

# RURAL HIPOTECARIO VIII Fondo de Titulización de Activos



## Brief report

Date: 06/30/2022  
Currency: EUR

Constitution date  
05/26/2006

VAT Reg. no.  
V84722446

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

**Originator**  
Caixa Popular-Caixa Rural  
Caixa Rural de Balears  
Caja Campo, Caja Rural  
Caja Rural Central  
Caja Rural de Albacete  
Caja Rural de Aragón  
Caja Rural de Burgos  
Caja Rural de Canarias  
Caja Rural de Ciudad Real  
Caja Rural de Córdoba  
Caja Rural de Extremadura  
Caja Rural de Granada  
Caja Rural de Navarra  
Caja Rural de Tenerife  
Caja Rural de Teruel  
Caja Rural de Zamora  
Caja Rural del Duero  
Caja Rural del Mediterráneo, Ruralcaja  
Caja Rural del Sur

**Servicer**  
Caixa Popular-Caixa Rural  
Caixa Rural de Balears  
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Caja Rural del Mediterráneo, Ruralcaja  
Caja Rural del Sur

### 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		
		Current	Original			Final maturity (legal)	Next	Current	Original	
Series A1 ES0366367003	05/31/2006 975	100,000.00 97,500,000.00		Floating 3-M Euribor+0.050% 19.Jan/Apr/Jul/Oct	07/19/2022	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	Planned	AAAsf Aaa (sf)	AAA Aaa	
Series A2a ES0366367011	05/31/2006 8,024	12,573.85 100,892,572.40 12.57%	100,000.00 802,400,000.00	Floating 3-M Euribor+0.130% 19.Jan/Apr/Jul/Oct	0.00000% 07/19/2022 0.000000 Gross 0.000000 Net	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	07/19/2022 "Pass-Through" Secutorial / Pro rata under certain circumstances	AAAsf Aa1 (sf)	AAA Aaa	
Series A2b ES0366367029	05/31/2006 3,500	12,573.85 44,008,475.00 12.57%	100,000.00 350,000,000.00	Floating 3-M Euribor+0.140% 19.Jan/Apr/Jul/Oct	0.00000% 07/19/2022 0.000000 Gross 0.000000 Net	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	07/19/2022 "Pass-Through" Secutorial / Pro rata under certain circumstances	AAAsf Aa1 (sf)	AAA Aaa	
Series B ES0366367037	05/31/2006 273	24,154.29 6,594,121.17 24.15%	100,000.00 27,300,000.00	Floating 3-M Euribor+0.250% 19.Jan/Apr/Jul/Oct	0.00000% 07/19/2022 0.000000 Gross 0.000000 Net	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	AAAsf Baa1 (sf)	A+ A1	
Series C ES0366367045	05/31/2006 156	24,154.29 3,768,069.24 24.15%	100,000.00 15,600,000.00	Floating 3-M Euribor+0.550% 19.Jan/Apr/Jul/Oct	0.11700% 07/19/2022 7.143631 Gross 5.786341 Net	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	A+sf Ba2 (sf)	BBB Baa2	
Series D ES0366367052	05/31/2006 72	24,161.00 1,739,592.00 24.16%	100,000.00 7,200,000.00	Floating 3-M Euribor+2.000% 19.Jan/Apr/Jul/Oct	1.56700% 07/19/2022 95.702392 Gross 77.518938 Net	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	BBB+sf Caa2 (sf)	BB+ Ba2	
Series E ES0366367060	05/31/2006 234	25,000.00 5,850,000.00 50.00%	50,000.00 11,700,000.00	Floating 3-M Euribor+4.000% 19.Jan/Apr/Jul/Oct	3.56700% 07/19/2022 225.414583 Gross 182.585812 Net	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	To Be Determined Due to Cash Reserve reduction	CCsf Ca (sf)	CC Caa3	
Total		162,852,829.81	1,311,700,000.00							

### Lead Managers

Banco Cooperativo Español  
Deutsche Bank  
Dexia Capital Markets  
DZ Bank

### Bond Underwriters and Placement Agents

Banco Cooperativo Español  
Deutsche Bank  
Dexia Capital Markets  
DZ Bank  
ING  
Bancaja  
Banco Pastor  
Banco Santander  
CAM

### Senior Underwriter & Placement Agent

ING

### 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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### Assets Custodian

