

RURAL HIPOTECARIO IX Fondo de Titulización de Activos



Brief report

Date: 08/31/2022
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
Caja Rural de Asturias
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Caja Rural de Canarias
Caja Rural de Casinos
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Caja Rural de Granada
Caja Rural de Navarra
Caja Rural de Soria
Caja Rural de Tenerife
Caja Rural de Teruel
Caja Rural de Zamora
Caja Rural del Mediterráneo, Ruralcaja
Caja Rural del Sur
Caja Rural R. San Agustín de Fuente
Alamo
Credit Valencia

Service
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Caixa Rural de Balears
Caixa Rural de Callosa d'En Sarrià
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Caja Rural del Sur
Caja Rural R. San Agustín de Fuente
Alamo
Credit Valencia

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

Service
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	11/17/2022	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through"	AAAsf Aaa (sf)	AAA Aaa
Series A2 ES0374274019	04/03/2007 10,217	2,529.31 25,841,960.27 2.53%	100,000.00 1,021,700,000.00	Floating 3-M Euribor+0.140% 17.Feb/May/Aug/Nov	0.4730% 11/17/2022 3.057374 Gross 2.476473 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	0.5230% 11/17/2022 133.655556 Gross 108.261000 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	34,599.23 10,137,574.39 34.60%	100,000.00 29,300,000.00	Floating 3-M Euribor+0.320% 17.Feb/May/Aug/Nov	0.6530% 11/17/2022 57.738426 Gross 46.768125 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	34,596.28 9,859,939.80 34.60%	100,000.00 28,500,000.00	Floating 3-M Euribor+0.520% 17.Feb/May/Aug/Nov	0.8530% 11/17/2022 75.416046 Gross 61.086997 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	34,596.28 3,632,609.40 34.60%	100,000.00 10,500,000.00	Floating 3-M Euribor+2.000% 17.Feb/May/Aug/Nov	2.3330% 11/17/2022 206.266865 Gross 167.076161 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	4.3330% 11/17/2022 276.830556 Gross 224.232750 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined Due to Cash Reserve reduction	CCsf C (sf)	CCC Ca
Total		266,972,083.86	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											
		% 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 A2	With optional redemption *	Average life	Years	0.59	0.55	0.52	0.49	0.47	0.45	0.43	0.41
			Date	03/19/2023	03/07/2023	02/22/2023	02/10/2023	02/04/2023	01/28/2023	01/21/2023	01/15/2023
		Final Maturity	Years	1.00	1.00	1.00	0.75	0.75	0.75	0.75	0.75
			Date	08/17/2023	08/17/2023	08/17/2023	05/17/2023	05/17/2023	05/17/2023	05/17/2023	05/17/2023
	Without optional redemption *	Average life	Years	0.59	0.55	0.52	0.49	0.47	0.45	0.43	0.41
			Date	03/19/2023	03/07/2023	02/22/2023	02/10/2023	02/04/2023	01/28/2023	01/21/2023	01/15/2023
Final Maturity		Years	1.00	1.00	1.00	0.75	0.75	0.75	0.75	0.75	
		Date	08/17/2023	08/17/2023	08/17/2023	05/17/2023	05/17/2023	05/17/2023	05/17/2023	05/17/2023	
Series A3	With optional redemption *	Average life	Years	3.65	3.43	3.22	3.17	2.97	2.77	2.57	2.54
			Date	04/11/2026	01/20/2026	11/03/2025	10/16/2025	08/04/2025	05/23/2025	03/13/2025	02/28/2025
