

RURAL HIPOTECARIO GLOBAL I Fondo de Titulización de Activos



Brief report

Date: 03/31/2023
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
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ABN AMRO
Banco Pastor
Dexia Bank
EDN Banco
HSBC
Rabobank International

Servicer Credit Support Provider
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Bond Paying Agent
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
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Swap
Banco Cooperativo Español

Start-up Loan
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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	7,578.08 76,394,624.48 7.58%	100,000.00 1,008,100,000.00	Floating 3-M Euribor+0.170% 18.Jan/Apr/Jul/Oct	2.5040% 04/18/2023 47.438781 Gross 38.425413 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	04/18/2023 "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	2.6740% 04/18/2023 136.979193 Gross 110.953146 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	2.8840% 04/18/2023 147.722085 Gross 119.654889 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	4.3340% 04/18/2023 221.974370 Gross 179.99240 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	6.3340% 04/18/2023 790.661344 Gross 640.435689 Net	01/18/2039 Quarterly 18.Jan/Apr/Jul/Oct	To be determined Due to Cash Reserve reduction	CCCsfcf Ca3 (sf)	CC Ca
Total		94,485,275.99	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	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Date	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	
	Without optional redemption *	Average life	Years	3.39	3.26	3.14	3.02	2.91	2.81	2.71	2.62
			Date	06/09/2026	04/22/2026	03/08/2026	01/24/2026	12/15/2025	11/07/2025	10/02/2025	08/29/2025
Final Maturity		Years	8.50	8.25	8.01	7.50	7.25	7.25	7.01	6.75	
	Date	07/18/2031	04/18/2031	01/18/2031	07/18/2030	04/18/2030	04/18/2030	01/18/2030	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	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Date	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	
	Without optional redemption *	Average life	Years	9.44	9.22	9.00	8.77	8.54	8.31	8.07	7.85
			Date	06/23/2032	04/05/2032	01/15/2032	10/24/2031	07/31/2031	05/07/2031	02/12/2031	11/21/2030
Final Maturity		Years	10.50	10.25	10.25	10.01	9.76	9.76	9.50	9.25	
	Date	07/18/2033	04/18/2033	04/18/2033	01/18/2033	10/18/2032	10/18/2032	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	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Date	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	
	Without optional redemption *	Average life	Years	10.78	10.66	10.51	10.36	10.21	10.04	9.86	9.67
			Date	10/27/2033	09/12/2033	07/19/2033	05/26/2033	04/01/2033	01/29/2033	11/26/2032	09/18/2032
Final Maturity		Years	11.01	11.01	10.76	10.76	10.50	10.50	10.25	10.01	
	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	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Date	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	
	Without optional redemption *	Average life	Years	11.64	11.57	11.49	11.41	11.32	11.23	11.13	11.02
			Date	09/04/2034	08/09/2034	07/13/2034	06/12/2034	05/12/2034	04/08/2034	03/02/2034	01/23/2034
Final Maturity		Years	15.51	15.51	15.51	15.51	15.51	15.51	15.51	15.51	
	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	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Date	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	04/18/2023	
	Without optional redemption *	Average life	Years	15.51	15.51	15.51	15.51	15.51	15.51	15.51	15.51
			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	15.51	15.51	15.51	15.51	15.51	15.51	15.51	15.51	
	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	80.85%	76,394,624.48	20.54%	93.52%	6.56%
Series B	7.87%	7,438,062.39	12.09%	3.37%	3.15%
Series C	1.73%	1,639,080.00	10.23%	0.74%	2.40%
Series D	2.78%	2,622,309.12	7.25%	1.19%	1.20%
Series E	6.76%	6,391,200.00		1.19%	
Issue of Bonds		94,485,275.99			
Reserve Fund	7.25%	6,391,200.00		1.20%	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		11,631,777.92	2.388%
Servicer ppal collect not yet credited		275,934.51	
Servicer ints collect not yet credited		14,083.90	
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	3,279	12,986	
Principal			
Principal outstanding	83,717,666.85	1,065,201,761.38	
Average loan	25,531.46	82,026.93	
Minimum	1.00	141.61	
Maximum	176,226.95	901,500.00	
Interest rate			
Weighted average (wac)	2.69%	3.31%	
Minimum	0.00%	2.20%	
Maximum	6.77%	8.50%	
Final maturity			
Weighted average (WARM) (months)	103	246	
Minimum	04/03/2023	02/06/2007	
Maximum	10/25/2038	11/01/2035	
Index (principal outstanding distribution)			
3-month EURIBOR/MIBOR	0.61%	0.28%	
6-month EURIBOR/MIBOR	0.00%	0.02%	
1-year EURIBOR/MIBOR	8.93%	8.15%	
1-year EURIBOR/MIBOR (Mortgage Market)	73.54%	69.64%	
Mortgage Market: Savings Banks	0.00%	16.37%	
Mortgage Market: All Institutions	6.76%	5.53%	
Secondary Market Public Debt 2-6 years	10.15%		

