

RURAL HIPOTECARIO IX Fondo de Titulización de Activos



Brief report

Date: 06/30/2022
Currency: EUR

Constitution date
03/28/2007

VAT Reg. no.
V85049039

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

Originator
Caixa Popular-Caixa Rural
Caixa Rural de Balears
Caixa Rural de Callosa d'En Sarrià
Caixa Rural Galega
Caja Campo, Caja Rural
Caja Rural Aragonesa y de los Pirineos
Caja Rural Central
Caja Rural de Aragón
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Caja Rural de Zamora
Caja Rural del Mediterráneo, Ruralcaja
Caja Rural del Sur
Caja Rural R. San Agustín de Fuente
Alamo
Credit Valencia

Servicer
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Lead Managers
Banco Cooperativo Español
Calyon
Deutsche Bank
DZ Bank

Bond Underwriters and Placement Agents
Banco Cooperativo Español
Calyon
Deutsche Bank
DZ Bank
Bancaja
Banco Pastor
Rabobank International

Servicer Credit Support Provider
Banco Cooperativo Español

Bond Paying Agent
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Société Générale

Swap
Banco Cooperativo Español

Assets Custodian
Banco Cooperativo Español

Fund Auditor
KPMG Audiores

Start-up Loan

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 ES0374274001	04/03/2007 2,000		100,000.00 200,000,000.00	Floating 3-M Euribor+0.050% 17.Feb/May/Aug/Nov	08/17/2022	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through"	AAAsf Aaa (sf)	AAA Aaa
Series A2 ES0374274019	04/03/2007 10,217	3,389.50 34,630,521.50 3.39%	100,000.00 1,021,700,000.00	Floating 3-M Euribor+0.140% 17.Feb/May/Aug/Nov	0.0000% 08/17/2022 0.000000 Gross 0.000000 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	AAAsf Aa2 (sf)	AAA Aaa
Series A3 ES0374274027	04/03/2007 2,100		100,000.00 210,000,000.00 100.00%	Floating 3-M Euribor+0.190% 17.Feb/May/Aug/Nov	0.0000% 08/17/2022 0.000000 Gross 0.000000 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	AAAsf A1 (sf)	AAA Aaa
Series B ES0374274035	04/03/2007 293	35,888.56 10,515,348.08 35.89%	100,000.00 29,300,000.00	Floating 3-M Euribor+0.320% 17.Feb/May/Aug/Nov	0.0000% 08/17/2022 0.000000 Gross 0.000000 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	A+sf Ba1 (sf)	A+ Aa3
Series C ES0374274043	04/03/2007 285	35,885.50 10,227,367.50 35.89%	100,000.00 28,500,000.00	Floating 3-M Euribor+0.520% 17.Feb/May/Aug/Nov	0.1140% 08/17/2022 10.454642 Gross 8.468260 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Asf B3 (sf)	BBB+ Baa2
Series D ES0374274050	04/03/2007 105	35,885.50 3,767,977.50 35.89%	100,000.00 10,500,000.00	Floating 3-M Euribor+2.000% 17.Feb/May/Aug/Nov	1.5940% 08/17/2022 146.181578 Gross 118.407078 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	BBBsf Ca (sf)	BB+ Ba3
Series E ES0374274068	04/03/2007 300	25,000.00 7,500,000.00 50.00%	50,000.00 15,000,000.00	Floating 3-M Euribor+4.000% 17.Feb/May/Aug/Nov	3.5940% 08/17/2022 229.616667 Gross 185.989500 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined Due to Cash Reserve reduction	CCsf C (sf)	CCC Ca
Total		276,641,214.58	1,515,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date										
Series A2		% Monthly CPR (SMM)		0.17	0.25	0.34	0.42	0.51	0.60	0.78
		% Annual equivalent CPR		2.00	3.00	4.00	5.00	6.00	7.00	9.00
	With optional redemption *	Average life	Years	0.73	0.69	0.64	0.60	0.58	0.55	0.49
