

RURAL HIPOTECARIO VIII Fondo de Titulización de Activos



Brief report

Date: 06/30/2024
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
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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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Caja Rural del Sur

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 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	07/19/2024	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	Planned	AAAsf Aaa (sf)	AAA Aaa
Series A2a ES0366367011	05/31/2006 8,024	8,319.64 66,756,791.36 8.32%	100,000.00 802,400,000.00	Floating 3-M Euribor+0.130% 19.Jan/Apr/Jul/Oct	4.0250% 07/19/2024 84.646559 Gross 68.563713 Net	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	07/19/2024 "Pass-Through" Secutorial / Pro rata under certain circumstances	AAAsf Aa1 (sf)	AAA Aaa
Series A2b ES0366367029	05/31/2006 3,500	8,319.64 29,118,740.00 8.32%	100,000.00 350,000,000.00	Floating 3-M Euribor+0.140% 19.Jan/Apr/Jul/Oct	4.0350% 07/19/2024 84.856861 Gross 68.734057 Net	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	07/19/2024 "Pass-Through" Secutorial / Pro rata under certain circumstances	AAAsf Aa1 (sf)	AAA Aaa
Series B ES0366367037	05/31/2006 273	20,923.20 5,712,033.60 20.92%	100,000.00 27,300,000.00	Floating 3-M Euribor+0.250% 19.Jan/Apr/Jul/Oct	4.1450% 07/19/2024 219.225734 Gross 177.572845 Net	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	AA+sf Baa1 (sf)	A+ A1
Series C ES0366367045	05/31/2006 156	20,923.20 3,264,019.20 20.92%	100,000.00 15,600,000.00	Floating 3-M Euribor+0.550% 19.Jan/Apr/Jul/Oct	4.4450% 07/19/2024 235.092494 Gross 190.424920 Net	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	A+sf Ba1 (sf)	BBB Baa2
Series D ES0366367052	05/31/2006 72	20,929.01 1,506,888.72 20.93%	100,000.00 7,200,000.00	Floating 3-M Euribor+2.000% 19.Jan/Apr/Jul/Oct	5.8950% 07/19/2024 311.868410 Gross 252.613412 Net	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	BBB+sf B1 (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	7.8950% 07/19/2024 498.920139 Gross 404.125313 Net	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	To Be Determined Due to Cash Reserve reduction	CCsf Ca (sf)	CC Caa3
Total		112,208,472.88	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	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Final Maturity	Years	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024
	Without optional redemption *	Average life	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Final Maturity	Years	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024
Series A2b	With optional redemption *	Average life	Years	3,94	3,79	3,64	3,50	3,37	3,24	3,12	3,01
		Final Maturity	Years	03/27/2028	01/31/2028	12/08/2027	10/17/2027	08/30/2027	07/15/2027	06/02/2027	04/22/2027
	Without optional redemption *	Average life	Years	9,51	9,25	9,01	8,76	8,51	8,25	8,01	7,76
		Final Maturity	Years	10/19/2033	07/19/2033	04/19/2033	01/19/2033	01/19/2033	10/19/2032	07/19/2032	04/19/2032
Series B	With optional redemption *	Average life	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Final Maturity	Years	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024
	Without optional redemption *	Average life	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Final Maturity	Years	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024
Series C	With optional redemption *	Average life	Years	9,98	9,82	9,67	9,51	9,33	9,15	8,96	8,77
		Final Maturity	Years	04/08/2034	02/11/2034	12/17/2033	10/18/2033	08/16/2033	06/09/2033	04/02/2033	01/21/2033
	Without optional redemption *	Average life	Years	10,51	10,51	10,25	10,25	10,01	10,01	9,76	9,51
		Final Maturity	Years	10/19/2034	10/19/2034	07/19/2034	07/19/2034	04/19/2034	04/19/2034	01/19/2034	10/19/2033
Series D	With optional redemption *	Average life	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Final Maturity	Years	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024
	Without optional redemption *	Average life	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Final Maturity	Years	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024	07/19/2024
Series E	With optional redemption *	Average life	Years	13,37	13,13	12,89	12,69	12,49	12,30	12,13	11,97
		Final Maturity	Years	08/29/2037	06/03/2037	03/08/2037	12/22/2036	10/11/2036	08/03/2036	06/04/2036	04/05/2036
	Without optional redemption *	Average life	Years	16,76	16,76	16,76	16,76	16,76	16,76	16,76	16,76
		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

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
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

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Credit enhancement and financial operations

