

RURAL HIPOTECARIO GLOBAL I Fondo de Titulización de Activos



Brief report

Date: 08/31/2022
Currency: EUR

Constitution date
11/18/2005

VAT Reg. no.
V84511179

Management Company
Europa de Titulización, S.G.F.T

Originator
Caixa Rural de Balears
Caja Campo, Caja Rural
Caja Rural Central
Caja Rural de Albacete
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DZ Bank

Bond Underwriters and Placement Agents
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ABN AMRO
Banco Pastor
Dexia Bank
EDN 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
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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	8,619.26 86,890,760.06 8.62%	100,000.00 1,008,100,000.00	Floating 3-M Euribor+0.170% 18.Jan/Apr/Jul/Oct	0.1720% 10/18/2022 3.788644 Gross 3.068802 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	10/18/2022 "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	0.3420% 10/18/2022 17.908723 Gross 14.506066 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata deferred start / Secuential	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	0.5520% 10/18/2022 28.902444 Gross 23.410980 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata deferred start / Secuential	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	2.0020% 10/18/2022 104.814970 Gross 84.900126 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata deferred start / Secuential	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	4.0020% 10/18/2022 510.663538 Gross 413.637466 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined Due to Cash Reserve reduction	CCCsfc Ca (sf)	CC Ca
Total		104,981,411.57	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	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022
		Final Maturity	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Date	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	
	Without optional redemption *	Average life	Years	3,51	3,37	3,24	3,12	3,00	2,89	2,79	2,70
			Date	01/17/2026	11/28/2025	10/12/2025	08/28/2025	07/17/2025	06/08/2025	05/02/2025	03/27/2025
Final Maturity		Years	8,76	8,51	8,26	8,01	7,76	7,51	7,26	7,01	
	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	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022
		Final Maturity	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Date	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	
	Without optional redemption *	Average life	Years	9,90	9,67	9,43	9,19	8,94	8,69	8,45	8,21
			Date	06/08/2032	03/15/2032	12/19/2031	09/21/2031	06/23/2031	03/25/2031	12/26/2030	10/02/2030
Final Maturity		Years	11,01	10,76	10,76	10,51	10,26	10,01	9,76	9,76	
	Date	07/18/2033	04/18/2033	04/18/2033	01/18/2033	10/18/2032	07/18/2032	04/18/2032	04/18/2032		
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	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022
		Final Maturity	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Date	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	
	Without optional redemption *	Average life	Years	11,26	11,11	10,97	10,80	10,64	10,48	10,28	10,08
			Date	10/16/2033	08/25/2033	07/05/2033	05/03/2033	03/05/2033	12/30/2032	10/25/2032	08/14/2032
Final Maturity		Years	11,51	11,51	11,26	11,26	11,01	10,76	10,76	10,51	
	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	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022
		Final Maturity	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Date	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	
	Without optional redemption *	Average life	Years	12,12	12,05	11,97	11,88	11,78	11,69	11,58	11,46
			Date	08/27/2034	08/01/2034	07/02/2034	06/01/2034	04/27/2034	03/22/2034	02/11/2034	12/31/2033
Final Maturity		Years	16,01	16,01	16,01	16,01	16,01	16,01	16,01	16,01	
	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	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022
		Final Maturity	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Date	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	
	Without optional redemption *	Average life	Years	16,01	16,01	16,01	16,01	16,01	16,01	16,01	16,01
			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	16,01	16,01	16,01	16,01	16,01	16,01	16,01	16,01	
	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	82.77%	86,890,760.06	18.35%	93.52%	6.56%
Series B	7.09%	7,438,062.39	10.80%	3.37%	3.15%
Series C	1.56%	1,639,080.00	9.14%	0.74%	2.40%
Series D	2.50%	2,622,309.12	6.48%	1.19%	1.20%
Series E	6.09%	6,391,200.00		1.19%	
Issue of Bonds		104,981,411.57			
Reserve Fund	6.48%	6,391,200.00		1.20%	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		9,492,543.21	0.000%
Servicer ppal collect not yet credited		62,332.56	
Servicer ints collect not yet credited		4,306.19	
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

