

RURAL HIPOTECARIO VIII Fondo de Titulización de Activos



Brief report

Date: 08/31/2024
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
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Caja Rural del Mediterráneo, Ruralcaja
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Servicer
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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	10/21/2024	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	Planned	AAAsf Aaa (sf)	AAA Aaa
Series A2a ES0366367011	05/31/2006 8,024	7,882.05 63,245,569.20 7.88%	100,000.00 802,400,000.00	Floating 3-M Euribor+0.130% 19.Jan/Apr/Jul/Oct	3.8080% 10/21/2024 78.372099 Gross 63.841400 Net	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	10/21/2024 "Pass-Through" Secutorial / Pro rata under certain circumstances	AAAsf Aa1 (sf)	AAA Aaa
Series A2b ES0366367029	05/31/2006 3,500	7,882.05 27,587,175.00 7.88%	100,000.00 350,000,000.00	Floating 3-M Euribor+0.140% 19.Jan/Apr/Jul/Oct	3.8180% 10/21/2024 78.577908 Gross 63.648105 Net	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	10/21/2024 "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	3.9280% 10/21/2024 214.597638 Gross 173.824087 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	4.2280% 10/21/2024 230.987478 Gross 187.099857 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	5.6780% 10/21/2024 310.291177 Gross 251.335853 Net	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Asf B1 (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	7.6780% 10/21/2024 501.202778 Gross 405.974250 Net	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	To Be Determined Due to Cash Reserve reduction	CCsf Ca (sf)	CC Caa3
Total		107,165,685.72	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)								
		% Annual equivalent CPR								
			0.17	0.25	0.34	0.42	0.51	0.60	0.69	0.78
Series A2a	With optional redemption *	Average life	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024
	Without optional redemption *	Average life	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024
	With optional redemption *	Average life	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024
Series A2b	With optional redemption *	Average life	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024
	Without optional redemption *	Average life	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024
	With optional redemption *	Average life	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024
Series B	With optional redemption *	Average life	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024
	Without optional redemption *	Average life	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024
	With optional redemption *	Average life	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024
Series C	With optional redemption *	Average life	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024
	Without optional redemption *	Average life	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024
	With optional redemption *	Average life	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024
Series D	With optional redemption *	Average life	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024
	Without optional redemption *	Average life	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024
	With optional redemption *	Average life	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024
Series E	With optional redemption *	Average life	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024
	Without optional redemption *	Average life	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024
	With optional redemption *	Average life	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024	10/19/2024

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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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	84.76%	90,832,744.20	16.12%	95.29%	1,249,900,000.00	4.75%	
Series A1	0.00%	0.00		7.43%	97,500,000.00		
Series A2a	59.02%	63,245,569.20		61.17%	802,400,000.00		
Series A2b	25.74%	27,587,175.00		26.68%	350,000,000.00		
Series B	5.33%	5,712,033.60	10.48%	2.08%	27,300,000.00	2.65%	
Series C	3.05%	3,264,019.20	7.26%	1.19%	15,600,000.00	1.45%	
Series D	1.41%	1,506,888.72	5.77%	0.55%	7,200,000.00	0.90%	
Series E	5.46%	5,850,000.00		0.89%	11,700,000.00		
Issue of Bonds		107,165,685.72			1,311,700,000.00		
Reserve Fund	5.77%	5,850,000.00		0.90%	11,700,000.00		

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	3,411	14,296	
Principal			
Principal outstanding	99,498,458.47	1,300,020,570.99	
Average loan	29,169.88	90,935.97	
Minimum	1.51	17,107.38	
Maximum	169,603.43	440,870.39	
Interest rate			
Weighted average (wac)	4.64%	3.53%	
Minimum	0.00%	2.10%	
Maximum	7.47%	8.50%	
Final maturity			
Weighted average (WARM) (months)	105	276	
Minimum	09/02/2024	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	8.21%	9.75%	
1-year EURIBOR/MIBOR (Mortgage Market)	82.48%	80.10%	
Mortgage Market: Banks	0.00%	0.02%	
Mortgage Market: Savings Banks	0.00%	5.41%	
Mortgage Market: All Institutions	6.86%	4.67%	
6-month MIBOR	0.00%	0.03%	
Secondary Market Public Debt 2-6 years	2.34%	0.00%	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.44%	0.44%	0.51%	0.59%	0.49%
Annual Percentage Rate (CPR)	5.14%	5.12%	5.97%	6.82%	5.73%

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	8,939,631.10	3.654%	
Swap Deposit Account	1,890,000.00	3.492%	
Servicer ppal collect not yet credited	110,960.77		
Servicer ints collect not yet credited	38,078.82		
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	% LTV
0.01 - 10%	7.06	6.23	0.07
10.01 - 20%	23.73	15.54	0.99
20.01 - 30%	30.96	24.50	4.00
30.01 - 40%	33.39	34.01	6.86
40.01 - 50%	4.76	43.23	10.79
50.01 - 60%	0.10	51.67	14.88
60.01 - 70%			20.28
70.01 - 80%			34.48
80.01 - 90%			4.10
90.01 - 100%			3.53
Weighted average (WALTV)	25.18		62.83
Minimum	0.00		0.11
Maximum	51.67		99.09

Geographic distribution		
	Current	At constitution date
Andalucía	31.81%	33.88%
Aragón	6.50%	6.56%
Asturias	0.04%	0.04%
Balearic Islands	7.26%	4.62%
Basque Country	0.47%	2.43%
Canary Islands	7.66%	6.20%
Cantabria	1.95%	1.69%
Castilla-La Mancha	5.01%	4.92%
Castilla-León	9.02%	8.11%
Catalonia	1.51%	1.48%
Extremadura	1.96%	2.11%
Galicia	0.08%	0.07%
La Rioja	3.62%	4.40%
Madrid	0.79%	0.86%
Murcia	1.47%	1.36%
Navarra	1.15%	4.82%
Valencia	19.72%	16.47%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%		%	
Delinquencies									
Up to 1 month	123	34,103.17	9,369.17	0.00	43,472.34	2.89	4,312,870.47	4,356,342.81	46.69
from > 1 to = 2 months	29	17,500.35	7,022.50	0.00	24,522.85	1.63	1,079,679.46	1,104,202.31	11.83
from > 2 to = 3 months	15	16,119.77	5,850.55	0.00	21,970.32	1.46	535,304.54	557,274.86	5.97
from > 3 to = 6 months	16	25,078.32	8,586.80	0.00	33,665.12	2.24	592,952.28	626,617.40	6.72
from > 6 to < 12 months	11	18,982.91	11,658.19	0.00	30,641.10	2.04	329,849.76	360,490.86	3.86
from = 12 to < 18 months	6	30,264.93	7,945.64	0.00	38,210.57	2.54	120,760.26	158,970.83	1.70
from = 18 to < 24 months	3	16,437.84	5,531.94	0.00	21,969.78	1.46	81,092.17	103,061.95	1.10
from ≥ 2 years	47	976,138.95	312,871.79	0.00	1,289,010.74	85.74	774,223.49	2,063,234.23	22.11
Subtotal	250	1,134,626.24	368,836.58	0.00	1,503,462.82	100.00	7,826,732.43	9,330,195.25	100.00
Total	250	1,134,626.24	368,836.58	0.00	1,503,462.82		7,826,732.43	9,330,195.25	

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