		Final Maturity	Years	4.25	4.00	3.75	3.75	3.51	3.25	3.00	3.00
			Date	11/17/2026	08/17/2026	05/17/2026	05/17/2026	02/17/2026	11/17/2025	08/17/2025	08/17/2025
	Without optional redemption *	Average life	Years	6.47	6.19	5.93	5.69	5.46	5.24	5.04	4.84
			Date	02/02/2029	10/24/2028	07/21/2028	04/23/2028	01/30/2028	11/12/2027	08/29/2027	06/20/2027
Final Maturity		Years	24.52	24.52	24.52	24.52	24.52	24.52	24.52	24.52	
		Date	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	
Series B	With optional redemption *	Average life	Years	3.32	3.12	2.92	2.87	2.69	2.51	2.34	2.31
			Date	12/10/2025	09/27/2025	07/18/2025	06/30/2025	04/26/2025	02/19/2025	12/17/2024	12/05/2024
		Final Maturity	Years	4.25	4.00	3.75	3.75	3.51	3.25	3.00	3.00
			Date	11/17/2026	08/17/2026	05/17/2026	05/17/2026	02/17/2026	11/17/2025	08/17/2025	08/17/2025
	Without optional redemption *	Average life	Years	5.83	5.58	5.34	5.12	4.91	4.72	4.53	4.36
			Date	06/12/2028	03/12/2028	12/18/2027	09/28/2027	07/14/2027	05/04/2027	02/26/2027	12/25/2026
Final Maturity		Years	24.52	24.52	24.52	24.52	24.52	24.52	24.52	24.52	
		Date	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	
Series C	With optional redemption *	Average life	Years	3.32	3.12	2.92	2.87	2.69	2.51	2.34	2.31
			Date	12/10/2025	09/27/2025	07/18/2025	06/30/2025	04/26/2025	02/19/2025	12/17/2024	12/05/2024
		Final Maturity	Years	4.25	4.00	3.75	3.75	3.51	3.25	3.00	3.00
			Date	11/17/2026	08/17/2026	05/17/2026	05/17/2026	02/17/2026	11/17/2025	08/17/2025	08/17/2025
	Without optional redemption *	Average life	Years	5.83	5.58	5.34	5.12	4.91	4.72	4.53	4.36
			Date	06/12/2028	03/12/2028	12/18/2027	09/28/2027	07/14/2027	05/04/2027	02/26/2027	12/25/2026
Final Maturity		Years	24.52	24.52	24.52	24.52	24.52	24.52	24.52	24.52	
		Date	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	
Series D	With optional redemption *	Average life	Years	3.32	3.12	2.92	2.87	2.69	2.51	2.34	2.31
			Date	12/10/2025	09/27/2025	07/18/2025	06/30/2025	04/26/2025	02/19/2025	12/17/2024	12/05/2024
		Final Maturity	Years	4.25	4.00	3.75	3.75	3.51	3.25	3.00	3.00
			Date	11/17/2026	08/17/2026	05/17/2026	05/17/2026	02/17/2026	11/17/2025	08/17/2025	08/17/2025
	Without optional redemption *	Average life	Years	5.83	5.58	5.34	5.12	4.91	4.72	4.53	4.36
			Date	06/12/2028	03/12/2028	12/18/2027	09/28/2027	07/14/2027	05/04/2027	02/26/2027	12/25/2026
Final Maturity		Years	24.52	24.52	24.52	24.52	24.52	24.52	24.52	24.52	
		Date	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	
Series E	With optional redemption *	Average life	Years	4.25	4.00	3.75	3.75	3.51	3.25	3.00	3.00
			Date	11/17/2026	08/17/2026	05/17/2026	05/17/2026	02/17/2026	11/17/2025	08/17/2025	08/17/2025
		Final Maturity	Years	4.25	4.00	3.75	3.75	3.51	3.25	3.00	3.00
			Date	11/17/2026	08/17/2026	05/17/2026	05/17/2026	02/17/2026	11/17/2025	08/17/2025	08/17/2025
	Without optional redemption *	Average life	Years	24.52	24.52	24.52	24.52	24.52	24.52	24.52	24.52
			Date	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047
Final Maturity		Years	24.52	24.52	24.52	24.52	24.52	24.52	24.52	24.52	
		Date	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	