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Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	3,587	12,986	
Principal			
Principal outstanding	96,319,735.68	1,065,201,761.38	
Average loan	26,852.45	82,026.93	
Minimum	82.36	141.61	
Maximum	183,890.09	901,500.00	
Interest rate			
Weighted average (wac)	0.95%	3.31%	
Minimum	0.00%	2.20%	
Maximum	6.00%	8.50%	
Final maturity			
Weighted average (WARM) (months)	106	246	
Minimum	09/08/2022	02/06/2007	
Maximum	10/25/2038	11/01/2035	
Index (principal outstanding distribution)			
3-month EURIBOR/MIBOR	0.57%	0.28%	
6-month EURIBOR/MIBOR	0.00%	0.02%	
1-year EURIBOR/MIBOR	9.09%	8.15%	
1-year EURIBOR/MIBOR (Mortgage Market)	73.40%	69.64%	
Mortgage Market: Savings Banks	0.00%	16.37%	
Mortgage Market: All Institutions	7.04%	5.53%	
Secondary Market Public Debt 2-6 years	9.90%		

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	8.40	6.74	0.12	7.29
10.01 - 20%	18.28	15.49	0.91	16.47
20.01 - 30%	30.73	25.14	2.56	25.46
30.01 - 40%	31.28	35.80	5.14	35.40
40.01 - 50%	10.54	43.67	9.56	45.81
50.01 - 60%	0.78	51.12	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)	27.32		64.78	
Minimum	0.08		0.12	
Maximum	52.63		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.51%	0.43%	0.43%	0.44%	0.46%
Annual Percentage Rate (CPR)	5.93%	5.08%	5.10%	5.13%	5.35%

Geographic distribution		
	Current	At constitution date
Andalucia	19.89%	18.20%
Aragon	5.00%	7.71%
Asturias	7.05%	6.28%
Balearic Islands	1.73%	2.22%
Basque Country	0.10%	0.09%
Cantabria	0.05%	0.07%
Castilla-La Mancha	1.45%	2.42%
Castilla-Leon	4.62%	3.09%
Catalonia	4.68%	4.15%
Extremadura	2.06%	2.64%
Galicia	0.18%	0.09%
La Rioja	1.95%	1.30%
Madrid	0.56%	0.52%
Murcia	1.56%	1.38%
Navarra		0.02%
Valencia	49.12%	49.82%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt		Total debt	
		Principal	Interest	Other	Total	%			%	% Total debt / Appraisal Value
<i>Delinquencies</i>										
Up to 1 month	124	36,255.31	1,716.56	0.00	37,971.87	1.34	3,352,483.26	3,390,455.13	41.79	19.94
from > 1 to = 2 months	18	12,801.58	966.27	0.00	13,767.85	0.49	551,154.13	564,921.98	6.96	23.90
from > 2 to = 3 months	8	6,643.39	483.73	0.00	7,127.12	0.25	240,281.64	247,408.76	3.05	26.34
from > 3 to = 6 months	7	12,739.10	1,272.29	0.00	14,011.39	0.49	135,388.06	149,399.45	1.84	13.81
from > 6 to < 12 months	4	13,094.51	867.03	0.00	13,961.54	0.49	212,984.99	226,946.53	2.80	29.20
from = 12 to < 18 months	2	6,993.36	442.78	0.00	7,436.14	0.26	36,291.33	43,727.47	0.54	32.53
from ≥ 2 years	72	2,419,305.35	323,916.84	0.00	2,743,222.19	96.68	746,804.90	3,490,027.09	43.02	37.47
Subtotal	235	2,507,832.60	329,665.50	0.00	2,837,498.10	100.00	5,275,388.31	8,112,886.41	100.00	25.66
Total	235	2,507,832.60	329,665.50	0.00	2,837,498.10		5,275,388.31	8,112,886.41		