		Final Maturity	Years	02/06/2023	01/22/2023	01/06/2023	12/22/2022	12/13/2022	12/03/2022	11/23/2022
	Without optional redemption *	Average life	Years	1.25	1.25	1.25	1.00	1.00	1.00	1.00
		Final Maturity	Years	08/17/2023	08/17/2023	08/17/2023	05/17/2023	05/17/2023	05/17/2023	05/17/2023
	Series A3	Average life	Years	0.73	0.69	0.64	0.60	0.58	0.55	0.49
		Final Maturity	Years	02/06/2023	01/22/2023	01/06/2023	12/22/2022	12/13/2022	12/03/2022	11/23/2022
	With optional redemption *	Average life	Years	1.25	1.25	1.25	1.00	1.00	1.00	1.00
		Final Maturity	Years	08/17/2023	08/17/2023	08/17/2023	05/17/2023	05/17/2023	05/17/2023	05/17/2023
Series B	With optional redemption *	Average life	Years	4.08	3.69	3.47	3.26	3.21	3.00	2.77
		Final Maturity	Years	06/12/2026	01/22/2026	11/02/2025	08/18/2025	07/30/2025	05/17/2025	03/05/2025
	Without optional redemption *	Average life	Years	4.76	4.25	4.00	3.76	3.76	3.51	3.25
		Final Maturity	Years	02/17/2027	08/17/2026	05/17/2026	02/17/2026	02/17/2026	11/17/2025	08/17/2025
	Series C	Average life	Years	6.73	6.44	6.17	5.91	5.67	5.44	5.03
		Final Maturity	Years	02/04/2029	10/21/2028	07/14/2028	04/12/2028	01/15/2028	10/24/2027	08/07/2027
	With optional redemption *	Average life	Years	24.27	24.27	24.27	24.27	24.27	24.27	24.27
		Final Maturity	Years	08/17/2046	08/17/2046	08/17/2046	08/17/2046	08/17/2046	08/17/2046	08/17/2046
	Series D	Average life	Years	3.60	3.26	3.07	2.88	2.83	2.66	2.44
		Final Maturity	Years	12/21/2025	08/20/2025	06/09/2025	04/03/2025	03/16/2025	01/10/2025	11/07/2024
Series E	With optional redemption *	Average life	Years	4.76	4.25	4.00	3.76	3.76	3.51	3.25
		Final Maturity	Years	02/17/2027	08/17/2026	05/17/2026	02/17/2026	02/17/2026	11/17/2025	08/17/2025
	Without optional redemption *	Average life	Years	5.88	5.62	5.38	5.16	4.95	4.75	4.56
		Final Maturity	Years	03/31/2028	12/29/2027	10/02/2027	07/13/2027	04/26/2027	02/13/2027	12/07/2026
	Series F	Average life	Years	24.27	24.27	24.27	24.27	24.27	24.27	24.27
		Final Maturity	Years	08/17/2046	08/17/2046	08/17/2046	08/17/2046	08/17/2046	08/17/2046	08/17/2046
	Series G	Average life	Years	3.60	3.26	3.07	2.88	2.83	2.66	2.44
		Final Maturity	Years	12/21/2025	08/19/2025	06/09/2025	04/03/2025	03/16/2025	01/10/2025	11/07/2024
	Series H	Average life	Years	4.76	4.25	4.00	3.76	3.76	3.51	3.25
		Final Maturity	Years	02/17/2027	08/17/2026	05/17/2026	02/17/2026	02/17/2026	11/17/2025	08/17/2025

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%.

Europa 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 Europa 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 ☎ +34 91 585 15 00 🌐 www.cnmv.com

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Credit enhancement and financial operations

Credit enhancement (CE)					
	Current			At issue date	
			% CE		% CE
Class A	88.43%	244,630,521.50	11.89%	94.50%	1,431,700,000.00
Series A1	0.00%	0.00		13.20%	200,000,000.00
Series A2	12.52%	34,630,521.50		67.44%	1,021,700,000.00
Series A3	75.91%	210,000,000.00		13.86%	210,000,000.00
Series B	3.80%	10,515,348.08	7.99%	1.93%	29,300,000.00
Series C	3.70%	10,227,367.50	4.19%	1.88%	28,500,000.00
Series D	1.36%	3,767,977.50	2.79%	0.69%	10,500,000.00
Series E	2.71%	7,500,000.00		0.99%	15,000,000.00
Issue of Bonds		276,641,214.58			1,515,000,000.00
Reserve Fund	2.79%	7,500,000.00		1.00%	15,000,000.00

Collateral: Residential mortgage loans (PTCs)

