

# RURAL HIPOTECARIO VIII Fondo de Titulización de Activos



## Brief report

Date: 07/31/2022  
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  
Caja Campo, Caja Rural  
Caja Rural Central  
Caja Rural de Albacete  
Caja Rural de Aragón  
Caja Rural de Burgos  
Caja Rural de Canarias  
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Caja Rural de Córdoba  
Caja Rural de Extremadura  
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Caja Rural de Navarra  
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Caja Rural de Teruel  
Caja Rural de Zamora  
Caja Rural del Duero  
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	10/19/2022	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	Planned	AAAsf Aaa (sf)	AAA Aaa	
Series A2a ES0366367011	05/31/2006 8,024	12,010.77 96,374,418.48 12.01%	100,000.00 802,400,000.00	Floating 3-M Euribor+0.130% 19.Jan/Apr/Jul/Oct	0.2020% 10/19/2022 6.200226 Gross 5.022183 Net	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	10/19/2022 "Pass-Through" Secutorial / Pro rata under certain circumstances	AAAsf Aa1 (sf)	AAA Aaa	
Series A2b ES0366367029	05/31/2006 3,500	12,010.77 42,037,695.00 12.01%	100,000.00 350,000,000.00	Floating 3-M Euribor+0.140% 19.Jan/Apr/Jul/Oct	0.2120% 10/19/2022 6.507168 Gross 5.270806 Net	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	10/19/2022 "Pass-Through" Secutorial / Pro rata under certain circumstances	AAAsf Aa1 (sf)	AAA Aaa	
Series B ES0366367037	05/31/2006 273	23,072.61 6,298,822.53 23.07%	100,000.00 27,300,000.00	Floating 3-M Euribor+0.250% 19.Jan/Apr/Jul/Oct	0.3220% 10/19/2022 18.986194 Gross 15.378817 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	23,072.61 3,599,327.16 23.07%	100,000.00 15,600,000.00	Floating 3-M Euribor+0.550% 19.Jan/Apr/Jul/Oct	0.6220% 10/19/2022 36.675195 Gross 29.706908 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	23,079.02 1,661,689.44 23.08%	100,000.00 7,200,000.00	Floating 3-M Euribor+2.000% 19.Jan/Apr/Jul/Oct	2.0720% 10/19/2022 122.205975 Gross 98.986840 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	4.0720% 10/19/2022 260.155556 Gross 210.728000 Net	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	To Be Determined Due to Cash Reserve reduction	CCsf Ca (sf)	CC Caa3	
Total		155,821,952.61	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

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  
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Caja Rural de Zamora  
Caja Rural del Duero  
Caja Rural del Mediterráneo, Ruralcaja  
Caja Rural del Sur

