

# RURAL HIPOTECARIO X Fondo de Titulización de Activos



## Brief report

Date: 09/30/2022  
Currency: EUR

Constitution date  
06/25/2008

VAT Reg. no.  
V85474252

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

**Originator**  
Caixa Popular-Caixa Rural  
Caixa Rural D'Algemesi  
Caixa Rural de Balears  
Caixa Rural La Vall "San Isidro"  
Caixa Rural Sant Vicent Ferrer de la Vall D'Uixo  
Caja Rural Aragonesa y de los Pirineos  
Caja Rural de Aragón  
Caja Rural de Asturias  
Caja Rural de Córdoba  
Caja Rural de Extremadura  
Caja Rural de Gijón  
Caja Rural de Granada  
Caja Rural de Jaén  
Caja Rural de Navarra  
Caja Rural de Tenerife  
Caja Rural de Teruel  
Caja Rural de Zamora  
Caja Rural del Mediterráneo, Ruralcaja  
Caja Rural del Sur  
Caja Rural San José de Nules  
Credit Valencia

**Servicer**  
Caixa Popular-Caixa Rural  
Caixa Rural D'Algemesi  
Caixa Rural de Balears  
Caixa Rural La Vall "San Isidro"  
Caixa Rural Sant Vicent Ferrer de la Vall D'Uixo  
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Caja Rural del Sur  
Caja Rural San José de Nules  
Credit Valencia

**Lead Manager and Subscriber**  
Banco Cooperativo Español

**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

**Assets Custodian**  
Banco Cooperativo Español

**Start-up Loan**  
Entidades Cedentes

**Subordinated Loan**  
Entidades Cedentes

**Fund Auditor**  
KPMG Auditores

### 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	DBRS / Fitch / Moody's	Current
Series A ES0374275008	06/30/2008 17,888	19,194.59 343,352,825.92 19.19%	100,000.00 1,788,800,000.00	Floating 3-M Euribor+0.300% 25.Feb/May/Aug/Nov	0.7680% 11/25/2022 37.672582 Gross 30.514791 Net	05/25/2053 Quarterly 25.Feb/May/Aug/Nov	11/25/2022 "Pass-Through"	AAA (sf) A+sf n.c.	n.c. Aaa
Series B ES0374275016	06/30/2008 376	40,451.51 15,209,767.76 40.45%	100,000.00 37,600,000.00	Floating 3-M Euribor+0.500% 25.Feb/May/Aug/Nov	0.9680% 11/25/2022 100.068047 Gross 81.055118 Net	05/25/2053 Quarterly 25.Feb/May/Aug/Nov	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	A (high) (sf) Asf n.c.	n.c. Aa3
Series C ES0374275024	06/30/2008 536	40,450.60 21,681,521.60 40.45%	100,000.00 53,600,000.00	Floating 3-M Euribor+0.700% 25.Feb/May/Aug/Nov	1.1680% 11/25/2022 120.740546 Gross 97.799842 Net	05/25/2053 Quarterly 25.Feb/May/Aug/Nov	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	A (low) (sf) n.c.	n.c. Baa3
Total		380,244,115.28	1,880,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date														
Series	Option	Type	Average life	Years	% Monthly CPR (SMM)									
					0,17	0,25	0,34	0,42	0,51	0,60	0,69	0,78		
Series A	With optional redemption *	Average life	4.23	3.89	3.68	3.48	3.29	3.10	2.92	2.75	2.75			
		Final Maturity	11/16/2026	07/13/2026	04/27/2026	02/13/2026	12/06/2025	09/30/2025	07/26/2025	05/24/2025				
		Date	05/25/2028	11/25/2027	08/25/2027	05/25/2027	02/25/2027	11/25/2026	08/25/2026	05/25/2026				
	Without optional redemption *	Average life	6.54	6.22	5.92	5.65	5.39	5.16	4.93	4.73	4.73			
		Final Maturity	03/06/2029	11/10/2028	07/26/2028	04/17/2028	01/15/2028	10/20/2027	07/30/2027	05/15/2027				
		Date	08/25/2049	08/25/2049	08/25/2049	08/25/2049	08/25/2049	08/25/2049	08/25/2049	08/25/2049				
Series B	With optional redemption *	Average life	4.23	3.89	3.68	3.48	3.29	3.10	2.92	2.75	2.75			
		Final Maturity	11/16/2026	07/13/2026	04/27/2026	02/13/2026	12/06/2025	09/30/2025	07/26/2025	05/24/2025				
		Date	05/25/2028	11/25/2027	08/25/2027	05/25/2027	02/25/2027	11/25/2026	08/25/2026	05/25/2026				
	Without optional redemption *	Average life	6.54	6.22	5.92	5.65	5.39	5.16	4.93	4.73	4.73			
		Final Maturity	03/06/2029	11/10/2028	07/26/2028	04/17/2028	01/15/2028	10/20/2027	07/30/2027	05/15/2027				
		Date	08/25/2049	08/25/2049	08/25/2049	08/25/2049	08/25/2049	08/25/2049	08/25/2049	08/25/2049				
Series C	With optional redemption *	Average life	4.23	3.89	3.68	3.48	3.29	3.10	2.92	2.75	2.75			
		Final Maturity	11/16/2026	07/13/2026	04/27/2026	02/13/2026	12/06/2025	09/30/2025	07/26/2025	05/24/2025				
		Date	05/25/2028	11/25/2027	08/25/2027	05/25/2027	02/25/2027	11/25/2026	08/25/2026	05/25/2026				
	Without optional redemption *	Average life	6.54	6.22	5.92	5.65	5.39	5.16	4.93	4.73	4.73			
		Final Maturity	03/06/2029	11/10/2028	07/26/2028	04/17/2028	01/15/2028	10/20/2027	07/30/2027	05/15/2027				
		Date	08/25/2049	08/25/2049	08/25/2049	08/25/2049	08/25/2049	08/25/2049	08/25/2049	08/25/2049				

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%.

