

RURAL HIPOTECARIO VIII Fondo de Titulización de Activos



Brief report

Date: 10/31/2022
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
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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	
		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	01/19/2023	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	Planned	AAAsf Aaa (sf)	AAA Aaa
Series A2a ES0366367011	05/31/2006 8,024	11,458.26 91,941,078.24 11.46%	100,000.00 802,400,000.00	Floating 3-M Euribor+0.130% 19.Jan/Apr/Jul/Oct	1.5880% 01/19/2023 46,500165 Gross 37.665134 Net	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	01/19/2023 "Pass-Through" Secutorial / Pro rata under certain circumstances	AAAsf Aa1 (sf)	AAA Aaa
Series A2b ES0366367029	05/31/2006 3,500	11,458.26 40,103,910.00 11.46%	100,000.00 350,000,000.00	Floating 3-M Euribor+0.140% 19.Jan/Apr/Jul/Oct	1.5980% 01/19/2023 46,792988 Gross 37.902320 Net	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	01/19/2023 "Pass-Through" Secutorial / Pro rata under certain circumstances	AAAsf Aa1 (sf)	AAA Aaa
Series B ES0366367037	05/31/2006 273	22,011.25 6,009,071.25 22.01%	100,000.00 27,300,000.00	Floating 3-M Euribor+0.250% 19.Jan/Apr/Jul/Oct	1.7080% 01/19/2023 96.076661 Gross 77.822095 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	22,011.25 3,433,755.00 22.01%	100,000.00 15,600,000.00	Floating 3-M Euribor+0.550% 19.Jan/Apr/Jul/Oct	2.0080% 01/19/2023 112.951952 Gross 91.491081 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	22,017.36 1,585,249.92 22.02%	100,000.00 7,200,000.00	Floating 3-M Euribor+2.000% 19.Jan/Apr/Jul/Oct	3.4580% 01/19/2023 194.569857 Gross 157.601584 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+ Baa2
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	5.4580% 01/19/2023 348.705556 Gross 282.451500 Net	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	To Be Determined Due to Cash Reserve reduction	CCsf Ca (sf)	CC Caa3
Total		148,923,064.41	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 Capital Markets
 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
 Soci t  G n rale

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Soci t  G n rale

Swap
 Banco Cooperativo Espa ol

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Assets Custodian
 Banco Cooperativo Espa ol

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	Date	% 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	0.94	0.72	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.70	
		Final Maturity	09/27/2023	07/07/2023	07/06/2023	07/05/2023	07/05/2023	07/04/2023	07/03/2023	07/03/2023	07/03/2023	07/03/2023	07/03/2023	
Series A2b	With optional redemption *	Average life	4.32	4.12	3.96	3.80	3.66	3.53	3.40	3.28	3.16	3.04	2.92	
		Final Maturity	02/10/2027	11/29/2026	10/01/2026	08/07/2026	06/16/2026	04/27/2026	03/11/2026	01/26/2026	01/26/2026	01/26/2026	01/26/2026	
Series B	With optional redemption *	Average life	0.94	0.72	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.70	
		Final Maturity	09/27/2023	07/07/2023	07/06/2023	07/05/2023	07/05/2023	07/04/2023	07/03/2023	07/03/2023	07/03/2023	07/03/2023	07/03/2023	
Series C	With optional redemption *	Average life	10.19	10.31	10.09	9.87	9.63	9.40	9.16	8.91	8.67	8.44	8.21	
		Final Maturity	12/25/2032	02/05/2033	11/17/2032	08/28/2032	06/03/2032	03/10/2032	12/14/2031	09/15/2031	07/15/2031	05/15/2031	03/15/2031	
Series D	With optional redemption *	Average life	0.94	0.72	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.70	
		Final Maturity	09/27/2023	07/07/2023	07/06/2023	07/05/2023	07/05/2023	07/04/2023	07/03/2023	07/03/2023	07/03/2023	07/03/2023	07/03/2023	
Series E	With optional redemption *	Average life	13.13	13.25	12.98	12.72	12.47	12.24	12.02	11.81	11.60	11.40	11.20	
		Final Maturity	12/02/2035	01/16/2036	10/07/2035	07/04/2035	04/04/2035	01/12/2035	10/22/2034	08/07/2034	06/02/2034	04/07/2034	02/02/2034	

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%.