LTV Distribution			
	Current		At constitution date
	% Pool	% LTV	% LTV
0.01 - 10%	8.48	6.35	0.12
10.01 - 20%	20.76	15.74	0.91
20.01 - 30%	30.51	24.84	2.56
30.01 - 40%	32.14	35.35	5.14
40.01 - 50%	7.98	43.51	9.56
50.01 - 60%	0.13	50.47	15.78
60.01 - 70%			20.00
70.01 - 80%			35.50
80.01 - 90%			6.90
90.01 - 100%			3.52
Weighted average (WALTV)	26.29		64.78
Minimum	0.00		0.12
Maximum	50.60		100.00

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.02%	0.84%	0.70%	0.55%	0.46%
Annual Percentage Rate (CPR)	11.55%	9.63%	8.13%	6.42%	5.43%

Geographic distribution		
	Current	At constitution date
Andalucia	19.81%	18.20%
Aragon	4.88%	7.71%
Asturias	7.06%	6.28%
Balearic Islands	1.69%	2.22%
Basque Country	0.07%	0.09%
Cantabria	0.05%	0.07%
Castilla-La Mancha	1.36%	2.42%
Castilla-Leon	4.74%	3.09%
Catalonia	4.80%	4.15%
Extremadura	2.02%	2.64%
Galicia	0.13%	0.09%
La Rioja	2.06%	1.30%
Madrid	0.43%	0.52%
Murcia	1.55%	1.38%
Navarra		0.02%
Valencia	49.34%	49.82%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
<i>Delinquencies</i>										
Up to 1 month	110	26,951.61	2,728.93	0.00	29,680.54	1.59	2,912,714.48	2,942,395.02	44.61	20.42
from > 1 to = 2 months	24	17,718.70	2,683.02	0.00	20,401.72	1.09	752,011.25	772,412.97	11.71	20.72
from > 2 to = 3 months	7	6,520.07	1,141.58	0.00	7,661.65	0.41	213,960.54	221,622.19	3.36	24.68
from > 3 to = 6 months	3	7,117.52	726.94	0.00	7,844.46	0.42	90,312.98	98,157.44	1.49	19.53
from > 6 to < 12 months	3	10,303.75	495.91	0.00	10,799.66	0.58	55,098.38	65,898.04	1.00	19.04
from = 12 to < 18 months	5	24,152.15	1,896.90	0.00	26,049.05	1.40	203,601.94	229,650.99	3.48	27.90
from ≥ 2 years	48	1,515,890.69	246,416.55	0.00	1,762,307.24	94.51	503,585.46	2,265,892.70	34.35	35.92
Subtotal	200	1,608,654.49	256,089.83	0.00	1,864,744.32	100.00	4,731,285.03	6,596,029.35	100.00	24.42
Total	200	1,608,654.49	256,089.83	0.00	1,864,744.32		4,731,285.03	6,596,029.35		