### Credit enhancement and financial operations

Credit enhancement (CE)						
Series	Current	% CE		At issue date		
		% CE	% CE	% CE	% CE	
Series A	90.30%	343,352,825.92	15.14%	95.15%	1,788,800,000.00	7.05%
Series B	4.00%	15,209,767.76	11.14%	2.00%	37,600,000.00	5.05%
Series C	5.70%	21,681,521.60	5.44%	2.85%	53,600,000.00	2.20%
Issue of Bonds	380,244,115.28	1,880,000,000.00				
Reserve Fund	5.44%	20,680,000.00	2.20%	41,360,000.00		

Other financial operations (current)			
Assets		Balance Interest	
		Balance	Interest
Treasury Account		32,639,381.47	0.000%
Servicer ppal collect not yet credited		262,872.64	
Servicer ints collect not yet credited		23,893.27	
<b>Liabilities</b>			
	Available	Balance	Interest
Subordinated Loan L/T		20,680,000.00	1.468%
Subordinated Loan S/T		0.00	
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	
Principal	Principal outstanding	373,918,588.23	1,880,046,236.97
	Average loan	53,693.08	115,517.43
	Minimum	36.28	9,896.23
	Maximum	289,512.25	584,442.99
	Interest rate		
Weighted average (wac)		1.00%	5.38%
Minimum		0.00%	3.50%
Maximum		4.80%	8.57%
Final maturity	Weighted average (WARM) (months)	166	310
	Minimum	10/02/2022	04/20/2010
	Maximum	09/24/2049	11/08/2049
	Index (principal outstanding distribution)		
3-month EURIBOR/MIBOR		0.03%	0.00%
6-month EURIBOR/MIBOR		0.01%	0.01%
1-year EURIBOR/MIBOR		2.73%	0.03%
1-year EURIBOR/MIBOR (Mortgage Market)		90.46%	92.36%
Mortgage Market: Savings Banks		0.00%	5.15%
Mortgage Market: All Institutions		3.91%	2.44%
Savings Banks Lending Rate (CECA Indicator)		0.00%	0.00%
Secondary Market Public Debt 2-6 years		2.86%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	2.66	7.10	0.09	7.83
10.01 - 20%	10.56	15.51	0.95	16.29
20.01 - 30%	18.46	25.53	3.15	25.80
30.01 - 40%	28.77	35.16	6.32	35.50
40.01 - 50%	27.48	44.37	10.23	45.49
50.01 - 60%	9.51	53.88	14.96	55.29
60.01 - 70%	2.52	64.03	18.88	65.27
70.01 - 80%	0.06	72.39	38.07	75.67
80.01 - 90%			4.24	84.84
90.01 - 100%			4.10	94.87
Weighted average (WALTV)	35.62		63.91	
Minimum	0.03		3.57	
Maximum	72.79		99.69	

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](http://www.edt-sg.com) [info@edt-sg.com](mailto:info@edt-sg.com)  
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### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.43%	0.37%	0.38%	0.40%	0.47%
Annual Percentage Rate (CPR)	5.03%	4.40%	4.46%	4.70%	5.46%

### Geographic distribution

	Current	At constitution date
Andalucia	30.02%	28.01%
Aragon	9.93%	8.94%
Asturias	4.55%	4.09%
Balearic Islands	2.40%	1.85%
Basque Country	3.13%	5.99%
Canary Islands	2.54%	2.02%
Cantabria	0.03%	0.07%
Castilla-La Mancha	0.14%	0.17%
Castilla-Leon	1.95%	1.54%
Catalonia	2.24%	2.41%
Extremadura	2.28%	2.17%
Galicia	0.12%	0.16%
La Rioja	1.67%	2.51%
Madrid	0.50%	0.63%
Murcia	0.25%	0.18%
Navarra	5.95%	10.64%
Valencia	32.29%	28.63%

### 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	254	74,695.02	6,342.54	0.00	81,037.56	13,929,539.86	14,010,577.42	62.00
from > 1 to = 2 months	59	43,177.24	5,763.62	0.00	48,940.86	3,901,477.27	3,950,418.13	17.48
from > 2 to = 3 months	31	31,674.07	3,674.69	0.00	35,348.76	1,590,235.31	1,625,584.07	7.19
from > 3 to = 6 months	16	32,173.82	3,066.60	0.00	35,240.42	1,136,553.72	1,171,794.14	5.19
from > 6 to < 12 months	9	31,233.23	4,864.23	0.00	36,097.46	628,630.32	664,727.78	2.94
from = 12 to < 18 months	14	89,361.19	4,526.49	0.00	93,887.68	800,895.07	894,782.75	3.96
from = 18 to < 24 months	3	69,042.44	1,183.90	0.00	70,226.34	111,524.91	181,751.25	0.80
from ≥ 2 years	10	90,634.54	6,243.26	0.00	96,877.80	0.00	96,877.80	0.43
Subtotal	396	461,991.55	35,665.33	0.00	497,656.88	22,098,856.46	22,596,513.34	100.00
Total	396	461,991.55	35,665.33	0.00	497,656.88	22,098,856.46	22,596,513.34	31.17