Credit enhancement (CE)							
		Current			At issue date		
			% CE			% CE	
Class A	85.44%	95,875,531.36	15.36%	95.29%	1,249,900,000.00	4.75%	
Series A1	0.00%	0.00		7.43%	97,500,000.00		
Series A2a	59.49%	66,756,791.36		61.17%	802,400,000.00		
Series A2b	25.95%	29,118,740.00		26.68%	350,000,000.00		
Series B	5.09%	5,712,033.60	9.99%	2.08%	27,300,000.00	2.65%	
Series C	2.91%	3,264,019.20	6.92%	1.19%	15,600,000.00	1.45%	
Series D	1.34%	1,506,888.72	5.50%	0.55%	7,200,000.00	0.90%	
Series E	5.21%	5,850,000.00		0.89%	11,700,000.00		
Issue of Bonds		112,208,472.88			1,311,700,000.00		
Reserve Fund	5.50%	5,850,000.00		0.90%	11,700,000.00		

Collateral: Residential mortgage loans (PTCs)

General			
		Current	At constitution date
Count		3,484	14,296
Principal			
Principal outstanding		102,588,845.42	1,300,020,570.99
Average loan		29,445.71	90,935.97
Minimum		1.55	17,107.38
Maximum		171,595.70	440,870.39
Interest rate			
Weighted average (wac)		4.69%	3.53%
Minimum		0.00%	2.10%
Maximum		7.47%	8.50%
Final maturity			
Weighted average (WARM) (months)		106	276
Minimum		07/01/2024	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		8.22%	9.75%
1-year EURIBOR/MIBOR (Mortgage Market)		82.50%	80.10%
Mortgage Market: Banks		0.00%	0.02%
Mortgage Market: Savings Banks		0.00%	5.41%
Mortgage Market: All Institutions		6.87%	4.67%
6-month MIBOR		0.00%	0.03%
Secondary Market Public Debt 2-6 years		2.31%	0.00%

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.47%	0.59%	0.63%	0.60%	0.49%
Annual Percentage Rate (CPR)	5.46%	6.84%	7.25%	6.92%	5.74%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	140	37,575.91	12,066.32	0.00	49,642.23	3.10	4,755,315.98	4,804,958.21	50.83	19.76
from > 1 to = 2 months	28	21,152.32	6,262.48	0.00	27,414.80	1.71	897,634.53	925,049.33	9.79	18.17
from > 2 to = 3 months	14	10,883.81	5,296.77	0.00	16,180.58	1.01	463,825.41	480,005.99	5.08	25.32
from > 3 to = 6 months	10	14,416.68	8,203.97	0.00	22,620.65	1.41	493,388.14	516,008.79	5.46	26.85
from > 6 to < 12 months	9	17,233.81	9,837.70	0.00	27,071.51	1.69	278,801.93	305,873.44	3.24	19.51
from = 12 to < 18 months	7	34,854.67	9,100.65	0.00	43,955.32	2.75	157,354.33	201,309.65	2.13	19.50
from = 18 to < 24 months	1	3,576.99	1,047.90	0.00	4,624.89	0.29	15,198.36	19,823.25	0.21	32.97
from ≥ 2 years	48	1,094,668.61	313,669.47	0.00	1,408,338.08	88.03	791,737.29	2,200,075.37	23.27	29.13
Subtotal	257	1,234,362.80	365,485.26	0.00	1,599,848.06	100.00	7,853,255.97	9,453,104.03	100.00	21.76
Total	257	1,234,362.80	365,485.26	0.00	1,599,848.06		7,853,255.97	9,453,104.03		

Other financial operations (current)

Assets	Balance	Interest
Treasury Account	11,118,396.76	3.882%
Swap Deposit Account	2,540,000.00	3.751%
Servicer ppal collect not yet credited	198,879.84	
Servicer ints collect not yet credited	62,639.27	
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%	7.08	6.17	0.07	6.12
10.01 - 20%	23.01	15.57	0.99	16.83
20.01 - 30%	31.19	24.57	4.00	25.81
30.01 - 40%	33.32	34.21	6.86	35.41
40.01 - 50%	5.30	43.27	10.79	45.23
50.01 - 60%	0.10	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)	25.42			62.83
Minimum	0.00			0.11
Maximum	52.03			99.09

Geographic distribution

	Current	At constitution date
Andalucía	31.72%	33.88%
Aragón	6.50%	6.56%
Asturias	0.04%	0.04%
Balearic Islands	7.20%	4.62%
Basque Country	0.48%	2.43%
Canary Islands	7.85%	6.20%
Cantabria	1.97%	1.69%
Castilla-La Mancha	5.06%	4.92%
Castilla-León	9.05%	8.11%
Catalonia	1.49%	1.48%
Extremadura	1.96%	2.11%
Galicia	0.07%	0.07%
La Rioja	3.69%	4.40%
Madrid	0.79%	0.86%
Murcia	1.46%	1.36%
Navarra	1.14%	4.82%
Valencia	19.74%	16.47%

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