

RURAL HIPOTECARIO GLOBAL I Fondo de Titulización de Activos



Brief report

Date: 10/31/2022
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
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BBVA
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ABN AMRO
Banco Pastor
Dexia Bank
EDN Banco
HSBC
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Servicer Credit Support Provider
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Bond Paying Agent
Société Générale

Market
AIAF Mercado de Renta Fija

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Treasury Account
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Swap
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KPMG Auditores

Issued securities: Asset-Backed Bonds

Bonds issue									
Series ISIN Code	Issue date N° 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	8,119.63 81,853,990.03 8.12%	100,000.00 1,008,100,000.00	Floating 3-M Euribor+0.170% 18.Jan/Apr/Jul/Oct	1.5730% 01/18/2023 32.640010 Gross 26.438408 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	01/18/2023 "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	1.7430% 01/18/2023 91.271651 Gross 73.930037 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	1.9530% 01/18/2023 102.258104 Gross 82.829064 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	3.4030% 01/18/2023 178.164507 Gross 144.313251 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	5.4030% 01/18/2023 689.434056 Gross 558.441585 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined Due to Cash Reserve reduction	CCCsfc Ca3 (sf)	CC Ca
Total		99,944,641.54	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	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Date	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	
	Without optional redemption *	Average life	Years	3.44	3.30	3.18	3.06	2.95	2.84	2.74	2.65
			Date	03/26/2026	02/05/2026	12/20/2025	11/07/2025	09/27/2025	08/20/2025	07/14/2025	06/10/2025
Final Maturity		Years	8.75	8.26	8.01	7.75	7.50	7.26	7.01	7.01	
	Date	07/18/2031	01/18/2031	10/18/2030	07/18/2030	04/18/2030	01/18/2030	10/18/2029	10/18/2029		
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	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Date	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	
	Without optional redemption *	Average life	Years	9.66	9.44	9.21	8.97	8.73	8.49	8.25	8.03
			Date	06/13/2032	03/23/2032	12/29/2031	10/04/2031	07/08/2031	04/12/2031	01/17/2031	10/25/2030
Final Maturity		Years	10.76	10.51	10.51	10.26	10.01	9.76	9.51	9.51	
	Date	07/18/2033	04/18/2033	04/18/2033	01/18/2033	10/18/2032	07/18/2032	07/18/2032	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	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Date	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	
	Without optional redemption *	Average life	Years	11.01	10.88	10.74	10.57	10.42	10.24	10.07	9.87
			Date	10/19/2033	08/31/2033	07/10/2033	05/12/2033	03/16/2033	01/11/2033	11/08/2032	08/28/2032
Final Maturity		Years	11.26	11.26	11.01	11.01	10.76	10.51	10.26	10.26	
	Date	01/18/2034	01/18/2034	10/18/2033	10/18/2033	07/18/2033	07/18/2033	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	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Date	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	
	Without optional redemption *	Average life	Years	11.87	11.80	11.72	11.64	11.55	11.46	11.35	11.24
			Date	08/29/2034	08/03/2034	07/05/2034	06/05/2034	05/02/2034	03/30/2034	02/18/2034	01/09/2034
Final Maturity		Years	15.76	15.76	15.76	15.76	15.76	15.76	15.76	15.76	
	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	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Date	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	01/18/2023	
	Without optional redemption *	Average life	Years	15.76	15.76	15.76	15.76	15.76	15.76	15.76	15.76
			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	15.76	15.76	15.76	15.76	15.76	15.76	15.76	15.76	
	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	81.90%	81,853,990.03	19.34%	93.52%	6.56%
Series B	7.44%	7,438,062.39	11.39%	3.37%	3.15%
Series C	1.64%	1,639,080.00	9.63%	0.74%	2.40%
Series D	2.62%	2,622,309.12	6.83%	1.19%	1.20%
Series E	6.39%	6,391,200.00			
Issue of Bonds		99,944,641.54			
Reserve Fund	6.83%	6,391,200.00		1.20%	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		7,694,205.98	0.750%
Servicer ppal collect not yet credited		148,315.19	
Servicer ints collect not yet credited		10,504.98	
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	3,519	12,986	
Principal			
Principal outstanding	92,843,292.53	1,065,201,761.38	
Average loan	26,383.43	82,026.93	
Minimum	49.60	141.61	
Maximum	181,611.19	901,500.00	
Interest rate			
Weighted average (wac)	1.18%	3.31%	
Minimum	0.00%	2.20%	
Maximum	4.50%	8.50%	
Final maturity			
Weighted average (WARM) (months)	105	246	
Minimum	11/01/2022	02/06/2007	
Maximum	10/25/2038	11/01/2035	
Index (principal outstanding distribution)			
3-month EURIBOR/MIBOR	0.58%	0.28%	
6-month EURIBOR/MIBOR	0.00%	0.02%	
1-year EURIBOR/MIBOR	9.11%	8.15%	
1-year EURIBOR/MIBOR (Mortgage Market)	73.38%	69.64%	
Mortgage Market: Savings Banks	0.00%	16.37%	
Mortgage Market: All Institutions	6.95%	5.53%	
Secondary Market Public Debt 2-6 years	9.98%		

