RURAL HIPOTECARIO X Fondo de Titulización de Activos

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

Brief report

Date: 06/30/2022
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´Algemesí
Caixa Rural de Balears
Caixa Rural La Vall "San Isidro"
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Bond Paying Agent
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Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
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Swap
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Assets Custodian
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Start-up Loan
Entidades Cedentes

Subordinated Loan
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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) Current	 Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	 Next	Rating DBRS / Fitch / Moody's Current	 Original
Series A ES0374275008	06/30/2008 17,888	19,825.39 354,636,576.32 19.83%	100,000.00 1,788,800,000.00	Floating 3-M Euribor+0.300% 25.Feb/May/Aug/Nov	0.0000% 08/25/2022 0.000000 Gross 0.000000 Net	05/25/2053 Quarterly 25.Feb/May/Aug/Nov	08/25/2022 "Pass-Through"	AAA (sf) A+sf n.c.	n.c. n.c. Aaa
Series B ES0374275016	06/30/2008 376	41,780.88 15,709,610.88 41.78%	100,000.00 37,600,000.00	Floating 3-M Euribor+0.500% 25.Feb/May/Aug/Nov	0.1370% 08/25/2022 14.627950 Gross 11.848639 Net	05/25/2053 Quarterly 25.Feb/May/Aug/Nov	To be determined "Pass-Through" Secuential / Pro rata under certain circumstances	A (high) (sf) Asf n.c.	n.c. n.c. Aa3
Series C ES0374275024	06/30/2008 536	41,779.95 22,394,053.20 41.78%	100,000.00 53,600,000.00	Floating 3-M Euribor+0.700% 25.Feb/May/Aug/Nov	0.3370% 08/25/2022 35.981821 Gross 29.145275 Net	05/25/2053 Quarterly 25.Feb/May/Aug/Nov	To be determined "Pass-Through" Secuential / Pro rata under certain circumstances	A (low) (sf) n.c.	n.c. Baa3
Total		392,740,240.40	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

			% 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 A	With optional redemption *	Average life	Years	4.36	4.02	3.81	3.60	3.29	3.11	3.05	2.87
			Date	10/02/2026	05/30/2026	03/13/2026	12/29/2025	09/07/2025	07/01/2025	06/10/2025	04/07/2025
		Final Maturity	Years	6.01	5.51	5.25	5.00	4.51	4.25	4.25	4.00
			Date	05/25/2028	11/25/2027	08/25/2027	05/25/2027	11/25/2026	08/25/2026	08/25/2026	05/25/2026
	Without optional redemption *	Average life	Years	6.58	6.26	5.96	5.68	5.43	5.18	4.96	4.75
			Date	12/21/2028	08/26/2028	05/09/2028	01/28/2028	10/26/2027	07/30/2027	05/09/2027	02/21/2027
		Final Maturity	Years	27.27	27.27	27.27	27.27	27.27	27.27	27.27	27.27
			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	Years	4.36	4.02	3.81	3.60	3.29	3.11	3.05	2.87
			Date	10/02/2026	05/30/2026	03/13/2026	12/29/2025	09/07/2025	07/01/2025	06/10/2025	04/07/2025
		Final Maturity	Years	6.01	5.51	5.25	5.00	4.51	4.25	4.25	4.00
			Date	05/25/2028	11/25/2027	08/25/2027	05/25/2027	11/25/2026	08/25/2026	08/25/2026	05/25/2026
	Without optional redemption *	Average life	Years	6.58	6.26	5.96	5.68	5.43	5.18	4.96	4.75
			Date	12/21/2028	08/26/2028	05/09/2028	01/28/2028	10/26/2027	07/30/2027	05/09/2027	02/21/2027
		Final Maturity	Years	27.27	27.27	27.27	27.27	27.27	27.27	27.27	27.27
			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	Years	4.36	4.02	3.81	3.60	3.29	3.11	3.05	2.87
			Date	10/02/2026	05/30/2026	03/13/2026	12/29/2025	09/07/2025	07/01/2025	06/10/2025	04/07/2025
		Final Maturity	Years	6.01	5.51	5.25	5.00	4.51	4.25	4.25	4.00
			Date	05/25/2028	11/25/2027	08/25/2027	05/25/2027	11/25/2026	08/25/2026	08/25/2026	05/25/2026
	Without optional redemption *	Average life	Years	6.58	6.26	5.96	5.68	5.43	5.18	4.96	4.75
			Date	12/21/2028	08/26/2028	05/09/2028	01/28/2028	10/26/2027	07/30/2027	05/09/2027	02/21/2027
		Final Maturity	Years	27.27	27.27	27.27	27.27	27.27	27.27	27.27	27.27
			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)