Banco Cooperativo Español

### Fund Auditor

KPMG Auditores

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date														
Series	Option	Type	Average life	Final Maturity	% Monthly CPR (SMM)									
					0.17	0.25	0.34	0.42	0.51	0.60	0.69	0.78		
Series A2a	With optional redemption *	Average life	Years	1.36	1.35	1.14	1.14	1.13	1.12	0.92	0.91			
		Date	08/28/2023	08/25/2023	06/09/2023	06/07/2023	06/05/2023	06/02/2023	03/20/2023	03/18/2023				
		Final Maturity	Years	1.50	1.50	1.25	1.25	1.25	1.00	1.00				
	Without optional redemption *	Average life	Years	4.45	4.28	4.08	3.93	3.78	3.64	3.47	3.35			
		Date	09/30/2026	07/27/2026	05/18/2026	03/22/2026	01/26/2026	12/06/2025	10/08/2025	08/23/2025				
		Final Maturity	Years	11.26	11.26	11.01	10.76	10.51	10.26	9.76	9.51			
Series A2b	With optional redemption *	Average life	Years	1.36	1.35	1.14	1.14	1.13	1.12	0.92	0.91			
		Date	08/28/2023	08/25/2023	06/09/2023	06/07/2023	06/05/2023	06/02/2023	03/20/2023	03/18/2023				
		Final Maturity	Years	1.50	1.50	1.25	1.25	1.25	1.00	1.00				
	Without optional redemption *	Average life	Years	4.45	4.28	4.08	3.93	3.78	3.64	3.47	3.35			
		Date	09/30/2026	07/27/2026	05/18/2026	03/22/2026	01/26/2026	12/06/2025	10/08/2025	08/23/2025				
		Final Maturity	Years	11.26	11.26	11.01	10.76	10.51	10.26	9.76	9.51			
Series B	With optional redemption *	Average life	Years	1.36	1.35	1.14	1.14	1.13	1.12	0.92	0.91			
		Date	08/28/2023	08/25/2023	06/09/2023	06/07/2023	06/05/2023	06/02/2023	03/20/2023	03/18/2023				
		Final Maturity	Years	1.50	1.50	1.25	1.25	1.25	1.00	1.00				
	Without optional redemption *	Average life	Years	9.90	9.64	9.70	9.45	9.18	8.92	9.00	8.74			
		Date	03/09/2032	12/05/2031	12/30/2031	09/27/2031	06/22/2031	03/17/2031	04/17/2031	01/10/2031				
		Final Maturity	Years	12.51	12.26	12.26	12.01	11.76	11.76	11.51	11.26			
Series C	With optional redemption *	Average life	Years	1.36	1.35	1.14	1.14	1.13	1.12	0.92	0.91			
		Date	08/28/2023	08/25/2023	06/09/2023	06/07/2023	06/05/2023	06/02/2023	03/20/2023	03/18/2023				
		Final Maturity	Years	1.50	1.50	1.25	1.25	1.25	1.00	1.00				
	Without optional redemption *	Average life	Years	10.67	10.46	10.64	10.42	10.21	9.99	10.23	10.01			
		Date	12/18/2032	09/30/2032	12/03/2032	09/16/2032	07/02/2032	04/12/2032	07/10/2032	04/19/2032				
		Final Maturity	Years	13.51	13.26	13.26	13.01	13.01	12.76	12.76	12.51			
Series D	With optional redemption *	Average life	Years	1.36	1.35	1.14	1.14	1.13	1.12	0.92	0.91			
		Date	08/28/2023	08/25/2023	06/09/2023	06/07/2023	06/05/2023	06/02/2023	03/20/2023	03/18/2023				
		Final Maturity	Years	1.50	1.50	1.25	1.25	1.25	1.00	1.00				
	Without optional redemption *	Average life	Years	13.02	12.78	12.49	12.29	12.11	11.95	11.87	11.72			
		Date	04/23/2035	01/25/2035	10/12/2034	08/01/2034	05/26/2034	03/28/2034	02/25/2034	01/05/2034				
		Final Maturity	Years	18.77	18.77	18.77	18.77	18.77	18.77	18.77	18.77			
Series E	With optional redemption *	Average life	Years	1.50	1.50	1.25	1.25	1.25	1.25	1.00	1.00			
		Date	10/19/2023	10/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	04/19/2023	04/19/2023				
		Final Maturity	Years	1.50	1.50	1.25	1.25	1.25	1.00	1.00				
	Without optional redemption *	Average life	Years	18.77	18.77	18.77	18.77	18.77	18.77	18.77	18.77			
		Date	01/19/2041	01/19/2041	01/19/2041	01/19/2041	01/19/2041	01/19/2041	01/19/2041	01/19/2041				
		Final Maturity	Years	18.77	18.77	18.77	18.77	18.77	18.77	18.77	18.77			

Optional Clean up call when the amount of the Outstanding Balance of the securitized assets is less than 10 per 100 of the initial Outstanding Balance.  
Hypothesis of delinquency and default assumptions of the securitized assets: 0%.

