

RURAL HIPOTECARIO GLOBAL I Fondo de Titulización de Activos



Brief report

Date: 09/30/2022
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
Caja Rural de Aragón
Caja Rural de Asturias
Caja Rural de Extremadura
Caja Rural de Granada
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Caja Rural de Zamora
Caja Rural del Mediterráneo, Ruralcaja

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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
EDN Banco
HSBC
Rabobank International

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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	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 Ca3 (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									
Series A	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022
			Date	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
		Final Maturity	Years	01/17/2026	11/28/2025	10/12/2025	08/28/2025	07/17/2025	06/08/2025	05/02/2025	03/27/2025
			Date	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
	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022
			Date	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	
	Final Maturity	Years	06/08/2032	03/15/2032	12/19/2031	09/21/2031	06/23/2031	03/25/2031	12/26/2030	10/02/2030	
		Date	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 B	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022
			Date	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
		Final Maturity	Years	10/16/2033	08/25/2033	07/05/2033	05/03/2033	03/05/2033	12/30/2032	10/25/2032	08/14/2032
			Date	11.51	11.51	11.26	11.01	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
	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022
			Date	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	
	Final Maturity	Years	08/27/2034	08/01/2034	07/02/2034	06/01/2034	04/27/2034	03/22/2034	02/11/2034	12/31/2033	
		Date	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 C	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022
			Date	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
		Final Maturity	Years	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	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
	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022	10/18/2022
			Date	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	
	Final Maturity	Years	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	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		11,091,408.66	0.000%
Servicer ppal collect not yet credited		141,787.65	
Servicer ints collect not yet credited		7,544.95	
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Additional information

Europa de Titulización: C/Jorge Juan 68 - 28009 Madrid ☎ +34 91 585 15 00 📧 info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid 📠 +34 91 585 15 00 🌐 www.cnmv.com

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Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	3,560	12,986	
Principal			
Principal outstanding	94,722,972.26	1,065,201,761.38	
Average loan	26,607.58	82,026.93	
Minimum	81.40	141.61	
Maximum	182,751.25	901,500.00	
Interest rate			
Weighted average (wac)	1.05%	3.31%	
Minimum	0.00%	2.20%	
Maximum	4.50%	8.50%	
Final maturity			
Weighted average (WARM) (months)	106	246	
Minimum	10/01/2022	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	9.13%	8.15%	
1-year EURIBOR/MIBOR (Mortgage Market)	73.34%	69.64%	
Mortgage Market: Savings Banks	0.00%	16.37%	
Mortgage Market: All Institutions	7.02%	5.53%	
Secondary Market Public Debt 2-6 years	9.94%		

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.37%	0.42%	0.40%	0.43%	0.46%
Annual Percentage Rate (CPR)	4.39%	4.88%	4.68%	5.07%	5.34%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	130	36,578.80	1,387.72	0.00	37,966.52	1.35	3,501,882.88	3,539,849.40	43.25	20.18
from > 1 to = 2 months	21	13,764.07	1,025.02	0.00	14,789.09	0.53	511,759.62	526,548.71	6.43	20.46
from > 2 to = 3 months	6	6,588.31	542.58	0.00	7,130.89	0.25	176,082.42	183,213.31	2.24	24.10
from > 3 to = 6 months	7	14,332.26	1,321.98	0.00	15,654.24	0.56	191,927.66	207,581.90	2.54	17.84
from > 6 to < 12 months	4	14,478.18	956.70	0.00	15,434.88	0.55	211,601.32	227,036.20	2.77	29.21
from = 12 to < 18 months	1	3,002.69	38.36	0.00	3,041.05	0.11	662.75	3,703.80	0.05	8.10
from = 18 to < 24 months	1	4,249.81	423.43	0.00	4,673.24	0.17	35,183.55	39,856.79	0.49	44.93
from ≥ 2 years	71	2,392,587.34	324,813.21	0.00	2,717,400.55	96.50	739,695.56	3,457,096.11	42.24	37.59
Subtotal	241	2,485,581.46	330,509.00	0.00	2,816,090.46	100.00	5,368,795.76	8,184,886.22	100.00	25.46
Total	241	2,485,581.46	330,509.00	0.00	2,816,090.46		5,368,795.76	8,184,886.22		

LTV Distribution			
	Current		At constitution date
	% Pool	% LTV	% Pool % LTV
0.01 - 10%	8.33	6.64	0.12 7.29
10.01 - 20%	18.57	15.49	0.91 16.47
20.01 - 30%	30.54	25.03	2.56 25.46
30.01 - 40%	31.58	35.66	5.14 35.40
40.01 - 50%	10.29	43.55	9.56 45.81
50.01 - 60%	0.69	50.94	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)	27.17		64.78
Minimum	0.08		0.12
Maximum	52.34		100.00

Geographic distribution		
	Current	At constitution date
Andalucia	19.92%	18.20%
Aragon	4.98%	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	4.64%	3.09%
Catalonia	4.70%	4.15%
Extremadura	2.01%	2.64%
Galicia	0.18%	0.09%
La Rioja	1.96%	1.30%
Madrid	0.56%	0.52%
Murcia	1.56%	1.38%
Navarra		0.02%
Valencia	49.10%	49.82%