

RURAL HIPOTECARIO GLOBAL I Fondo de Titulización de Activos



Brief report

Date: 01/31/2021
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
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Dexia Bank
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HSBC
Rabobank International

Servicer Credit Support Provider

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Bond Paying Agent

Société Générale

Market

AIAF Mercado de Renta Fija

Register of Book Securities

Iberclear

Treasury Account

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Swap

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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 Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current Original		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal) Next		Rating Fitch / Moody's Current Original		
		Series A ES0374273003	11/23/2005 10,081			11,612.58 117,066,418.98 11.81%	100,000.00 1,008,100,000.00	Floating 3-M Euribor+0.170% 18.Jan/Apr/Jul/Oct	0.0000% 04/19/2021 0.000000 Gross 0.000000 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct
Series B ES0374273011	11/23/2005 363	24,649.54 8,947,783.02 24.65%	100,000.00 36,300,000.00	Floating 3-M Euribor+0.340% 18.Jan/Apr/Jul/Oct	0.0000% 04/19/2021 0.000000 Gross 0.000000 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata deferred start / Sequential	A+sf Baa1 (sf)	A A1	
Series C ES0374273029	11/23/2005 80	24,647.10 1,971,768.00 24.65%	100,000.00 8,000,000.00	Floating 3-M Euribor+0.550% 18.Jan/Apr/Jul/Oct	0.0000% 04/19/2021 0.000000 Gross 0.000000 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata deferred start / Sequential	Asf Ba2 (sf)	BBB+ Baa2	
Series D ES0374273037	11/23/2005 128	25,704.59 3,290,187.52 25.70%	100,000.00 12,800,000.00	Floating 3-M Euribor+2.000% 18.Jan/Apr/Jul/Oct	1.4500% 04/19/2021 94.214463 Gross 76.313715 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata deferred start / Sequential	BBB+sf Caa2 (sf)	BB Baa2	
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	3.4500% 04/19/2021 435.442109 Gross 352.708108 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined Due to Cash Reserve reduction	CCCsfc Ca (sf)	CC Ca	
Total		137,667,357.52	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	1.35	1.34	1.34	1.33	1.13	1.12	1.11	1.11	1.11	1.11	1.11	1.11	1.11
		Final Maturity	05/26/2022	05/23/2022	05/20/2022	05/17/2022	03/05/2022	03/02/2022	02/28/2022	02/26/2022	02/26/2022	02/26/2022	02/26/2022	02/26/2022	02/26/2022
		Years	1.50	1.50	1.50	1.50	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25
		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	04/18/2022
		Date	08/02/2025	05/30/2025	03/31/2025	02/02/2025	12/10/2024	10/19/2024	09/01/2024	07/16/2024	07/16/2024	07/16/2024	07/16/2024	07/16/2024	07/16/2024
	Without optional redemption *	Average life	4.54	4.37	4.20	4.04	3.90	3.76	3.62	3.50	3.50	3.50	3.50	3.50	3.50
		Final Maturity	12/76	12/50	12/50	12/25	12/01	11/76	11/76	11/76	11/76	11/76	11/76	11/76	11/76
		Years	10/18/2033	07/18/2033	07/18/2033	04/18/2033	01/18/2033	01/18/2033	01/18/2033	01/18/2033	01/18/2033	01/18/2033	01/18/2033	01/18/2033	01/18/2033
		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	04/18/2022
		Date	10/22/2025	08/21/2025	06/21/2025	04/24/2025	03/01/2025	01/09/2025	11/20/2024	10/04/2024	10/04/2024	10/04/2024	10/04/2024	10/04/2024	10/04/2024
