

# RURAL HIPOTECARIO X Fondo de Titulización de Activos

## Brief report

Date: 10/31/2023  
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 de 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  
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Caja Rural de Tenerife  
Caja Rural de Teruel  
Caja Rural de Zamora  
Caja Rural del Mediterráneo, Ruralcaja  
Caja Rural del Sur  
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Credit Valencia

Servicer  
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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	16,382.82 293,055,884.16 16.38%	100,000.00 1,788,800,000.00	Floating 3-M Euribor+0.300% 25.Feb/May/Aug/Nov	4.1260% 11/27/2023 176.499401 Gross 142.964515 Net	05/25/2053 Quarterly 25.Feb/May/Aug/Nov	11/27/2023 "Pass-Through"	AAA (sf) A+sf Aa1 (sf)	n.c. n.c. Aaa
Series B ES0374275016	06/30/2008 376	34,525.86 12,981,723.36 34.53%	100,000.00 37,600,000.00	Floating 3-M Euribor+0.500% 25.Feb/May/Aug/Nov	4.3260% 11/27/2023 389.992606 Gross 315.894011 Net	05/25/2053 Quarterly 25.Feb/May/Aug/Nov	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	AA (sf) A2 (sf)	n.c. n.c. Aa3
Series C ES0374275024	06/30/2008 536	34,525.09 18,505,448.24 34.53%	100,000.00 53,600,000.00	Floating 3-M Euribor+0.700% 25.Feb/May/Aug/Nov	4.5260% 11/27/2023 408.013677 Gross 330.491078 Net	05/25/2053 Quarterly 25.Feb/May/Aug/Nov	To be determined "Pass-Through" Secutorial / Pro rata under certain circumstances	A (high) Ba1 (sf)	n.c. Baa3
Total		324,543,055.76	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	3.75	3.53	3.32	3.12	2.92	2.73	2.55	2.37				
		Final Maturity	05/24/2027	03/05/2027	12/18/2026	10/05/2026	07/25/2026	05/19/2026	03/12/2026	01/04/2026				
		Date	05/25/2028	02/25/2028	11/25/2027	08/25/2027	05/25/2027	02/25/2027	11/25/2026	08/25/2026				
	Without optional redemption *	Average life	6.64	6.32	6.02	5.74	5.46	5.24	5.01	4.80				
		Final Maturity	04/13/2030	12/17/2029	08/30/2029	05/20/2029	02/14/2029	11/18/2028	08/27/2028	06/11/2028				
		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	3.75	3.53	3.32	3.12	2.92	2.73	2.55	2.37				
		Final Maturity	05/24/2027	03/05/2027	12/18/2026	10/05/2026	07/25/2026	05/19/2026	03/12/2026	01/04/2026				
		Date	05/25/2028	02/25/2028	11/25/2027	08/25/2027	05/25/2027	02/25/2027	11/25/2026	08/25/2026				
	Without optional redemption *	Average life	6.64	6.32	6.02	5.74	5.48	5.24	5.01	4.80				
		Final Maturity	04/13/2030	12/17/2029	08/30/2029	05/20/2029	02/14/2029	11/18/2028	08/27/2028	06/11/2028				
		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	3.75	3.53	3.32	3.12	2.92	2.73	2.55	2.37				
		Final Maturity	05/24/2027	03/05/2027	12/18/2026	10/05/2026	07/25/2026	05/19/2026	03/12/2026	01/04/2026				
		Date	05/25/2028	02/25/2028	11/25/2027	08/25/2027	05/25/2027	02/25/2027	11/25/2026	08/25/2026				
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		Final Maturity	04/13/2030	12/17/2029	08/30/2029	05/20/2029	02/14/2029	11/18/2028	08/27/2028	06/11/2028				
		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	
Series A	90.30%	293,055,884.16	16.07%	95.15%	1,788,800,000.00	7.05%
Series B	4.00%	12,981,723.36	12.07%	2.00%	37,600,000.00	5.05%
Series C	5.70%	18,505,448.24	6.37%	2.85%	53,600,000.00	2.20%
Issue of Bonds		324,543,055.76			1,880,000,000.00	
Reserve Fund	6.37%	20,680,000.00		2.20%	41,360,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	35,957,616.52	3.870%	
Servicer ppal collect not yet credited	140,546.94		
Servicer ints collect not yet credited	57,198.30		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		20,680,000.00	4.826%
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	6,407	16,275	
Principal			
Principal outstanding	314,205,565.58	1,880,046,236.97	
Average loan	49,040.98	115,517.43	
Minimum	0.03	9,896.23	
Maximum	275,129.57	584,442.99	
Interest rate			
Weighted average (wac)	4.39%	5.38%	
Minimum	0.00%	3.50%	
Maximum	7.26%	8.57%	
Final maturity			
Weighted average (WARM) (months)	156	310	
Minimum	11/02/2023	04/20/2010	
Maximum	04/25/2052	11/08/2049	
Index (principal outstanding distribution)			
3-month EURIBOR/MIBOR	0.04%	0.00%	
6-month EURIBOR/MIBOR	0.00%	0.01%	
1-year EURIBOR/MIBOR	2.40%	0.03%	
1-year EURIBOR/MIBOR (Mortgage Market)	90.87%	92.36%	
Mortgage Market: Savings Banks	0.00%	5.15%	
Mortgage Market: All Institutions	3.89%	2.44%	
Savings Banks Lending Rate (CECA Indicator)	0.00%	0.00%	
Secondary Market Public Debt 2-6 years	2.81%		

