

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
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Caja Rural del Duero
Caja Rural del Mediterráneo, Ruralcaja
Caja Rural del Sur

Servicer
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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 Fitch / Moody's	
		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	AAsf 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 Baa2 (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+ Ba2
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											
		% Monthly CPR (SMM)		0,17	0,25	0,34	0,42	0,51	0,60	0,69	0,78
		% Annual equivalent CPR		2,00	3,00	4,00	5,00	6,00	7,00	8,00	9,00
Series A2a	With optional redemption *	Average life	Years	0,94	0,72	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
	Without optional redemption *	Average life	Years	1,00	0,75	0,75	0,75	0,75	0,75	0,75	0,75
		Final Maturity	Years	10/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023
	With optional redemption *	Average life	Years	4,32	4,12	3,96	3,80	3,66	3,53	3,40	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
Series A2b	Without optional redemption *	Average life	Years	11,01	10,76	10,51	10,26	10,01	9,76	9,51	9,26
		Final Maturity	Years	10/19/2033	07/19/2033	04/19/2033	01/19/2033	10/19/2032	07/19/2032	04/19/2032	01/19/2032
	With optional redemption *	Average life	Years	0,94	0,72	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
	Without optional redemption *	Average life	Years	1,00	0,75	0,75	0,75	0,75	0,75	0,75	0,75
		Final Maturity	Years	10/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023
Series B	With optional redemption *	Average life	Years	4,32	4,12	3,96	3,80	3,66	3,53	3,40	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
	Without optional redemption *	Average life	Years	11,01	10,76	10,51	10,26	10,01	9,76	9,51	9,26
		Final Maturity	Years	10/19/2033	07/19/2033	04/19/2033	01/19/2033	10/19/2032	07/19/2032	04/19/2032	01/19/2032
	With optional redemption *	Average life	Years	0,94	0,72	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
Series C	Without optional redemption *	Average life	Years	1,00	0,75	0,75	0,75	0,75	0,75	0,75	0,75
		Final Maturity	Years	10/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023
	With optional redemption *	Average life	Years	10,19	10,31	10,09	9,87	9,63	9,40	9,16	8,91
		Final Maturity	Years	12/25/2032	02/05/2033	11/17/2032	08/28/2032	06/03/2032	03/10/2032	12/14/2031	09/15/2031
	Without optional redemption *	Average life	Years	12,01	11,76	11,76	11,51	11,51	11,26	11,01	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
Series D	With optional redemption *	Average life	Years	0,94	0,72	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
	Without optional redemption *	Average life	Years	1,00	0,75	0,75	0,75	0,75	0,75	0,75	0,75
		Final Maturity	Years	10/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023
	With optional redemption *	Average life	Years	13,13	13,25	12,98	12,72	12,47	12,24	12,02	11,81
		Final Maturity	Years	12/02/2035	01/16/2036	10/07/2035	07/04/2035	04/04/2035	01/12/2035	10/22/2034	08/07/2034
Series E	Without optional redemption *	Average life	Years	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
	With optional redemption *	Average life	Years	1,00	0,75	0,75	0,75	0,75	0,75	0,75	0,75
		Final Maturity	Years	10/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023
	Without optional redemption *	Average life	Years	1,00	0,75	0,75	0,75	0,75	0,75	0,75	0,75
		Final Maturity	Years	10/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023	07/19/2023

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 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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Credit enhancement and financial operations

Credit enhancement (CE)					
Class		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			
Count		Current	At constitution date
		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				
		Principal	Interest	Other	Total	
<i>Delinquencies</i>	Up to 1 month	158	41,523.63	3,471.35	0.00	44,994.98
	from > 1 to = 2 months	34	23,550.89	3,147.06	0.00	26,697.95
	from > 2 to = 3 months	14	15,455.11	1,185.06	0.00	16,640.17
	from > 3 to = 6 months	6	8,320.21	432.52	0.00	8,752.73
	from > 6 to < 12 months	8	23,972.59	1,117.69	0.00	25,090.28
	from = 12 to < 18 months	7	28,687.52	1,417.40	0.00	30,104.92
	from = 18 to < 24 months	4	23,871.96	650.92	0.00	24,522.88
	from ≥ 2 years	63	2,180,127.80	424,730.92	0.00	2,604,858.72
	Subtotal	294	2,345,509.71	436,152.92	0.00	2,781,662.63
	Total	294	2,345,509.71	436,152.92	0.00	2,781,662.63

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	6,981,172.14	0.750%	
Swap Deposit Account	4,760,000.00	1.070%	
Servicer ppal collect not yet credited	274,034.60		
Servicer ints collect not yet credited	19,569.24		
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%	6.38	6.64	0.07	6.12
10.01 - 20%	17.34	15.33	0.99	16.83
20.01 - 30%	30.82	25.43	4.00	25.81
30.01 - 40%	32.54	35.61	6.86	35.41
40.01 - 50%	11.68	43.28	10.79	45.23
50.01 - 60%	1.23	52.08	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)	28.21			62.83
Minimum	0.09			0.11
Maximum	56.32			99.09

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%