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 ☎ +34 91 585 15 00 🌐 www.cnmv.com

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Álamo
Credit Valencia

Servicer
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KPMG Auditores

Start-up Loan

Credit enhancement and financial operations

Credit enhancement (CE)						
		Current			At issue date	
			% CE			% CE
Class A	88.34%	235,841,960.27	12.00%	94.50%	1,431,700,000.00	5.55%
Series A1	0.00%	0.00		13.20%	200,000,000.00	
Series A2	9.68%	25,841,960.27		67.44%	1,021,700,000.00	
Series A3	78.66%	210,000,000.00		13.86%	210,000,000.00	
Series B	3.80%	10,137,574.39	8.09%	1.93%	29,300,000.00	3.60%
Series C	3.69%	9,859,939.80	4.29%	1.88%	28,500,000.00	1.70%
Series D	1.36%	3,632,609.40	2.89%	0.69%	10,500,000.00	1.00%
Series E	2.81%	7,500,000.00		0.99%	15,000,000.00	
Issue of Bonds		266,972,083.86			1,515,000,000.00	
Reserve Fund	2.89%	7,500,000.00		1.00%	15,000,000.00	

Collateral: Residential mortgage loans (PTCs)

General				
		Current		At constitution date
Count		5,206		12,768
Principal				
Principal outstanding		260,222,938.78		1,500,118,980.94
Average loan		49,985.20		117,490.52
Minimum		138.76		97.12
Maximum		301,159.72		495,690.90
Interest rate				
Weighted average (wac)		0.96%		4.38%
Minimum		0.00%		2.67%
Maximum		5.90%		7.00%
Final maturity				
Weighted average (WARM) (months)		146		301
Minimum		09/02/2022		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		1.98%		5.74%
1-year EURIBOR/MIBOR (Mortgage Market)		89.95%		84.22%
Mortgage Market: Savings Banks		0.01%		8.03%
Mortgage Market: All Institutions		3.54%		1.97%
Savings Banks Lending Rate (CECA Indicator)		0.00%		0.00%
Secondary Market Public Debt 2-6 years		4.50%		0.00%

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.41%	0.39%	0.40%	0.39%	0.43%
Annual Percentage Rate (CPR)	4.79%	4.57%	4.70%	4.60%	5.03%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			
<i>Delinquencies</i>									
Up to 1 month	201	58,244.69	5,119.03	0.00	63,363.72	0.95	11,879,704.23	11,943,067.95	45.01
from > 1 to = 2 months	40	32,440.47	2,808.60	0.00	35,249.07	0.53	2,434,041.53	2,469,290.60	9.31
from > 2 to = 3 months	20	26,591.29	2,469.57	0.00	29,060.86	0.44	1,320,686.85	1,349,747.71	5.09
from > 3 to = 6 months	9	14,636.08	827.15	0.00	15,463.23	0.23	299,525.82	314,989.05	1.19
from > 6 to < 12 months	9	34,857.75	7,185.85	0.00	42,043.60	0.63	499,380.68	541,424.28	2.04
from = 12 to < 18 months	7	54,272.50	5,585.78	0.00	59,858.28	0.90	394,483.40	454,341.68	1.71
from = 18 to < 24 months	6	39,768.74	3,293.95	0.00	43,062.69	0.65	205,373.60	248,436.29	0.94
from ≥ 2 years	105	5,581,217.00	767,513.57	0.00	6,348,730.57	95.66	2,863,747.97	9,212,478.54	34.72
	Subtotal	397	5,842,028.52	794,803.50	0.00	6,636,832.02	19,896,944.08	26,533,776.10	100.00
Total	397	5,842,028.52	794,803.50	0.00	6,636,832.02		19,896,944.08	26,533,776.10	36.44

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	9,451,488.41	0.000%	
Swap Deposit Account	9,490,000.00	0.000%	
Servicer ppal collect not yet credited	201,499.70		
Servicer ints collect not yet credited	13,383.17		
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	% LTV
0.01 - 10%	2.85	6.91	0.01	8.27
10.01 - 20%	10.83	15.68	0.51	16.46
20.01 - 30%	20.81	25.48	1.82	25.56
30.01 - 40%	29.25	35.16	4.48	35.73
40.01 - 50%	25.31	43.82	7.76	45.47
50.01 - 60%	9.30	53.60	13.20	55.31
60.01 - 70%	1.64	62.30	20.67	65.31
70.01 - 80%			37.09	75.82
80.01 - 90%			7.60	84.93
90.01 - 100%			6.86	94.86
Weighted average (WALTV)	34.58			67.58
Minimum	0.04			0.11
Maximum	67.10			99.64

Geographic distribution			
	Current	At constitution date	
Andalucía	19.15%	19.61%	
Aragón	9.02%	9.54%	
Asturias	4.07%	3.40%	
Balearic Islands	5.10%	3.56%	
Basque Country	0.22%	1.31%	
Canary Islands	9.19%	7.22%	
Cantabria	0.59%	0.68%	
Castilla-La Mancha	2.21%	1.95%	
Castilla-León	3.10%	4.94%	
Catalonia	3.11%	3.71%	
Extremadura	2.31%	2.32%	
Galicia	0.55%	0.68%	
La Rioja	1.76%	1.95%	
Madrid	0.76%	0.84%	
Murcia	1.00%	1.42%	
Navarra	1.32%	4.41%	
Valencia	36.56%	32.45%	

Additional information

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