

RURAL HIPOTECARIO IX Fondo de Titulización de Activos



Brief report

Date: 12/31/2013
Currency: EUR

Date of constitution
03/28/2007

VAT Reg. no.
V85049039

Management Company
Europa de Titulización, S.G.F.T

Originator
Caixa Popular-C. R.
C. R. Balears
C. R. Callosa D'en Sarriá
C. R. Galega
Caja Campo, C. R.
C. R. Aragonesa y de los Pirineos
C. R. Central
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C. R. Córdoba
C. R. Cuenca
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Credit Valencia

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AIAF Mercado de Renta Fija

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Swap
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Fund Auditors
Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

Start-up Loan

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 ES0374274001	04/03/2007 2,000	0.00 0.00 0.00%	100,000.00 200,000,000.00	Floating 3-M Euribor+0.050% 17.Feb/May/Aug/Nov		02/17/2050 Quarterly 17.Feb/May/Aug/Nov	Amortized	AAA Aaa	
Series A2 ES0374274019	04/03/2007 10,217	48,782.36 498,409,372.12 48.78%	100,000.00 1,021,700,000.00	Floating 3-M Euribor+0.140% 17.Feb/May/Aug/Nov	0.3570% 02/17/2014 44.022015 Gross 34.777392 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	A-sf Baa1sf	AAA Aaa
Series A3 ES0374274027	04/03/2007 2,100	100,000.00 210,000,000.00 100.00%	100,000.00 210,000,000.00	Floating 3-M Euribor+0.190% 17.Feb/May/Aug/Nov	0.4070% 02/17/2014 102.880556 Gross 81.275639 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	A-sf Baa3sf	AAA Aaa
Series B ES0374274035	04/03/2007 293	100,000.00 29,300,000.00 100.00%	100,000.00 29,300,000.00	Floating 3-M Euribor+0.320% 17.Feb/May/Aug/Nov	0.5370% 02/17/2014 135.741667 Gross 107.235917 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	BB+sf B3sf	A+ Aaa3
Series C ES0374274043	04/03/2007 285	100,000.00 28,500,000.00 100.00%	100,000.00 28,500,000.00	Floating 3-M Euribor+0.520% 17.Feb/May/Aug/Nov	0.7370% 02/17/2014 186.297222 Gross 147.174805 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	Bsf Caa3sf	BBB+ Baa2
Series D ES0374274050	04/03/2007 105	100,000.00 10,500,000.00 100.00%	100,000.00 10,500,000.00	Floating 3-M Euribor+2.000% 17.Feb/May/Aug/Nov	2.2170% 02/17/2014 560.408333 Gross 442.722583 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	CCCsfc Casf	BB+ Ba3
Series E ES0374274068	04/03/2007 300	50,000.00 15,000,000.00 100.00%	50,000.00 15,000,000.00	Floating 3-M Euribor+4.000% 17.Feb/May/Aug/Nov	4.2170% 02/17/2014 532.981944 Gross 421.055736 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined Due to Cash Reserve reduction	CC Csf	CCC Ca
Total		791,709,372.12	1,515,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)													
				% Monthly CPR (SMM)									
				% Annual equivalent CPR									
					0,17	0,34	0,51	0,69	0,87	1,06	1,25	1,44	
Series A2	With optional redemption *	Average life	Years	Date	5.00	4.16	3.54	3.07	2.71	2.42	2.19	2.00	
		Final Maturity	Years	Date	11/17/2018	01/14/2018	06/02/2017	12/13/2016	08/03/2016	04/20/2016	01/25/2016	11/16/2015	
	Without optional redemption *	Average life	Years	Date	10.50	9.00	7.75	6.75	6.00	5.50	5.00	4.50	
		Final Maturity	Years	Date	05/17/2024	11/17/2022	08/17/2021	08/17/2020	11/17/2019	05/17/2019	11/17/2018	05/17/2018	
	With optional redemption *	Average life	Years	Date	5.00	4.16	3.54	3.07	2.71	2.42	2.19	2.00	
		Final Maturity	Years	Date	11/17/2018	01/14/2018	06/02/2017	12/13/2016	08/03/2016	04/20/2016	01/25/2016	11/16/2015	
Series A3	With optional redemption *	Average life	Years	Date	13.82	12.21	10.80	9.59	8.57	7.71	6.98	6.36	