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.57%	0.49%	0.44%	0.46%	0.46%
Annual Percentage Rate (CPR)	6.67%	5.67%	5.12%	5.36%	5.35%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
Delinquencies										
Up to 1 month	139	37,768.94	1,621.34	0.00	39,390.28	1.44	3,611,389.57	3,650,779.85	43.86	18.89
from > 1 to = 2 months	16	11,763.07	902.34	0.00	12,665.41	0.46	573,413.88	586,079.29	7.04	24.66
from > 2 to = 3 months	10	11,115.34	1,137.41	0.00	12,252.75	0.45	313,040.23	325,292.98	3.91	25.18
from > 3 to = 6 months	3	5,143.55	203.48	0.00	5,347.03	0.20	96,163.27	101,510.30	1.22	27.38
from > 6 to < 12 months	4	10,375.41	653.85	0.00	11,029.26	0.40	132,573.39	143,602.65	1.73	20.96
from = 12 to < 18 months	3	13,138.77	711.54	0.00	13,850.31	0.51	117,972.46	131,822.77	1.58	33.64
from = 18 to < 24 months	1	4,474.61	446.62	0.00	4,921.23	0.18	34,958.75	39,879.98	0.48	44.96
from ≥ 2 years	69	2,314,762.05	320,708.08	0.00	2,635,470.13	96.36	708,618.82	3,344,088.95	40.18	37.12
Subtotal	245	2,408,541.74	326,384.66	0.00	2,734,926.40	100.00	5,588,130.37	8,323,056.77	100.00	24.81
Total	245	2,408,541.74	326,384.66	0.00	2,734,926.40		5,588,130.37	8,323,056.77		

LTV Distribution			
	Current		At constitution date
	% Pool	% LTV	% Pool % LTV
0.01 - 10%	8.37	6.58	0.12 7.29
10.01 - 20%	18.75	15.53	0.91 16.47
20.01 - 30%	30.52	24.98	2.56 25.46
30.01 - 40%	31.91	35.60	5.14 35.40
40.01 - 50%	9.89	43.60	9.56 45.81
50.01 - 60%	0.56	50.82	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)	27.04		64.78
Minimum	0.03		0.12
Maximum	52.06		100.00

Geographic distribution		
	Current	At constitution date
Andalucia	19.87%	18.20%
Aragon	4.98%	7.71%
Asturias	7.07%	6.28%
Balearic Islands	1.64%	2.22%
Basque Country	0.09%	0.09%
Cantabria	0.05%	0.07%
Castilla-La Mancha	1.45%	2.42%
Castilla-Leon	4.67%	3.09%
Catalonia	4.75%	4.15%
Extremadura	2.01%	2.64%
Galicia	0.13%	0.09%
La Rioja	1.98%	1.30%
Madrid	0.57%	0.52%
Murcia	1.57%	1.38%
Navarra		0.02%
Valencia	49.15%	49.82%