		Current	% CE		At issue date	% CE
Series A	90.30%	354,636,576.32	14.97%	95.15%	1,788,800,000.00	7.05%
Series B	4.00%	15,709,610.88	10.97%	2.00%	37,600,000.00	5.05%
Series C	5.70%	22,394,053.20	5.27%	2.85%	53,600,000.00	2.20%
Issue of Bonds		392,740,240.40			1,880,000,000.00	
Reserve Fund	5.27%	20,680,000.00		2.20%	41,360,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		29,959,008.93	-0.500%
Servicer ppal collect not yet credited		241,076.54	
Servicer ints collect not yet credited		19,279.26	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		20,680,000.00	0.637%
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	7,073	16,275
Principal		
Principal outstanding	386,424,630.74	1,880,046,236.97
Average loan	54,633.77	115,517.43
Minimum	0.44	9,896.23
Maximum	295,296.57	584,442.99
Interest rate		
Weighted average (wac)	0.68%	5.38%
Minimum	0.00%	3.50%
Maximum	4.80%	8.57%
Final maturity		
Weighted average (WARM) (months)	168	310
Minimum	07/03/2022	04/20/2010
Maximum	09/24/2049	11/08/2049
Index (principal outstanding distribution)		
3-month EURIBOR/MIBOR	0.03%	0.00%
6-month EURIBOR/MIBOR	0.01%	0.01%
1-year EURIBOR/MIBOR	2.72%	0.03%
1-year EURIBOR/MIBOR (Mortgage Market)	90.43%	92.36%
Mortgage Market: Savings Banks	0.02%	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	2.90%	

LTV Distribution

	Current % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	2.52	7.12	0.09	7.83
10.01 - 20%	10.20	15.59	0.95	16.29
20.01 - 30%	17.64	25.51	3.15	25.80
30.01 - 40%	28.47	35.21	6.32	35.50
40.01 - 50%	27.57	44.41	10.23	45.49
50.01 - 60%	10.47	53.61	14.96	55.23
60.01 - 70%	3.07	63.93	19.88	65.27
70.01 - 80%	0.06	73.17	36.07	75.67
80.01 - 90%			4.24	84.84
90.01 - 100%			4.10	94.87
Weighted average (WALTV)		36.16		63.91
Minimum		0.00		3.57
Maximum		73.49		99.69

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
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Additional information
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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.36%	0.38%	0.39%	0.38%	0.47%
Annual Percentage Rate (CPR)	4.25%	4.52%	4.53%	4.44%	5.48%

Geographic distribution

	Current	At constitution date
Andalucia	30.05%	28.01%
Aragon	9.86%	8.94%
Asturias	4.56%	4.09%
Balearic Islands	2.39%	1.85%
Basque Country	3.13%	5.99%
Canary Islands	2.53%	2.02%
Cantabria	0.03%	0.07%
Castilla-La Mancha	0.14%	0.17%
Castilla-Leon	1.99%	1.54%
Catalonia	2.23%	2.41%
Extremadura	2.27%	2.17%
Galicia	0.14%	0.16%
La Rioja	1.72%	2.51%
Madrid	0.50%	0.63%
Murcia	0.26%	0.18%
Navarra	5.99%	10.64%
Valencia	32.21%	28.63%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	255	78,037.83	5,734.42	0.00	83,772.25	15.56	15,010,771.10	15,094,543.35	66.62	32.35
from > 1 to = 2 months	49	38,783.12	3,297.13	0.00	42,080.25	7.82	3,152,612.53	3,194,692.78	14.10	32.81
from > 2 to = 3 months	35	39,522.11	4,579.95	0.00	44,102.06	8.19	2,033,529.35	2,077,631.41	9.17	34.69
from > 3 to = 6 months	12	19,759.51	1,369.84	0.00	21,129.35	3.93	604,224.72	625,354.07	2.76	23.45
from > 6 to < 12 months	10	43,926.30	1,440.70	0.00	45,367.00	8.43	712,742.89	758,109.89	3.35	36.89
from = 12 to < 18 months	12	63,712.01	3,609.93	0.00	67,321.94	12.51	559,937.10	627,259.04	2.77	27.15
from = 18 to < 24 months	3	89,962.64	1,259.84	0.00	91,222.48	16.95	44,036.61	135,259.09	0.60	37.83
from ≥ 2 years	10	136,838.83	6,383.90	0.00	143,222.73	26.61	0.00	143,222.73	0.63	8.61
Subtotal	386	510,542.35	27,675.71	0.00	538,218.06	100.00	22,117,854.30	22,656,072.36	100.00	31.71
Total	386	510,542.35	27,675.71	0.00	538,218.06		22,117,854.30	22,656,072.36		

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