

RURAL HIPOTECARIO VIII Fondo de Titulización de Activos



Brief report

Date: 11/30/2024
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
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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
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Banco Cooperativo Español
Deutsche Bank
Dexia Capital Markets
DZ Bank

Bond Underwriters and Placement Agents
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Bancaja
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Senior Underwriter & Placement Agent
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Bond Paying Agent
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AIAF Mercado de Renta Fija

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Assets Custodian
Banco Cooperativo Español

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 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	01/20/2025	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	Planned	AAAsf Aaa (sf)	AAA Aaa
Series A2a ES0366367011	05/31/2006 8,024	7,457.22 59,836,733.28 7.46%	100,000.00 802,400,000.00	Floating 3-M Euribor+0.130% 19.Jan/Apr/Jul/Oct	3.3490% 01/20/2025 63.129303 Gross 51.134735 Net	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	01/20/2025 "Pass-Through" Secutorial / Pro rata under certain circumstances	AAAsf Aa1 (sf)	AAA Aaa
Series A2b ES0366367029	05/31/2006 3,500	7,457.22 26,100,270.00 7.46%	100,000.00 350,000,000.00	Floating 3-M Euribor+0.140% 19.Jan/Apr/Jul/Oct	3.3590% 01/20/2025 63.317805 Gross 51.287422 Net	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	01/20/2025 "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	3.4690% 01/20/2025 183.472635 Gross 148.612834 Net	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	AA+sf A1 (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	3.7690% 01/20/2025 199.339395 Gross 161.464910 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	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	5.2190% 01/20/2025 276.105383 Gross 223.645360 Net	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Asf Ba1 (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	7.2190% 01/20/2025 456.200694 Gross 369.522562 Net	01/19/2044 Quarterly 19.Jan/Apr/Jul/Oct	To Be Determined Due to Cash Reserve reduction	CCsf Ca (sf)	CC Caa3
Total		102,269,944.80	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	01/19/2025	01/19/2025	01/19/2025	01/19/2025	01/19/2025	01/19/2025	01/19/2025	01/19/2025
	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	01/19/2025	01/19/2025	01/19/2025	01/19/2025	01/19/2025	01/19/2025	01/19/2025	01/19/2025
	With optional redemption *	Average life	Years	3,72	3,58	3,44	3,31	3,19	3,07	2,96	2,86
		Final Maturity	Years	07/09/2028	05/18/2028	03/30/2028	02/11/2028	12/29/2027	11/16/2027	10/07/2027	08/30/2027
Series A2b	With optional redemption *	Average life	Years	9,00	8,75	8,50	8,25	8,00	7,75	7,50	7,25
		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
	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	01/19/2025	01/19/2025	01/19/2025	01/19/2025	01/19/2025	01/19/2025	01/19/2025	01/19/2025
	With optional redemption *	Average life	Years	3,72	3,58	3,44	3,31	3,19	3,07	2,96	2,86
		Final Maturity	Years	07/09/2028	05/18/2028	03/30/2028	02/11/2028	12/29/2027	11/16/2027	10/07/2027	08/30/2027
Series B	With optional redemption *	Average life	Years	9,00	8,75	8,50	8,25	8,00	7,75	7,50	7,25
		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
	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	01/19/2025	01/19/2025	01/19/2025	01/19/2025	01/19/2025	01/19/2025	01/19/2025	01/19/2025
	With optional redemption *	Average life	Years	9,43	9,27	9,13	8,97	8,81	8,63	8,46	8,27
		Final Maturity	Years	03/24/2034	01/26/2034	12/04/2033	10/07/2033	08/10/2033	06/06/2033	04/03/2033	01/27/2033
Series C	With optional redemption *	Average life	Years	10,00	9,75	9,50	9,25	9,00	8,75	8,50	8,25
		Final Maturity	Years	10/19/2034	07/19/2034	07/19/2034	07/19/2034	04/19/2034	04/19/2034	01/19/2034	10/19/2033
	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	01/19/2025	01/19/2025	01/19/2025	01/19/2025	01/19/2025	01/19/2025	01/19/2025	01/19/2025
	With optional redemption *	Average life	Years	10,39	10,30	10,20	10,11	10,00	9,90	9,78	9,66
		Final Maturity	Years	03/09/2035	02/06/2035	12/30/2034	11/26/2034	10/17/2034	09/12/2034	07/29/2034	06/17/2034
Series D	With optional redemption *	Average life	Years	11,00	10,75	10,50	10,25	10,00	9,75	9,50	9,25
		Final Maturity	Years	10/19/2035	07/19/2035	07/19/2035	07/19/2035	04/19/2035	04/19/2035	04/19/2035	01/19/2035
	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	01/19/2025	01/19/2025	01/19/2025	01/19/2025	01/19/2025	01/19/2025	01/19/2025	01/19/2025
	With optional redemption *	Average life	Years	12,82	12,59	12,37	12,17	11,98	11,80	11,64	11,48
		Final Maturity	Years	08/13/2037	05/21/2037	02/28/2037	12/18/2036	10/10/2036	08/05/2036	06/07/2036	04/11/2036
Series E	With optional redemption *	Average life	Years	16,26	16,26	16,26	16,26	16,26	16,26	16,26	16,26
		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
	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	01/19/2025	01/19/2025	01/19/2025	01/19/2025	01/19/2025	01/19/2025	01/19/2025	01/19/2025
	With optional redemption *	Average life	Years	16,26	16,26	16,26	16,26	16,26	16,26	16,26	16,26
		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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Banco Cooperativo Español

