	24.89	2.56	25.46
30.01 - 40%	32.04	35.47	5.14	35.40
40.01 - 50%	9.09	43.63	9.56	45.81
50.01 - 60%	0.30	50.74	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)	26.67		64.78	
Minimum	0.03		0.12	
Maximum	51.48		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.61%	0.57%	0.49%	0.46%	0.46%
Annual Percentage Rate (CPR)	7.11%	6.59%	5.74%	5.40%	5.36%

Geographic distribution		
	Current	At constitution date
Andalucia	19.89%	18.20%
Aragon	4.96%	7.71%
Asturias	7.03%	6.28%
Balearic Islands	1.66%	2.22%
Basque Country	0.09%	0.09%
Cantabria	0.05%	0.07%
Castilla-La Mancha	1.45%	2.42%
Castilla-Leon	4.73%	3.09%
Catalonia	4.66%	4.15%
Extremadura	2.02%	2.64%
Galicia	0.13%	0.09%
La Rioja	2.00%	1.30%
Madrid	0.57%	0.52%
Murcia	1.59%	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	107	29,855.50	2,036.02	0.00	31,891.52	1.19	2,857,318.78	2,889,210.30	39.00	20.06
from > 1 to = 2 months	22	12,766.67	1,142.95	0.00	13,909.62	0.52	616,206.97	630,116.59	8.51	21.25
from > 2 to = 3 months	5	7,626.10	376.54	0.00	8,002.64	0.30	207,063.02	215,065.66	2.90	22.63
from > 3 to = 6 months	2	4,200.56	1,053.49	0.00	5,254.05	0.20	62,822.52	68,076.57	0.92	21.99
from > 6 to < 12 months	6	18,145.88	725.94	0.00	18,871.82	0.70	213,459.50	232,331.32	3.14	27.97
from = 12 to < 18 months	3	13,400.96	1,226.54	0.00	14,627.50	0.54	110,545.69	125,173.19	1.69	24.09
from = 18 to < 24 months	1	4,924.65	492.56	0.00	5,417.21	0.20	34,508.71	39,925.92	0.54	45.01
from ≥ 2 years	68	2,284,538.78	304,285.49	0.00	2,588,824.27	96.35	619,149.73	3,207,974.00	43.30	36.34
Subtotal	214	2,375,459.10	311,339.53	0.00	2,686,798.63	100.00	4,721,074.92	7,407,873.55	100.00	25.64
Total	214	2,375,459.10	311,339.53	0.00	2,686,798.63		4,721,074.92	7,407,873.55		