



# RURAL HIPOTECARIO GLOBAL I Fondo de Titulización de Activos

## Brief report

**Date:** 03/31/2021  
**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**  
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	4,070	12,986	
Principal			
Principal outstanding	127,322,922.79	1,065,201,761.38	
Average loan	31,283.27	82,026.93	
Minimum	98.62	141.61	
Maximum	204,067.92	901,500.00	
Interest rate			
Weighted average (wac)	0.85%	3.31%	
Minimum	0.00%	2.20%	
Maximum	6.00%	8.50%	
Final maturity			
Weighted average (WARM) (months)	117	246	
Minimum	04/01/2021	02/06/2007	
Maximum	10/25/2038	11/01/2035	
Index (principal outstanding distribution)			
3-month EURIBOR/MIBOR	0.51%	0.28%	
6-month EURIBOR/MIBOR	0.00%	0.02%	
1-year EURIBOR/MIBOR	8.77%	8.15%	
1-year EURIBOR/MIBOR (Mortgage Market)	73.15%	69.64%	
Mortgage Market: Savings Banks	0.00%	16.37%	
Mortgage Market: All Institutions	7.71%	5.53%	
Secondary Market Public Debt 2-6 years	9.86%		

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	4.94	6.83	0.12	7.29
10.01 - 20%	18.40	15.42	0.91	16.47
20.01 - 30%	23.42	25.42	2.56	25.46
30.01 - 40%	26.44	34.63	5.14	35.40
40.01 - 50%	23.30	43.54	9.56	45.81
50.01 - 60%	3.50	53.24	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)	30.29		64.78	
Minimum	0.05		0.12	
Maximum	57.98		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.41%	0.31%	0.35%	0.31%	0.46%
Annual Percentage Rate (CPR)	4.82%	3.69%	4.13%	3.65%	5.38%

Geographic distribution		
	Current	At constitution date
Andalucia	19.67%	18.20%
Aragon	5.08%	7.71%
Asturias	7.30%	6.28%
Balearic Islands	1.72%	2.22%
Basque Country	0.13%	0.09%
Cantabria	0.05%	0.07%
Castilla-La Mancha	1.50%	2.42%
Castilla-Leon	4.41%	3.09%
Catalonia	4.47%	4.15%
Extremadura	2.21%	2.64%
Galicia	0.16%	0.09%
La Rioja	1.80%	1.30%
Madrid	0.76%	0.52%
Murcia	1.52%	1.38%
Navarra		0.02%
Valencia	49.21%	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	130	35,494.29	1,814.09	0.00	37,308.38	1.02	4,152,271.17	4,189,579.55	37.33	24.73
from > 1 to = 2 months	34	24,002.29	1,812.10	0.00	25,814.39	0.70	1,087,716.89	1,113,531.28	9.92	22.90
from > 2 to = 3 months	6	5,333.85	723.01	0.00	6,056.86	0.17	210,186.24	216,243.10	1.93	24.13
from > 3 to = 6 months	9	12,542.16	892.87	0.00	13,435.03	0.37	248,917.29	262,352.32	2.34	25.58
from > 6 to < 12 months	12	18,587.84	2,456.20	0.00	21,044.04	0.57	462,521.24	483,565.28	4.31	34.40
from = 12 to < 18 months	7	21,822.47	1,324.54	0.00	23,147.01	0.63	137,694.81	160,841.82	1.43	15.85
from = 18 to < 24 months	2	48,571.04	1,512.65	0.00	50,083.69	1.37	47,070.30	97,153.99	0.87	39.11
from ≥ 2 years	93	3,073,930.23	413,893.29	0.00	3,487,823.52	95.17	1,211,803.78	4,699,627.30	41.88	39.88
Subtotal	293	3,240,284.17	424,428.75	0.00	3,664,712.92	100.00	7,558,181.72	11,222,894.64	100.00	29.39
Total	293	3,240,284.17	424,428.75	0.00	3,664,712.92		7,558,181.72	11,222,894.64		