Fund Auditor
KPMG Auditores

Credit enhancement and financial operations

Credit enhancement (CE)					
		Current		At issue date	
			% CE		% CE
Class A	84.03%	85,937,003.28	16.94%	95.29%	1,249,900,000.00
Series A1	0.00%	0.00		7.43%	97,500,000.00
Series A2a	58.51%	59,836,733.28		61.17%	802,400,000.00
Series A2b	25.52%	26,100,270.00		26.68%	350,000,000.00
Series B	5.59%	5,712,033.60	11.02%	2.08%	27,300,000.00
Series C	3.19%	3,264,019.20	7.63%	1.19%	15,600,000.00
Series D	1.47%	1,506,888.72	6.07%	0.55%	7,200,000.00
Series E	5.72%	5,850,000.00		0.89%	11,700,000.00
Issue of Bonds		102,269,944.80			1,311,700,000.00
Reserve Fund	6.07%	5,850,000.00		0.90%	11,700,000.00

Collateral: Residential mortgage loans (PTCs)

General			
		Current	At constitution date
Count		3,265	14,296
Principal			
Principal outstanding		94,495,603.10	1,300,020,570.99
Average loan		28,941.99	90,935.97
Minimum		1.43	17,107.38
Maximum		166,585.54	440,870.39
Interest rate			
Weighted average (wac)		4.41%	3.53%
Minimum		0.00%	2.10%
Maximum		7.47%	8.50%
Final maturity			
Weighted average (WARM) (months)		103	276
Minimum		12/01/2024	11/16/2008
Maximum		02/05/2041	11/07/2040
Index (principal outstanding distribution)			
3-month EURIBOR/MIBOR		0.08%	0.00%
6-month EURIBOR/MIBOR		0.03%	0.02%
1-year EURIBOR/MIBOR		8.27%	9.75%
1-year EURIBOR/MIBOR (Mortgage Market)		82.60%	80.10%
Mortgage Market: Banks		0.00%	0.02%
Mortgage Market: Savings Banks		0.00%	5.41%
Mortgage Market: All Institutions		6.69%	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)	0.50%	0.55%	0.49%	0.59%	0.49%
Annual Percentage Rate (CPR)	5.85%	6.35%	5.74%	6.82%	5.74%

Current delinquency						
Aging	Assets	Overdue debt				
		Principal	Interest	Other	Total	
Delinquencies						
Up to 1 month	113	31,049.34	8,138.57	0.00	39,187.91	2.69
from > 1 to = 2 months	26	14,222.04	6,090.59	0.00	20,312.63	1.39
from > 2 to = 3 months	10	12,322.14	2,702.74	0.00	15,024.88	1.03
from > 3 to = 6 months	11	16,171.94	8,848.14	0.00	25,020.08	1.72
from > 6 to < 12 months	14	34,429.10	15,016.79	0.00	49,445.89	3.39
from = 12 to < 18 months	5	18,005.75	5,961.90	0.00	23,967.65	1.64
from = 18 to < 24 months	4	28,492.98	9,334.35	0.00	37,827.33	2.60
from ≥ 2 years	46	933,996.47	312,571.52	0.00	1,246,567.99	85.54
Subtotal	229	1,088,689.76	368,664.60	0.00	1,457,354.36	100.00
Total	229	1,088,689.76	368,664.60	0.00	1,457,354.36	

Assets	229	1,088,689.76	368,664.60	0.00	1,457,354.36	
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Assets Custodian	Banco Cooperativo Español
Fund Auditor	KPMG Auditores

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	8,859,477.55	3.153%	
Swap Deposit Account	1,550,000.00	2.984%	
Servicer ppal collect not yet credited	160,153.45		
Servicer ints collect not yet credited	45,864.53		
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
0.01 - 10%	7.06	6.32	0.07
10.01 - 20%	25.61	15.63	0.99
20.01 - 30%	30.84	24.63	4.00
30.01 - 40%	31.99	33.68	6.86
40.01 - 50%	4.41	42.91	10.79
50.01 - 60%	0.11	51.12	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)	24.76		62.83
Minimum	0.00		0.11
Maximum	51.12		99.09

Geographic distribution		
	Current	At constitution date
Andalucía	31.86%	33.88%
Aragón	6.50%	6.56%
Asturias	0.04%	0.04%
Balearic Islands	7.14%	4.62%
Basque Country	0.48%	2.43%
Canary Islands	7.80%	6.20%
Cantabria	1.86%	1.69%
Castilla-La Mancha	4.98%	4.92%
Castilla-León	9.03%	8.11%
Catalonia	1.55%	1.48%
Extremadura	1.95%	2.11%
Galicia	0.08%	0.07%
La Rioja	3.60%	4.40%
Madrid	0.81%	0.86%
Murcia	1.50%	1.36%
Navarra	1.16%	4.82%
Valencia	19.67%	16.47%

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