

RURAL HIPOTECARIO GLOBAL I Fondo de Titulización de Activos

Brief report

Date: 02/28/2021
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
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

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	4,114	12,986	
Principal			
Principal outstanding	129,935,021.81	1,065,201,761.38	
Average loan	31,583.62	82,026.93	
Minimum	23.59	141.61	
Maximum	205,253.40	901,500.00	
Interest rate			
Weighted average (wac)	0.88%	3.31%	
Minimum	0.00%	2.20%	
Maximum	6.00%	8.50%	
Final maturity			
Weighted average (WARM) (months)	117	246	
Minimum	03/06/2021	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)	73.18%	69.64%	
Mortgage Market: Savings Banks	0.00%	16.37%	
Mortgage Market: All Institutions	7.66%	5.53%	
Secondary Market Public Debt 2-6 years	9.87%		

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	4.82	6.85	0.12	7.29
10.01 - 20%	17.99	15.37	0.91	16.47
20.01 - 30%	23.36	25.32	2.56	25.46
30.01 - 40%	26.66	34.61	5.14	35.40
40.01 - 50%	23.59	43.66	9.56	45.81
50.01 - 60%	3.58	53.42	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)	30.45		64.78	
Minimum	0.02		0.12	
Maximum	58.29		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.18%	0.30%	0.32%	0.29%	0.46%
Annual Percentage Rate (CPR)	2.14%	3.59%	3.74%	3.39%	5.38%

Geographic distribution		
	Current	At constitution date
Andalucia	19.64%	18.20%
Aragon	5.07%	7.71%
Asturias	7.30%	6.28%
Balearic Islands	1.71%	2.22%
Basque Country	0.14%	0.09%
Cantabria	0.05%	0.07%
Castilla-La Mancha	1.51%	2.42%
Castilla-Leon	4.36%	3.09%
Catalonia	4.48%	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	49.24%	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	165	48,874.83	2,753.91	0.00	51,628.74	1.64	5,044,589.19	5,096,217.93	41.69	23.33
from > 1 to = 2 months	28	21,060.24	1,772.38	0.00	22,832.62	0.72	955,454.73	978,287.35	8.00	23.38
from > 2 to = 3 months	5	4,518.22	347.98	0.00	4,866.20	0.15	231,051.38	235,917.58	1.93	36.16
from > 3 to = 6 months	9	12,379.17	954.54	0.00	13,333.71	0.42	255,153.50	268,487.21	2.20	26.15
from > 6 to < 12 months	17	28,729.56	3,335.79	0.00	32,065.35	1.02	631,543.07	663,608.42	5.43	28.48
from = 12 to < 18 months	5	17,798.94	2,077.94	0.00	19,876.88	0.63	145,520.79	165,397.67	1.35	25.50
from = 18 to < 24 months	2	19,052.73	4,495.79	0.00	23,548.52	0.75	131,070.03	154,618.55	1.26	40.80
from ≥ 2 years	94	2,570,891.35	413,519.93	0.00	2,984,411.28	94.67	1,676,171.67	4,660,582.95	38.13	39.32
Subtotal	325	2,723,305.04	429,258.26	0.00	3,152,563.30	100.00	9,070,554.36	12,223,117.66	100.00	28.48
Total	325	2,723,305.04	429,258.26	0.00	3,152,563.30		9,070,554.36	12,223,117.66		