

RURAL HIPOTECARIO GLOBAL I Fondo de Titulización de Activos



Brief report

Date: 05/31/2022
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
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Caja Rural del Mediterráneo, Ruralcaja

Servicer
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Banco Cooperativo Español
BBVA
Calyon
DZ Bank

Bond Underwriters and Placement Agents
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ABN AMRO
Banco Pastor
Dexia Bank
EBN Banco
HSBC
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Servicer Credit Support Provider
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Bond Paying Agent
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Market
AIAF Mercado de Renta Fija

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Treasury Account
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Swap
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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)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating Fitch / Moody's	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0374273003	11/23/2005 10,081	9,133.48 92,074,611.88 9.13%	100,000.00 1,008,100,000.00	Floating 3-M Euribor+0.170% 18.Jan/Apr/Jul/Oct	0.0000% 07/18/2022 0.000000 Gross 0.000000 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	07/18/2022 "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	0.0000% 07/18/2022 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	AA-sf Baa1 (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	0.1170% 07/18/2022 5.992886 Gross 4.854238 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata deferred start / Sequential	A+sf Ba2 (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	1.5670% 07/18/2022 80.257000 Gross 65.008170 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata deferred start / Sequential	Asf B2 (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	3.5670% 07/18/2022 445.261922 Gross 360.662157 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined Due to Cash Reserve reduction	CCCSf Ca1 (sf)	CC Ca
Total		110,165,263.39	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											
		% Monthly CPR (SMM)		0,17	0,25	0,34	0,42	0,51	0,60	0,69	0,78
		% Annual equivalent CPR		2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00
Series A	With optional redemption *	Average life	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
			Date	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022
		Final Maturity	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Date	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	
	Without optional redemption *	Average life	Years	3,58	3,44	3,30	3,18	3,06	2,95	2,84	2,75
			Date	11/14/2025	09/23/2025	08/05/2025	06/21/2025	05/09/2025	03/29/2025	02/19/2025	01/14/2025
Final Maturity		Years	9,01	8,76	8,51	8,25	8,01	7,76	7,51	7,25	
	Date	04/18/2031	01/18/2031	10/18/2030	07/18/2030	04/18/2030	01/18/2030	10/18/2029	07/18/2029		
Series B	With optional redemption *	Average life	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
			Date	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022
		Final Maturity	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Date	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	
	Without optional redemption *	Average life	Years	10,15	9,91	9,66	9,41	9,16	8,91	8,66	8,41
			Date	06/08/2032	03/13/2032	12/14/2031	09/14/2031	06/13/2031	03/12/2031	12/11/2030	09/13/2030
Final Maturity		Years	11,26	11,01	11,01	10,76	10,51	10,26	10,01	9,76	
	Date	07/18/2033	04/18/2033	04/18/2033	01/18/2033	10/18/2032	07/18/2032	04/18/2032	01/18/2032		
Series C	With optional redemption *	Average life	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
			Date	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022
		Final Maturity	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Date	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	
	Without optional redemption *	Average life	Years	11,51	11,36	11,22	11,04	10,87	10,69	10,50	10,30
			Date	10/16/2033	08/24/2033	07/03/2033	04/29/2033	02/27/2033	12/22/2032	10/13/2032	08/02/2032
Final Maturity		Years	11,76	11,76	11,51	11,51	11,26	11,01	11,01	10,76	
	Date	01/18/2034	01/18/2034	10/18/2033	10/18/2033	07/18/2033	04/18/2033	04/18/2033	01/18/2033		
Series D	With optional redemption *	Average life	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
			Date	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022
		Final Maturity	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Date	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	
	Without optional redemption *	Average life	Years	12,37	12,30	12,21	12,13	12,03	11,92	11,81	11,69
			Date	08/28/2034	08/01/2034	07/01/2034	05/31/2034	04/24/2034	03/18/2034	02/06/2034	12/24/2033
Final Maturity		Years	16,26	16,26	16,26	16,26	16,26	16,26	16,26	16,26	
	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		
Series E	With optional redemption *	Average life	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
			Date	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022
		Final Maturity	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Date	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	07/18/2022	
	Without optional redemption *	Average life	Years	16,26	16,26	16,26	16,26	16,26	16,26	16,26	16,26
			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
Final Maturity		Years	16,26	16,26	16,26	16,26	16,26	16,26	16,26	16,26	
	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		