### 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	With optional redemption *	Average life	Years	% 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 A2a	With optional redemption *	Average life	Years	1.16	1.15	0.93	0.93	0.93	0.92	0.92	0.71		
		Final Maturity	Years	09/14/2023	09/12/2023	06/25/2023	06/23/2023	06/22/2023	06/20/2023	06/19/2023	04/03/2023		
		Date	10/19/2023	10/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	04/19/2023		
	Without optional redemption *	Average life	Years	4.38	4.21	3.86	3.72	3.72	3.58	3.45	3.29		
	Final Maturity	Years	12/02/2026	10/01/2026	07/24/2026	05/28/2026	04/05/2026	02/14/2026	12/29/2025	11/02/2025			
	Date	10/19/2033	07/19/2033	04/19/2033	01/19/2033	10/19/2032	07/19/2032	04/19/2032	10/19/2031				
Series A2b	With optional redemption *	Average life	Years	1.16	1.15	0.93	0.93	0.93	0.92	0.92	0.71		
		Final Maturity	Years	09/14/2023	09/12/2023	06/25/2023	06/23/2023	06/22/2023	06/20/2023	06/19/2023	04/03/2023		
		Date	10/19/2023	10/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	04/19/2023			
	Without optional redemption *	Average life	Years	4.38	4.21	3.86	3.72	3.72	3.58	3.45	3.29		
	Final Maturity	Years	12/02/2026	10/01/2026	07/24/2026	05/28/2026	04/05/2026	02/14/2026	12/29/2025	11/02/2025			
	Date	10/19/2033	07/19/2033	04/19/2033	01/19/2033	10/19/2032	07/19/2032	04/19/2032	10/19/2031				
Series B	With optional redemption *	Average life	Years	1.16	1.15	0.93	0.93	0.93	0.92	0.92	0.71		
		Final Maturity	Years	09/14/2023	09/12/2023	06/25/2023	06/23/2023	06/22/2023	06/20/2023	06/19/2023	04/03/2023		
		Date	10/19/2023	10/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	04/19/2023			
	Without optional redemption *	Average life	Years	10.04	9.79	9.89	9.65	9.40	9.15	8.89	9.01		
	Final Maturity	Years	07/29/2032	05/01/2032	06/07/2032	03/11/2032	12/10/2031	09/09/2031	06/08/2031	07/21/2031			
	Date	10/19/2034	07/19/2034	07/19/2034	04/19/2034	01/19/2034	01/19/2034	01/19/2034	10/19/2033	07/19/2033			
Series C	With optional redemption *	Average life	Years	1.16	1.15	0.93	0.93	0.93	0.92	0.92	0.71		
		Final Maturity	Years	09/14/2023	09/12/2023	06/25/2023	06/23/2023	06/22/2023	06/20/2023	06/19/2023	04/03/2023		
		Date	10/19/2023	10/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	04/19/2023			
	Without optional redemption *	Average life	Years	10.84	10.65	10.87	10.67	10.49	10.28	10.08	10.36		
	Final Maturity	Years	05/20/2033	03/09/2033	05/27/2033	03/18/2033	01/09/2033	10/26/2032	08/13/2032	11/25/2032			
	Date	10/19/2035	07/19/2035	07/19/2035	04/19/2035	04/19/2035	01/19/2035	01/19/2035	01/19/2035	01/19/2035			
Series D	With optional redemption *	Average life	Years	1.16	1.15	0.93	0.93	0.93	0.92	0.92	0.71		
		Final Maturity	Years	09/14/2023	09/12/2023	06/25/2023	06/23/2023	06/22/2023	06/20/2023	06/19/2023	04/03/2023		
		Date	10/19/2023	10/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	04/19/2023			
	Without optional redemption *	Average life	Years	13.38	13.14	12.78	12.58	12.40	12.23	12.06	12.05		
	Final Maturity	Years	12/03/2035	09/04/2035	04/28/2035	02/14/2035	12/07/2034	10/08/2034	08/08/2034	08/04/2034			
	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	01/19/2041			
Series E	With optional redemption *	Average life	Years	1.25	1.25	1.00	1.00	1.00	1.00	1.00	0.75		
		Final Maturity	Years	10/19/2023	10/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	04/19/2023		
		Date	10/19/2023	10/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	04/19/2023			
	Without optional redemption *	Average life	Years	18.52	18.52	18.52	18.52	18.52	18.52	18.52	18.52		
	Final Maturity	Years	01/19/2041	01/19/2041	01/19/2041	01/19/2041	01/19/2041	01/19/2041	01/19/2041	01/19/2041			
	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	01/19/2041			

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

# RURAL HIPOTECARIO VIII Fondo de Titulización de Activos



## Brief report

Date: 07/31/2022  
Currency: EUR

Constitution date  
05/26/2006

VAT Reg. no.  
V84722446

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

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Dexia Capital Markets  
DZ Bank

**Bond Underwriters and Placement Agents**

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**Senior Underwriter & Placement Agent**

ING

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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	88.83%	138,412,113.48	11.61%	95.29%	1,249,900,000.00
Series A1	0.00%	0.00		7.43%	97,500,000.00
Series A2a	61.85%	96,374,418.48		61.17%	802,400,000.00
Series A2b	26.98%	42,037,695.00		26.68%	350,000,000.00
Series B	4.04%	6,298,822.53	7.41%	2.08%	27,300,000.00
Series C	2.31%	3,599,327.16	5.01%	1.19%	15,600,000.00
Series D	1.07%	1,661,689.44	3.90%	0.55%	7,200,000.00
Series E	3.75%	5,850,000.00		0.89%	11,700,000.00
Issue of Bonds		155,821,952.61			1,311,700,000.00
Reserve Fund	3.90%	5,850,000.00	0.90%		11,700,000.00

### Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	4,393	14,296	
Principal			
Principal outstanding	150,026,159.74	1,300,020,570.99	
Average loan	34,151.19	90,935.97	
Minimum	15.52	17,107.38	
Maximum	198,366.66	440,870.39	
Interest rate			
Weighted average (wac)	0.90%	3.53%	
Minimum	0.00%	2.10%	
Maximum	5.00%	8.50%	
Final maturity			
Weighted average (WARM) (months)	121	276	
Minimum	08/01/2022	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	0.03%	0.02%	
1-year EURIBOR/MIBOR	9.07%	9.75%	
1-year EURIBOR/MIBOR (Mortgage Market)	82.01%	80.10%	
Mortgage Market: Banks	0.00%	0.02%	
Mortgage Market: Savings Banks	0.00%	5.41%	
Mortgage Market: All Institutions	6.62%	4.67%	
6-month MIBOR	0.00%	0.03%	
Secondary Market Public Debt 2-6 years	2.22%	0.00%	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.50%	0.44%	0.38%	0.39%	0.48%
Annual Percentage Rate (CPR)	5.84%	5.17%	4.47%	4.60%	5.62%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
<b>Delinquencies</b>										
Up to 1 month	146	38,006.69	2,257.73	0.00	40,264.42	1.35	5,775,031.06	5,815,295.48	43.70	25.01
from > 1 to = 2 months	38	29,385.82	2,175.77	0.00	31,561.59	1.06	1,739,053.81	1,770,615.40	13.31	25.37
from > 2 to = 3 months	18	15,414.36	1,789.70	0.00	17,204.06	0.58	545,988.14	563,192.20	4.23	19.25
from > 3 to = 6 months	4	6,044.82	524.70	0.00	6,569.52	0.22	132,409.07	138,978.59	1.04	22.89
from > 6 to < 12 months	8	51,587.47	1,016.61	0.00	52,604.08	1.76	177,839.12	230,443.20	1.73	25.85
from = 12 to < 18 months	9	46,337.35	1,318.07	0.00	47,655.42	1.59	298,813.56	346,468.98	2.60	26.62
from = 18 to < 24 months	4	24,045.10	637.32	0.00	24,682.42	0.83	92,465.02	117,147.44	0.88	22.74
from ≥ 2 years	65	2,362,018.74	408,239.64	0.00	2,770,258.38	92.63	1,555,470.18	4,325,728.56	32.51	37.89
Subtotal	292	2,572,840.35	417,959.54	0.00	2,990,799.89	100.00	10,317,069.96	13,307,869.85	100.00	27.79
Total	292	2,572,840.35	417,959.54	0.00	2,990,799.89		10,317,069.96	13,307,869.85		

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	7,203,444.97	-0.500%	
Swap Deposit Account	4,310,000.00	0.000%	
Servicer ppal collect not yet credited	198,938.81		
Servicer ints collect not yet credited	13,173.33		
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	6.23	6.78	0.07	6.12
10.01 - 20%	16.69	15.33	0.99	16.83
20.01 - 30%	29.27	25.42	4.00	25.81
30.01 - 40%	31.42	35.35	6.86	35.41
40.01 - 50%	14.87	43.07	10.79	45.23
50.01 - 60%	1.52	52.56	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)	28.73		62.83	
Minimum	0.01		0.11	
Maximum	57.07		99.09	

Geographic distribution		
	Current	At constitution date
Andalucía	31.45%	33.88%
Aragón	6.68%	6.56%
Asturias	0.03%	0.04%
Balearic Islands	6.63%	4.62%
Basque Country	0.58%	2.43%
Canary Islands	7.42%	6.20%
Cantabria	1.92%	1.69%
Castilla-La Mancha	5.68%	4.92%
Castilla-León	9.42%	8.11%
Catalonia	1.36%	1.48%
Extremadura	1.99%	2.11%
Galicia	0.07%	0.07%
La Rioja	4.15%	4.40%
Madrid	0.92%	0.86%
Murcia	1.39%	1.36%
Navarra	1.18%	4.82%
Valencia	19.12%	16.47%

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**Additional information**  
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