		Final Maturity	Years	Date	02/17/2029	08/17/2027	02/17/2026	08/17/2024	08/17/2023	08/17/2022	11/17/2021	02/17/2021	
	Without optional redemption *	Average life	Years	Date	13.82	12.21	10.80	9.59	8.57	7.71	6.98	6.36	
		Final Maturity	Years	Date	09/09/2027	01/29/2026	09/01/2024	06/19/2023	06/12/2022	08/02/2021	11/10/2020	03/27/2020	
	With optional redemption *	Average life	Years	Date	17.76	16.01	14.76	13.26	12.01	11.01	10.00	9.00	
		Final Maturity	Years	Date	08/17/2031	11/17/2029	08/17/2028	02/17/2027	11/17/2025	11/17/2024	11/17/2023	11/17/2022	
Series B	With optional redemption *	Average life	Years	Date	15.26	13.75	12.26	10.75	9.75	8.75	8.00	7.25	
		Final Maturity	Years	Date	02/17/2029	08/17/2027	02/17/2026	08/17/2024	08/17/2023	08/17/2022	11/17/2021	02/17/2021	
	Without optional redemption *	Average life	Years	Date	15.26	13.75	12.26	10.75	9.75	8.75	8.00	7.25	
		Final Maturity	Years	Date	02/17/2029	08/17/2027	02/17/2026	08/17/2024	08/17/2023	08/17/2022	11/17/2021	02/17/2021	
	With optional redemption *	Average life	Years	Date	18.45	16.90	15.46	14.08	12.79	11.66	10.66	9.79	
		Final Maturity	Years	Date	04/27/2032	10/08/2030	05/01/2029	12/12/2027	08/30/2026	07/13/2025	07/14/2024	08/30/2023	
Series C	With optional redemption *	Average life	Years	Date	19.26	17.76	16.26	15.01	13.75	12.50	11.50	10.50	
		Final Maturity	Years	Date	02/17/2033	08/17/2031	02/17/2030	11/17/2028	08/17/2027	05/17/2026	05/17/2025	05/17/2024	
	Without optional redemption *	Average life	Years	Date	15.26	13.75	12.26	10.75	9.75	8.75	8.00	7.25	
		Final Maturity	Years	Date	02/17/2029	08/17/2027	02/17/2026	08/17/2024	08/17/2023	08/17/2022	11/17/2021	02/17/2021	
	With optional redemption *	Average life	Years	Date	20.13	18.80	17.37	16.02	14.75	13.54	12.44	11.46	
		Final Maturity	Years	Date	12/28/2033	09/02/2032	03/28/2031	11/22/2029	08/14/2028	05/31/2027	04/25/2026	05/03/2025	
Series D	With optional redemption *	Average life	Years	Date	21.01	20.01	18.51	17.26	16.01	14.76	13.75	12.50	
		Final Maturity	Years	Date	11/17/2034	11/17/2033	05/17/2032	02/17/2031	11/17/2029	08/17/2028	08/17/2027	05/17/2026	
	Without optional redemption *	Average life	Years	Date	15.26	13.75	12.26	10.75	9.75	8.75	8.00	7.25	
		Final Maturity	Years	Date	02/17/2029	08/17/2027	02/17/2026	08/17/2024	08/17/2023	08/17/2022	11/17/2021	02/17/2021	
	With optional redemption *	Average life	Years	Date	21.36	20.39	19.20	17.85	16.57	15.37	14.24	13.18	
		Final Maturity	Years	Date	03/24/2035	04/04/2034	01/26/2033	09/18/2031	06/09/2030	03/30/2029	02/08/2028	01/17/2027	
Series E	With optional redemption *	Average life	Years	Date	21.76	20.76	19.76	18.51	17.26	16.01	15.01	13.75	
		Final Maturity	Years	Date	08/17/2035	08/17/2034	08/17/2033	05/17/2032	02/17/2031	11/17/2029	11/17/2028	08/17/2027	
	Without optional redemption *	Average life	Years	Date	15.26	13.75	12.26	10.75	9.75	8.75	8.00	7.25	
		Final Maturity	Years	Date	02/17/2029	08/17/2027	02/17/2026	08/17/2024	08/17/2023	08/17/2022	11/17/2021	02/17/2021	
	With optional redemption *	Average life	Years	Date	15.26	13.75	12.26	10.75	9.75	8.75	8.00	7.25	
		Final Maturity	Years	Date	02/17/2029	08/17/2027	02/17/2026	08/17/2024	08/17/2023	08/17/2022	11/17/2021	02/17/2021	

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%.

Additional information

Europa de Titulización: C/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 📠 +34 91 411 84 68 🌐 www.edt-sg.com ✉ info@eurotitulizacion.com
Official register CNMV: C/ Miguel Angel, 11 - 28010 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

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Credit enhancement and financial operations

Credit enhancement (CE)							
		Current		At issue date			