Series B	With optional redemption *	Average life	1.36	1.35	1.34	1.33	1.13	1.12	1.11	1.11	1.11	1.11	1.11	1.11	
		Final Maturity	05/28/2022	05/25/2022	05/21/2022	05/18/2022	03/06/2022	03/04/2022	03/01/2022	02/27/2022	02/27/2022	02/27/2022	02/27/2022	02/27/2022	
		Years	1.50	1.50	1.50	1.50	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	
		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	
		Date	10/23/2025	08/22/2025	06/22/2025	04/25/2025	03/03/2025	01/01/2025	11/21/2024	10/04/2024	10/04/2024	10/04/2024	10/04/2024	10/04/2024	
	Without optional redemption *	Average life	4.76	4.60	4.43	4.27	4.12	3.98	3.84	3.71	3.71	3.71	3.71	3.71	
		Final Maturity	12/76	12/76	12/50	12/25	12/25	12/01	11/76	11/76	11/76	11/76	11/76	11/76	
		Years	10/18/2033	07/18/2033	07/18/2033	04/18/2033	04/18/2033	01/18/2033	01/18/2033	01/18/2033	01/18/2033	01/18/2033	01/18/2033	01/18/2033	
		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	
		Date	10/22/2025	08/21/2025	06/21/2025	04/24/2025	03/01/2025	01/09/2025	11/20/2024	10/04/2024	10/04/2024	10/04/2024	10/04/2024	10/04/2024	
Series C	With optional redemption *	Average life	1.36	1.35	1.34	1.33	1.13	1.12	1.11	1.11	1.11	1.11	1.11		
		Final Maturity	05/28/2022	05/25/2022	05/21/2022	05/18/2022	03/06/2022	03/04/2022	03/01/2022	02/27/2022	02/27/2022	02/27/2022	02/27/2022		
		Years	1.50	1.50	1.50	1.50	1.25	1.25	1.25	1.25	1.25	1.25	1.25		
		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		
		Date	10/23/2025	08/22/2025	06/22/2025	04/25/2025	03/03/2025	01/01/2025	11/21/2024	10/04/2024	10/04/2024	10/04/2024	10/04/2024		
	Without optional redemption *	Average life	4.76	4.60	4.43	4.27	4.12	3.98	3.84	3.71	3.71	3.71	3.71		
		Final Maturity	12/76	12/76	12/50	12/25	12/25	12/01	11/76	11/76	11/76	11/76	11/76		
		Years	10/18/2033	07/18/2033	07/18/2033	04/18/2033	04/18/2033	01/18/2033	01/18/2033	01/18/2033	01/18/2033	01/18/2033	01/18/2033		
		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		
		Date	10/22/2025	08/21/2025	06/21/2025	04/24/2025	03/01/2025	01/09/2025	11/20/2024	10/04/2024	10/04/2024	10/04/2024	10/04/2024		
Series D	With optional redemption *	Average life	1.50	1.50	1.50	1.50	1.25	1.25	1.25	1.25	1.25	1.25	1.25		
		Final Maturity	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		
		Years	1.50	1.50	1.50	1.50	1.25	1.25	1.25	1.25	1.25	1.25	1.25		
		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		
		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	13.53	13.43	13.33	13.22	13.10	12.97	12.83	12.68	12.68	12.68	12.68		
		Final Maturity	07/21/2034	06/21/2034	05/15/2034	04/06/2034	02/20/2034	01/04/2034	11/14/2033	09/21/2033	09/21/2033	09/21/2033	09/21/2033		
		Years	17.51	17.51	17.51	17.51	17.51	17.51	17.51	17.51	17.51	17.51	17.51		
		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		
		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	1.50	1.50	1.50	1.50	1.25	1.25	1.25	1.25	1.25	1.25	1.25		
		Final Maturity	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		
		Years	1.50	1.50	1.50	1.50	1.25	1.25	1.25	1.25	1.25	1.25	1.25		
		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		
		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	17.51	17.51	17.51	17.51	17.51	17.51	17.51	17.51	17.51	17.51	17.51		
		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		
		Years	17.51	17.51	17.51	17.51	17.51	17.51	17.51	17.51	17.51	17.51	17.51		
		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		
		Date	07/18/2038	07/18/2038	07										

