



# RURAL HIPOTECARIO VIII Fondo de Titulización de Activos



## Brief report

Date: 10/31/2024

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  
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

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  
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

Assets Custodian  
Banco Cooperativo Español

Fund Auditor  
KPMG Auditores

### Credit enhancement and financial operations

Credit enhancement (CE)					
		Current		At issue date	
		% CE	% CE	% CE	% CE
Class A	84.03%	85,937,003.28	16.94%	95.29%	1,249,900,000.00
Series A1	0.00%	0.00		7.43%	97,500,000.00
Series A2a	58.51%	59,836,733.28		61.17%	802,400,000.00
Series A2b	25.52%	26,100,270.00		26.68%	350,000,000.00
Series B	5.59%	5,712,033.60	11.02%	2.08%	27,300,000.00
Series C	3.19%	3,264,019.20	7.63%	1.19%	15,600,000.00
Series D	1.47%	1,506,888.72	6.07%	0.55%	7,200,000.00
Series E	5.72%	5,850,000.00		0.89%	11,700,000.00
Issue of Bonds		102,269,944.80			1,311,700,000.00
Reserve Fund	6.07%	5,850,000.00	0.90%		11,700,000.00

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		6,851,574.40	3.406%
Swap Deposit Account		1,650,000.00	3.022%
Servicer ppal collect not yet credited		118,788.04	
Servicer ints collect not yet credited		27,511.04	
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	3,315	14,296	
Principal			
Principal outstanding	96,187,328.18	1,300,020,570.99	
Average loan	29,015.79	90,935.97	
Minimum	1.46	17,107.38	
Maximum	167,595.45	440,870.39	
Interest rate			
Weighted average (wac)	4.50%	3.53%	
Minimum	0.00%	2.10%	
Maximum	7.47%	8.50%	
Final maturity			
Weighted average (WARM) (months)	103	276	
Minimum	11/01/2024	11/16/2008	
Maximum	02/05/2041	11/07/2040	
Index (principal outstanding distribution)			
3-month EURIBOR/MIBOR	0.07%	0.00%	
6-month EURIBOR/MIBOR	0.03%	0.02%	
1-year EURIBOR/MIBOR	8.24%	9.75%	
1-year EURIBOR/MIBOR (Mortgage Market)	82.57%	80.10%	
Mortgage Market: Banks	0.00%	0.02%	
Mortgage Market: Savings Banks	0.00%	5.41%	
Mortgage Market: All Institutions	6.76%	4.67%	
6-month MIBOR	0.00%	0.03%	
Secondary Market Public Debt 2-6 years	2.32%	0.00%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	7.06	6.28	0.07	6.12
10.01 - 20%	24.88	15.57	0.99	16.83
20.01 - 30%	31.01	24.54	4.00	25.81
30.01 - 40%	32.46	33.79	6.86	35.41
40.01 - 50%	4.48	43.08	10.79	45.23
50.01 - 60%	0.11	51.30	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)	24.88		62.83	
Minimum	0.00		0.11	
Maximum	51.30		99.09	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.62%	0.52%	0.51%	0.59%	0.49%
Annual Percentage Rate (CPR)	7.22%	6.11%	5.98%	6.84%	5.74%

Geographic distribution		
	Current	At constitution date
Andalucía	31.85%	33.88%
Aragón	6.48%	6.56%
Asturias	0.04%	0.04%
Balearic Islands	7.28%	4.62%
Basque Country	0.48%	2.43%
Canary Islands	7.75%	6.20%
Cantabria	1.85%	1.69%
Castilla-La Mancha	5.00%	4.92%
Castilla-León	9.01%	8.11%
Catalonia	1.53%	1.48%
Extremadura	1.94%	2.11%
Galicia	0.08%	0.07%
La Rioja	3.65%	4.40%
Madrid	0.80%	0.86%
Murcia	1.49%	1.36%
Navarra	1.15%	4.82%
Valencia	19.64%	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	122	32,868.27	8,985.16	0.00	41,853.43	2.89	4,366,844.05	4,408,697.48	49.51
from > 1 to = 2 months	28	18,069.39	6,536.79	0.00	24,606.18	1.70	945,163.08	969,769.26	10.89
from > 2 to = 3 months	10	10,356.57	3,441.27	0.00	13,797.84	0.95	302,106.34	315,904.18	3.55
from > 3 to = 6 months	15	27,497.97	11,481.77	0.00	38,979.74	2.69	607,162.32	646,142.06	7.26
from > 6 to < 12 months	10	21,122.82	12,292.86	0.00	33,415.68	2.31	359,866.48	393,282.16	4.42
from = 12 to < 24 months	4	15,222.97	4,427.62	0.00	19,650.59	1.36	80,698.38	100,348.97	1.13
from = 18 to < 24 months	4	27,865.11	8,940.17	0.00	36,805.28	2.54	122,427.03	159,232.31	1.79
from ≥ 2 years	46	928,427.01	310,309.22	0.00	1,238,736.23	85.56	672,187.50	1,910,923.73	21.46
Subtotal	239	1,081,430.11	366,414.86	0.00	1,447,844.97	100.00	7,456,455.18	8,904,300.15	100.00
Total	239	1,081,430.11	366,414.86	0.00	1,447,844.97		7,456,455.18	8,904,300.15	

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  
Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid ☎ www.edt-sg.com ✉ info@edt-sg.com  
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ www.cnmv.com