General			
	Current		At constitution date
Count		5,265	12,768
Principal			
Principal outstanding		266,644,421.18	1,500,118,980.94
Average loan		50,644.71	117,490.52
Minimum		151.94	97.12
Maximum		303,622.74	495,690.90
Interest rate			
Weighted average (wac)		0.73%	4.38%
Minimum		0.00%	2.67%
Maximum		5.90%	7.00%
Final maturity			
Weighted average (WARM) (months)		148	301
Minimum		07/01/2022	01/29/2009
Maximum		04/05/2047	08/16/2046
Index (principal outstanding distribution)			
3-month EURIBOR/MIBOR		0.03%	0.02%
1-year EURIBOR/MIBOR		2.00%	5.74%
1-year EURIBOR/MIBOR (Mortgage Market)		89.93%	84.22%
Mortgage Market: Savings Banks		0.00%	8.03%
Mortgage Market: All Institutions		3.51%	1.97%
Savings Banks Lending Rate (CECA Indicator)		0.00%	0.00%
Secondary Market Public Debt 2-6 years		4.53%	0.00%

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.35%	0.32%	0.38%	0.38%	0.43%
Annual Percentage Rate (CPR)	4.15%	3.75%	4.43%	4.49%	5.03%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	194	62,530.67	4,120.55	0.00	66,651.22	0.97	11,153,637.94	11,220,289.16	42.50	32.58
from > 1 to = 2 months	43	37,476.22	3,399.86	0.00	40,876.08	0.60	2,796,739.57	2,837,615.65	10.75	32.11
from > 2 to = 3 months	18	22,616.15	1,836.67	0.00	24,452.82	0.36	1,179,320.98	1,203,773.80	4.56	33.93
from > 3 to = 6 months	10	14,742.90	1,093.90	0.00	15,836.80	0.23	474,565.20	490,402.00	1.86	34.51
from > 6 to < 12 months	8	32,925.62	5,210.18	0.00	38,135.80	0.56	338,885.94	377,021.74	1.43	26.24
from = 12 to < 18 months	7	48,879.75	7,125.98	0.00	56,005.73	0.82	451,414.24	507,419.97	1.92	48.87
from = 18 to < 24 months	6	48,356.01	1,416.01	0.00	49,772.02	0.73	190,393.49	240,165.51	0.91	24.10
from ≥ 2 years	108	5,805,482.10	759,586.31	0.00	6,565,068.41	95.75	2,958,387.82	9,523,456.23	36.07	47.40
Subtotal	394	6,073,009.42	783,789.46	0.00	6,856,798.88	100.00	19,543,345.18	26,400,144.06	100.00	36.76
Total	394	6,073,009.42	783,789.46	0.00	6,856,798.88		19,543,345.18	26,400,144.06		

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	13,396,994.94	-0.500%	
Swap Deposit Account	9,310,000.00	0.000%	
Servicer ppal collect not yet credited	211,678.03		
Servicer ints collect not yet credited	13,594.66		
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%	2.77	6.94	0.01
10.01 - 20%	10.78	15.82	0.51
20.01 - 30%	20.13	25.57	1.82
30.01 - 40%	28.16	35.07	4.48
40.01 - 50%	26.32	43.77	7.76
50.01 - 60%	9.76	53.46	13.20
60.01 - 70%	2.07	62.27	20.67
70.01 - 80%			37.09
80.01 - 90%			7.60
90.01 - 100%			6.86
Weighted average (WALTV)	34.95		67.58
Minimum	0.04		0.11
Maximum	67.60		99.64

Geographic distribution		
	Current	At constitution date
Andalucía	19.03%	19.61%
Aragón	9.10%	9.54%
Asturias	4.05%	3.40%
Balearic Islands	5.03%	3.56%
Basque Country	0.22%	1.31%
Canary Islands	9.17%	7.22%
Cantabria	0.62%	0.68%
Castilla-La Mancha	2.23%	1.95%
Castilla-León	3.11%	4.94%
Catalonia	3.08%	3.71%
Extremadura	2.29%	2.32%
Galicia	0.62%	0.68%
La Rioja	1.75%	1.95%
Madrid	0.76%	0.84%
Murcia	0.99%	1.42%
Navarra	1.33%	4.41%
Valencia	36.62%	32.45%