Europea de Titulizaci n 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 Titulizaci n, 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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Credit enhancement and financial operations

Credit enhancement (CE)					
		Current		At issue date	
			% CE		% CE
Class A	88.67%	132,044,988.24	11.80%	95.29%	1,249,900,000.00
Series A1	0.00%	0.00		7.43%	97,500,000.00
Series A2a	61.74%	91,941,078.24		61.17%	802,400,000.00
Series A2b	26.93%	40,103,910.00		26.68%	350,000,000.00
Series B	4.04%	6,009,071.25	7.60%	2.08%	27,300,000.00
Series C	2.31%	3,433,755.00	5.20%	1.19%	15,600,000.00
Series D	1.06%	1,585,249.92	4.09%	0.55%	7,200,000.00
Series E	3.93%	5,850,000.00		0.89%	11,700,000.00
Issue of Bonds		148,923,064.41			1,311,700,000.00
Reserve Fund	4.09%	5,850,000.00	0.90%		11,700,000.00

Collateral: Residential mortgage loans (PTCs)

General			
		Current	At constitution date
Count		4,296	14,296
Principal			
Principal outstanding		143,420,160.52	1,300,020,570.99
Average loan		33,384.58	90,935.97
Minimum		193.70	17,107.38
Maximum		194,734.47	440,870.39
Interest rate			
Weighted average (wac)		1.35%	3.53%
Minimum		0.00%	2.10%
Maximum		5.00%	8.50%
Final maturity			
Weighted average (WARM) (months)		119	276
Minimum		11/01/2022	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		9.08%	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		2.26%	0.00%

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.31%	0.45%	0.45%	0.41%	0.48%
Annual Percentage Rate (CPR)	3.70%	5.23%	5.24%	4.86%	5.62%

Current delinquency							
Aging	Assets	Overdue debt			Outstanding debt	Total debt	% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%	
Delinquencies							
Up to 1 month	158	41,523.63	3,471.35	0.00	44,994.98	1.62	6,078,806.76
from > 1 to = 2 months	34	23,550.89	3,147.06	0.00	26,697.95	0.96	1,663,769.84
from > 2 to = 3 months	14	15,455.11	1,185.06	0.00	16,640.17	0.60	477,019.52
from > 3 to = 6 months	6	8,320.21	432.52	0.00	8,752.73	0.31	119,582.42
from > 6 to < 12 months	8	23,972.59	1,117.69	0.00	25,090.28	0.90	237,933.95
from = 12 to < 18 months	7	28,687.52	1,417.40	0.00	30,104.92	1.08	208,285.43
from = 18 to < 24 months	4	23,871.96	650.92	0.00	24,522.88	0.88	86,144.45
from ≥ 2 years	63	2,180,127.80	424,730.92	0.00	2,604,858.72	93.64	1,560,818.03
Subtotal	294	2,345,509.71	436,152.92	0.00	2,781,662.63	100.00	10,415,720.23
Total	294	2,345,509.71	436,152.92	0.00	2,781,662.63		13,197,382.86

Geographic distribution					
	Current	At constitution date			
Andalucía	31.51%	33.88%			
Aragón	6.68%	6.56%			
Asturias	0.03%	0.04%			
Balearic Islands	6.57%	4.62%			
Basque Country	0.59%	2.43%			
Canary Islands	7.35%	6.20%			
Cantabria	1.94%	1.69%			
Castilla-La Mancha	5.64%	4.92%			
Castilla-León	9.47%	8.11%			
Catalonia	1.34%	1.48%			
Extremadura	1.99%	2.11%			
Galicia	0.07%	0.07%			
La Rioja	4.06%	4.40%			
Madrid	0.90%	0.86%			
Murcia	1.40%	1.36%			
Navarra	1.16%	4.82%			
Valencia	19.29%	16.47%			