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
Series A	83.58%	92,074,611.88	17.43%	93.52%	6.56%
Series B	6.75%	7,438,062.39	10.27%	3.37%	3.15%
Series C	1.49%	1,639,080.00	8.69%	0.74%	2.40%
Series D	2.38%	2,622,309.12	6.16%	1.19%	1.20%
Series E	5.80%	6,391,200.00		1.19%	
Issue of Bonds		110,165,263.39		1,078,000,000.00	
Reserve Fund	6.16%	6,391,200.00	1.20%	12,800,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		9,443,123.53	-0.500%
Servicer ppal collect not yet credited		72,415.86	
Servicer ints collect not yet credited		4,517.39	
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

Additional information

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Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	3,680	12,986	
Principal			
Principal outstanding	101,420,417.74	1,065,201,761.38	
Average loan	27,559.90	82,026.93	
Minimum	39.83	141.61	
Maximum	187,415.48	901,500.00	
Interest rate			
Weighted average (wac)	0.76%	3.31%	
Minimum	0.00%	2.20%	
Maximum	6.00%	8.50%	
Final maturity			
Weighted average (WARM) (months)	108	246	
Minimum	06/02/2022	02/06/2007	
Maximum	10/25/2038	11/01/2035	
Index (principal outstanding distribution)			
3-month EURIBOR/MIBOR	0.56%	0.28%	
6-month EURIBOR/MIBOR	0.00%	0.02%	
1-year EURIBOR/MIBOR	8.95%	8.15%	
1-year EURIBOR/MIBOR (Mortgage Market)	73.32%	69.64%	
Mortgage Market: Savings Banks	0.00%	16.37%	
Mortgage Market: All Institutions	7.17%	5.53%	
Secondary Market Public Debt 2-6 years	10.01%		

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.37%	0.44%	0.46%	0.42%	0.46%
Annual Percentage Rate (CPR)	4.37%	5.11%	5.33%	4.91%	5.35%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	7.83	6.85	0.12	7.29
10.01 - 20%	17.83	15.27	0.91	16.47
20.01 - 30%	30.22	25.19	2.56	25.46
30.01 - 40%	30.13	35.67	5.14	35.40
40.01 - 50%	12.85	43.40	9.56	45.81
50.01 - 60%	1.13	51.52	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)	27.78		64.78	
Minimum	0.04		0.12	
Maximum	53.53		100.00	

Geographic distribution		
	Current	At constitution date
Andalucia	19.72%	18.20%
Aragon	5.00%	7.71%
Asturias	7.03%	6.28%
Balearic Islands	1.71%	2.22%
Basque Country	0.11%	0.09%
Cantabria	0.05%	0.07%
Castilla-La Mancha	1.48%	2.42%
Castilla-Leon	4.65%	3.09%
Catalonia	4.67%	4.15%
Extremadura	2.15%	2.64%
Galicia	0.18%	0.09%
La Rioja	1.91%	1.30%
Madrid	0.55%	0.52%
Murcia	1.55%	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	126	39,048.47	1,490.10	0.00	40,538.57	1.37	3,495,530.91	3,536,069.48	41.55	19.82
from > 1 to = 2 months	25	15,998.30	1,267.70	0.00	17,266.00	0.58	702,454.75	719,720.75	8.46	23.81
from > 2 to = 3 months	5	4,888.04	161.07	0.00	5,049.11	0.17	149,972.09	155,021.20	1.82	20.29
from > 3 to = 6 months	8	13,977.49	1,660.84	0.00	15,638.33	0.53	249,090.15	264,728.48	3.11	19.96
from > 6 to < 12 months	3	9,863.60	846.71	0.00	10,710.31	0.36	143,556.80	154,267.11	1.81	34.66
from = 12 to < 18 months	3	7,634.23	487.25	0.00	8,121.48	0.27	45,185.83	53,307.31	0.63	31.51
from = 18 to < 24 months	2	9,904.38	619.56	0.00	10,523.94	0.36	41,044.64	51,568.58	0.61	29.64
from ≥ 2 years	73	2,509,914.11	337,740.35	0.00	2,847,654.46	96.35	727,318.43	3,574,972.89	42.01	38.02
Subtotal	245	2,611,228.62	344,273.58	0.00	2,955,502.20	100.00	5,554,153.60	8,509,655.80	100.00	25.67
Total	245	2,611,228.62	344,273.58	0.00	2,955,502.20		5,554,153.60	8,509,655.80		