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	3.78	6.91	0.09	7.83
10.01 - 20%	11.62	15.49	0.95	16.29
20.01 - 30%	22.01	25.60	3.15	25.80
30.01 - 40%	31.66	35.17	6.32	35.50
40.01 - 50%	22.50	44.33	10.23	45.49
50.01 - 60%	6.77	54.03	14.96	55.29
60.01 - 70%	1.84	63.07	18.88	65.27
70.01 - 80%	0.03	70.61	36.07	75.67
80.01 - 90%			4.24	84.84
90.01 - 100%			4.10	94.87
Weighted average (WALTV)	33.52		63.91	
Minimum	0.00		3.57	
Maximum	70.61		99.69	

#### Additional information

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### Lead Manager and Suscriber

Banco Cooperativo Español

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Banco Cooperativo Español

### Bond Paying Agent

Société Générale

### Market

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### Treasury Account

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### Swap

Banco Cooperativo Español

### Assets Custodian

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### Start-up Loan

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Entidades Cedentes

### Fund Auditor

KPMG Auditores

### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.69%	0.66%	0.69%	0.68%	0.48%
Annual Percentage Rate (CPR)	8.01%	7.59%	8.00%	7.87%	5.62%

### Geographic distribution

	Current	At constitution date
Andalucia	30.25%	28.01%
Aragon	9.79%	8.94%
Asturias	4.44%	4.09%
Balearic Islands	2.41%	1.85%
Basque Country	3.20%	5.99%
Canary Islands	2.64%	2.02%
Cantabria	0.02%	0.07%
Castilla-La Mancha	0.16%	0.17%
Castilla-Leon	1.95%	1.54%
Catalonia	2.19%	2.41%
Extremadura	2.34%	2.17%
Galicia	0.13%	0.16%
La Rioja	1.72%	2.51%
Madrid	0.50%	0.63%
Murcia	0.26%	0.18%
Navarra	5.60%	10.64%
Valencia	32.40%	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	251	58,678.51	26,660.68	0.00	85,339.19	15.85	13,369,932.17	13,455,271.36	63.26	28.32
from > 1 to = 2 months	46	25,591.18	14,555.08	0.00	40,146.26	7.46	2,619,724.62	2,659,870.88	12.51	31.79
from > 2 to = 3 months	34	32,793.74	19,591.58	0.00	52,385.32	9.73	1,980,380.36	2,032,765.68	9.56	31.41
from > 3 to = 6 months	16	22,211.60	14,816.19	0.00	37,027.79	6.88	913,851.00	950,878.79	4.47	34.35
from > 6 to < 12 months	17	55,053.82	20,563.03	0.00	75,616.85	14.05	778,951.02	854,567.87	4.02	27.92
from = 12 to < 18 months	12	65,465.87	24,965.63	0.00	90,431.50	16.80	770,431.11	860,862.61	4.05	34.73
from = 18 to < 24 months	4	52,051.60	2,801.00	0.00	54,852.60	10.19	78,805.39	133,657.99	0.63	22.09
from ≥ 2 years	13	90,368.75	12,221.01	0.00	102,589.76	19.05	218,307.23	320,896.99	1.51	14.04
Subtotal	393	402,215.07	136,174.20	0.00	538,389.27	100.00	20,730,382.90	21,268,772.17	100.00	28.92
Total	393	402,215.07	136,174.20	0.00	538,389.27		20,730,382.90	21,268,772.17		

### Additional information