

RURAL HIPOTECARIO VIII Fondo de Titulización de Activos



Brief report

Date: 11/30/2022
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
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Caja Rural del Duero
Caja Rural del Mediterráneo, Ruralcaja
Caja Rural del Sur

Servicer
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Caja Rural del Sur

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
IAIAF 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

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 | | |
| | | 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 | | | | | | | |

| Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date | | | | | | | | | | | | | |
|---|----------------------------|----------------|-------|---------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Series | Option | Metric | 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 | Years | 0.94 | 0.72 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.70 |
| | | Final Maturity | Years | 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 |
| Series A2b | With optional redemption * | Average life | Years | 4.32 | 4.12 | 3.96 | 3.80 | 3.66 | 3.53 | 3.40 | 3.28 | 3.28 | |
| | | Final Maturity | Years | 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 | |
| Series B | With optional redemption * | Average life | Years | 0.94 | 0.72 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.70 |
| | | Final Maturity | Years | 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 | |
| Series C | With optional redemption * | Average life | Years | 12.01 | 11.76 | 11.76 | 11.51 | 11.51 | 11.26 | 11.01 | 10.76 | 10.76 | |
| | | Final Maturity | Years | 10/19/2034 | 07/19/2034 | 07/19/2034 | 04/19/2034 | 04/19/2034 | 01/19/2034 | 10/19/2033 | 07/19/2033 | 07/19/2033 | |
| Series D | With optional redemption * | Average life | Years | 0.94 | 0.72 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.71 | 0.70 |
| | | Final Maturity | Years | 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 | |
| Series E | With optional redemption * | Average life | Years | 18.27 | 18.27 | 18.27 | 18.27 | 18.27 | 18.27 | 18.27 | 18.27 | 18.27 | |
| | | 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 | 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

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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 | | 4,256 | 14,296 |
| Principal | | | |
| Principal outstanding | | 141,237,390.65 | 1,300,020,570.99 |
| Average loan | | 33,185.48 | 90,935.97 |
| Minimum | | 78.45 | 17,107.38 |
| Maximum | | 193,522.20 | 440,870.39 |
| Interest rate | | | |
| Weighted average (wac) | | 1.55% | 3.53% |
| Minimum | | 0.00% | 2.10% |
| Maximum | | 5.00% | 8.50% |
| Final maturity | | | |
| Weighted average (WARM) (months) | | 118 | 276 |
| Minimum | | 12/01/2022 | 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) | | 82.03% | 80.10% |
| Mortgage Market: Banks | | 0.00% | 0.02% |
| Mortgage Market: Savings Banks | | 0.00% | 5.41% |
| Mortgage Market: All Institutions | | 6.55% | 4.67% |
| 6-month MIBOR | | 0.00% | 0.03% |
| Secondary Market Public Debt 2-6 years | | 2.27% | 0.00% |

| Prepayments | | | | | |
|------------------------------|---------------|---------------|---------------|----------------|------------|
| | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM) | 0.47% | 0.50% | 0.46% | 0.41% | 0.48% |
| Annual Percentage Rate (CPR) | 5.52% | 5.84% | 5.35% | 4.84% | 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 | 173 | 47,344.45 | 4,790.11 | 0.00 | 52,134.56 | 1.87 | 6,643,567.12 | 6,695,701.68 | 49.31 | 24.18 |
| from > 1 to = 2 months | 31 | 23,907.34 | 2,904.55 | 0.00 | 26,811.89 | 0.96 | 1,469,225.53 | 1,496,037.42 | 11.02 | 24.29 |
| from > 2 to = 3 months | 16 | 15,094.01 | 1,883.84 | 0.00 | 16,977.85 | 0.61 | 567,190.56 | 584,168.41 | 4.30 | 22.16 |
| from > 3 to = 6 months | 3 | 5,317.44 | 164.40 | 0.00 | 5,481.84 | 0.20 | 38,121.35 | 43,603.19 | 0.32 | 8.35 |
| from > 6 to < 12 months | 8 | 22,575.91 | 1,311.32 | 0.00 | 23,887.23 | 0.85 | 235,402.26 | 259,289.49 | 1.91 | 26.11 |
| from = 12 to < 18 months | 6 | 25,377.64 | 1,283.07 | 0.00 | 26,660.71 | 0.95 | 171,275.79 | 197,936.50 | 1.46 | 25.43 |
| from = 18 to < 24 months | 3 | 12,476.82 | 367.13 | 0.00 | 12,843.95 | 0.46 | 59,401.21 | 72,245.16 | 0.53 | 21.81 |
| from ≥ 2 years | 64 | 2,201,873.14 | 427,893.67 | 0.00 | 2,629,766.81 | 94.10 | 1,598,720.94 | 4,228,487.75 | 31.14 | 38.66 |
| Subtotal | 304 | 2,353,966.75 | 440,598.09 | 0.00 | 2,794,564.84 | 100.00 | 10,782,904.76 | 13,577,469.60 | 100.00 | 27.13 |
| Total | 304 | 2,353,966.75 | 440,598.09 | 0.00 | 2,794,564.84 | | 10,782,904.76 | 13,577,469.60 | | |

| Other financial operations (current) | | | |
|--|-----------|--------------|----------|
| Assets | | Balance | Interest |
| Treasury Account | | 9,419,793.45 | 0.669% |
| Swap Deposit Account | | 4,760,000.00 | 1.753% |
| Servicer ppal collect not yet credited | | 175,867.86 | |
| Servicer ints collect not yet credited | | 16,197.46 | |
| 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% | 6.49 | 6.64 | 0.07 | 6.12 |
| 10.01 - 20% | 17.31 | 15.32 | 0.99 | 16.83 |
| 20.01 - 30% | 31.19 | 25.38 | 4.00 | 25.81 |
| 30.01 - 40% | 32.76 | 35.59 | 6.86 | 35.41 |
| 40.01 - 50% | 11.12 | 43.32 | 10.79 | 45.23 |
| 50.01 - 60% | 1.12 | 52.03 | 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) | 28.06 | | 62.83 | |
| Minimum | 0.06 | | 0.11 | |
| Maximum | 56.07 | | 99.09 | |

| Geographic distribution | | |
|-------------------------|---------|----------------------|
| | Current | At constitution date |
| Andalucía | 31.59% | 33.88% |
| Aragón | 6.70% | 6.56% |
| Asturias | 0.03% | 0.04% |
| Balearic Islands | 6.55% | 4.62% |
| Basque Country | 0.59% | 2.43% |
| Canary Islands | 7.31% | 6.20% |
| Cantabria | 1.95% | 1.69% |
| Castilla-La Mancha | 5.59% | 4.92% |
| Castilla-León | 9.44% | 8.11% |
| Catalonia | 1.35% | 1.48% |
| Extremadura | 2.00% | 2.11% |
| Galicia | 0.07% | 0.07% |
| La Rioja | 4.06% | 4.40% |
| Madrid | 0.90% | 0.86% |
| Murcia | 1.41% | 1.36% |
| Navarra | 1.17% | 4.82% |
| Valencia | 19.32% | 16.47% |

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