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Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	4,131	12,986	
Principal			
Principal outstanding	131,613,742.63	1,065,201,761.38	
Average loan	31,860.02	82,026.93	
Minimum	100.52	141.61	
Maximum	206,438.37	901,500.00	
Interest rate			
Weighted average (wac)	0.91%	3.31%	
Minimum	0.00%	2.20%	
Maximum	6.00%	8.50%	
Final maturity			
Weighted average (WARM) (months)	118	246	
Minimum	02/05/2021	02/06/2007	
Maximum	10/25/2038	11/01/2035	
Index (principal outstanding distribution)			
3-month EURIBOR/MIBOR	0.50%	0.28%	
6-month EURIBOR/MIBOR	0.00%	0.02%	
1-year EURIBOR/MIBOR	8.78%	8.15%	
1-year EURIBOR/MIBOR (Mortgage Market)	73.15%	69.64%	
Mortgage Market: Savings Banks	0.00%	16.37%	
Mortgage Market: All Institutions	7.67%	5.53%	
Secondary Market Public Debt 2-6 years	9.90%		

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	4.76	6.91	0.12	7.29
10.01 - 20%	17.86	15.46	0.91	16.47
20.01 - 30%	22.67	25.27	2.56	25.46
30.01 - 40%	27.28	34.61	5.14	35.40
40.01 - 50%	23.67	43.80	9.56	45.81
50.01 - 60%	3.76	53.52	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)	30.64		64.78	
Minimum	0.09		0.12	
Maximum	58.60		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.34%	0.36%	0.31%	0.29%	0.46%
Annual Percentage Rate (CPR)	3.97%	4.20%	3.66%	3.45%	5.39%

Geographic distribution		
	Current	At constitution date
Andalucia	19.61%	18.20%
Aragon	5.08%	7.71%
Asturias	7.31%	6.28%
Balearic Islands	1.70%	2.22%
Basque Country	0.14%	0.09%
Cantabria	0.05%	0.07%
Castilla-La Mancha	1.52%	2.42%
Castilla-Leon	4.37%	3.09%
Catalonia	4.45%	4.15%
Extremadura	2.20%	2.64%
Galicia	0.16%	0.09%
La Rioja	1.78%	1.30%
Madrid	0.81%	0.52%
Murcia	1.56%	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	128	34,701.52	1,945.01	0.00	36,646.53	1.17	4,281,707.94	4,318,354.47	37.97	25.25	
from > 1 to = 2 months	28	16,799.55	1,600.76	0.00	18,400.31	0.59	841,309.70	859,710.01	7.56	22.84	
from > 2 to = 3 months	7	5,776.67	457.92	0.00	6,234.59	0.20	205,142.23	211,376.82	1.86	30.35	
from > 3 to = 6 months	10	12,448.88	949.22	0.00	13,398.10	0.43	312,989.40	326,388.50	2.87	27.88	
from > 6 to < 12 months	16	25,697.39	2,854.56	0.00	28,551.95	0.91	597,696.86	626,248.81	5.51	28.03	
from = 12 to < 18 months	6	24,745.20	2,682.45	0.00	27,427.65	0.88	184,814.90	212,242.55	1.87	26.62	
from = 18 to < 24 months	2	19,909.56	4,070.72	0.00	23,980.28	0.77	129,646.76	153,627.04	1.35	43.77	
from ≥ 2 years	94	2,557,560.81	415,389.34	0.00	2,972,950.15	95.06	1,693,036.48	4,665,986.63	41.02	39.42	
Subtotal	291	2,697,640.58	429,949.98	0.00	3,127,590.56	100.00	8,246,344.27	11,373,934.83	100.00	29.96	
Total	291	2,697,640.58	429,949.98	0.00	3,127,590.56		8,246,344.27	11,373,934.83			