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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Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

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**Assets Custodian**  
Banco Cooperativo Español

**Fund Auditor**  
KPMG Auditores

### Credit enhancement and financial operations

Credit enhancement (CE)					
Class		Current		At issue date	
		% CE	% CE	% CE	% CE
Class A	88.98%	144,901,047.40	11.43%	95.29%	1,249,900,000.00
Series A1	0.00%	0.00		7.43%	97,500,000.00
Series A2a	61.95%	100,892,572.40		61.17%	802,400,000.00
Series A2b	27.02%	44,008,475.00		26.68%	350,000,000.00
Series B	4.05%	6,594,121.17	7.23%	2.08%	27,300,000.00
Series C	2.31%	3,768,069.24	4.83%	1.19%	15,600,000.00
Series D	1.07%	1,739,592.00	3.73%	0.55%	7,200,000.00
Series E	3.59%	5,850,000.00		0.89%	11,700,000.00
Issue of Bonds		162,852,829.81			1,311,700,000.00
Reserve Fund	3.73%	5,850,000.00	0.90%		11,700,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	12,210,034.26	-0.500%	
Swap Deposit Account	4,190,000.00	0.000%	
Servicer ppal collect not yet credited	202,947.08		
Servicer ints collect not yet credited	9,674.64		
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

### Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	4,435	14,296	
Principal			
Principal outstanding	152,378,470.77	1,300,020,570.99	
Average loan	34,358.17	90,935.97	
Minimum	12.44	17,107.38	
Maximum	199,575.85	440,870.39	
Interest rate			
Weighted average (wac)	0.79%	3.53%	
Minimum	0.00%	2.10%	
Maximum	5.00%	8.50%	
Final maturity			
Weighted average (WARM) (months)	122	276	
Minimum	07/01/2022	11/16/2008	
Maximum	02/05/2041	11/07/2040	
Index (principal outstanding distribution)			
3-month EURIBOR/MIBOR	0.06%	0.00%	
6-month EURIBOR/MIBOR	0.02%	0.02%	
1-year EURIBOR/MIBOR	9.14%	9.75%	
1-year EURIBOR/MIBOR (Mortgage Market)	81.98%	80.10%	
Mortgage Market: Banks	0.00%	0.02%	
Mortgage Market: Savings Banks	0.00%	5.41%	
Mortgage Market: All Institutions	6.60%	4.67%	
6-month MIBOR	0.00%	0.03%	
Secondary Market Public Debt 2-6 years	2.20%	0.00%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	6.09	6.77	0.07	6.12
10.01 - 20%	16.64	15.33	0.99	16.83
20.01 - 30%	28.65	25.45	4.00	25.81
30.01 - 40%	31.12	35.25	6.86	35.41
40.01 - 50%	15.64	42.96	10.79	45.23
50.01 - 60%	1.86	52.58	14.88	55.28
60.01 - 70%			20.28	65.21
70.01 - 80%			34.48	75.50
80.01 - 90%			4.10	84.66
90.01 - 100%			3.53	94.66
Weighted average (WALTV)	28.92		62.83	
Minimum	0.01		0.11	
Maximum	57.32		99.09	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.43%	0.40%	0.35%	0.37%	0.48%
Annual Percentage Rate (CPR)	5.04%	4.68%	4.08%	4.37%	5.62%

Geographic distribution		
	Current	At constitution date
Andalucía	31.43%	33.88%
Aragón	6.73%	6.56%
Asturias	0.03%	0.04%
Balearic Islands	6.58%	4.62%
Basque Country	0.58%	2.43%
Canary Islands	7.38%	6.20%
Cantabria	1.91%	1.69%
Castilla-La Mancha	5.71%	4.92%
Castilla-León	9.40%	8.11%
Catalonia	1.35%	1.48%
Extremadura	1.99%	2.11%
Galicia	0.07%	0.07%
La Rioja	4.22%	4.40%
Madrid	0.95%	0.86%
Murcia	1.39%	1.36%
Navarra	1.18%	4.82%
Valencia	19.10%	16.47%

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	157	42,473.35	2,756.02	0.00	45,229.37	1.49	6,655,076.36	6,700,305.73	47.35	25.69
from > 1 to = 2 months	31	26,422.25	2,080.67	0.00	28,502.92	0.94	1,727,745.65	1,756,248.57	12.41	26.71
from > 2 to = 3 months	13	13,799.82	1,612.56	0.00	15,412.38	0.51	435,960.83	451,373.21	3.19	19.13
from > 3 to = 6 months	6	9,071.52	239.72	0.00	9,311.24	0.31	110,966.28	120,277.52	0.85	18.90
from > 6 to < 12 months	7	60,633.86	1,721.38	0.00	62,355.24	2.06	194,556.67	256,911.91	1.82	26.15
from = 12 to < 18 months	8	38,462.07	1,105.71	0.00	39,567.78	1.31	280,285.40	319,853.18	2.26	28.36
from = 18 to < 24 months	4	23,429.82	939.00	0.00	24,368.82	0.81	93,428.97	117,797.79	0.83	22.87
from ≥ 2 years	66	2,388,771.25	413,356.21	0.00	2,802,127.46	92.57	1,625,860.23	4,427,987.69	31.29	38.17
Subtotal	292	2,603,063.94	423,811.27	0.00	3,026,875.21	100.00	11,123,880.39	14,150,755.60	100.00	28.37
Total	292	2,603,063.94	423,811.27	0.00	3,026,875.21		11,123,880.39	14,150,755.60		

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