

# RURAL HIPOTECARIO IX Fondo de Titulización de Activos



## Brief report

Date: 09/30/2022  
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  
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Credit Valencia

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**Fund Auditor**  
KPMG Auditores

**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		
		Current	Original			Final maturity (legal)	Next	Current	Original	
Series A1 ES0374274001	04/03/2007 2,000	100,000.00 200,000,000.00	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%	100,000.00 210,000,000.00	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 265	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												
Series	Option	Type	% Monthly CPR (SMM)									
			0.17	0.25	0.34	0.42	0.51	0.60	0.69	0.78		
Series A2	With optional redemption *	Average life	0.59	0.55	0.52	0.49	0.47	0.45	0.43	0.41		
		Final Maturity	03/19/2023	03/07/2023	02/22/2023	02/10/2023	02/04/2023	01/28/2023	01/21/2023	01/15/2023		
Series A3	Without optional redemption *	Average life	0.59	0.55	0.52	0.49	0.47	0.45	0.43	0.41		
		Final Maturity	03/19/2023	03/07/2023	02/22/2023	02/10/2023	02/04/2023	01/28/2023	01/21/2023	01/15/2023		
Series B	With optional redemption *	Average life	3.32	3.12	2.92	2.87	2.69	2.51	2.34	2.31		
		Final Maturity	12/10/2025	09/27/2025	07/18/2025	06/30/2025	04/26/2025	02/19/2025	12/17/2024	12/05/2024		
Series C	Without optional redemption *	Average life	5.83	5.58	5.34	5.12	4.91	4.72	4.53	4.36		
		Final Maturity	06/12/2028	03/12/2028	12/18/2027	09/28/2027	07/14/2027	05/04/2027	02/26/2027	12/25/2026		
Series D	With optional redemption *	Average life	3.32	3.12	2.92	2.87	2.69	2.51	2.34	2.31		
		Final Maturity	12/10/2025	09/27/2025	07/18/2025	06/30/2025	04/26/2025	02/19/2025	12/17/2024	12/05/2024		
Series E	Without optional redemption *	Average life	5.83	5.58	5.34	5.12	4.91	4.72	4.53	4.36		
		Final Maturity	06/12/2028	03/12/2028	12/18/2027	09/28/2027	07/14/2027	05/04/2027	02/26/2027	12/25/2026		

Optional Clean up call when the amount of the Outstanding Balance of the securitized assets is less than 10 per 100 of the initial Outstanding Balance.  
Hypothesis of delinquency and default assumptions of the securitized 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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### 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	5,173	12,768	
Principal			
Principal outstanding	256,790,874.07	1,500,118,980.94	
Average loan	49,640.61	117,490.52	
Minimum	132.17	97.12	
Maximum	300,093.68	495,690.90	
Interest rate			
Weighted average (wac)	1.06%	4.38%	
Minimum	0.00%	2.67%	
Maximum	5.90%	7.00%	
Final maturity			
Weighted average (WARM) (months)	145	301	
Minimum	10/03/2022	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	1.97%	5.74%	
1-year EURIBOR/MIBOR (Mortgage Market)	89.91%	84.22%	
Mortgage Market: Savings Banks	0.01%	8.03%	
Mortgage Market: All Institutions	3.55%	1.97%	
Savings Banks Lending Rate (CECA Indicator)	0.00%	0.00%	
Secondary Market Public Debt 2-6 years	4.52%	0.00%	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.45%	0.42%	0.37%	0.41%	0.43%
Annual Percentage Rate (CPR)	5.30%	4.95%	4.35%	4.84%	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	207	61,792.13	5,899.71	0.00	67,691.84	1.13	12,061,280.42	12,128,972.26	45.99	32.33	
from > 1 to = 2 months	39	33,288.40	4,015.78	0.00	37,304.18	0.62	2,751,632.91	2,788,937.09	10.58	33.55	
from > 2 to = 3 months	25	30,805.63	3,248.12	0.00	34,053.75	0.57	1,521,727.42	1,555,781.17	5.90	33.94	
from > 3 to = 6 months	8	14,636.21	947.41	0.00	15,583.62	0.26	292,331.34	307,914.96	1.17	24.51	
from > 6 to < 12 months	8	36,494.46	7,357.03	0.00	43,851.49	0.73	439,954.58	483,806.07	1.83	35.22	
from = 12 to < 18 months	5	22,501.32	1,020.04	0.00	23,521.36	0.39	122,019.77	145,541.13	0.55	21.20	
from = 18 to < 24 months	7	67,096.76	7,199.00	0.00	74,295.76	1.24	405,995.35	480,291.11	1.82	44.26	
from ≥ 2 years	98	5,000,511.65	705,926.13	0.00	5,706,437.78	95.06	2,772,810.89	8,479,248.67	32.15	46.30	
	Subtotal	397	5,267,126.56	735,613.22	0.00	6,002,739.78	100.00	20,367,752.68	26,370,492.46	100.00	36.06
Total	397	5,267,126.56	735,613.22	0.00	6,002,739.78		20,367,752.68	26,370,492.46			

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	13,718,775.39	0.000%	
Swap Deposit Account	10,600,000.00	0.146%	
Servicer ppal collect not yet credited	203,435.09		
Servicer ints collect not yet credited	18,806.78		
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%	2.88	6.88	0.01	8.27
10.01 - 20%	11.04	15.67	0.51	16.46
20.01 - 30%	21.05	25.48	1.82	25.56
30.01 - 40%	29.56	35.16	4.48	35.73
40.01 - 50%	24.96	43.81	7.76	45.47
50.01 - 60%	8.96	53.57	13.20	55.31
60.01 - 70%	1.56	62.20	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)	34.39		67.58	
Minimum	0.04		0.11	
Maximum	66.84		99.64	

Geographic distribution		
	Current	At constitution date
Andalucía	19.17%	19.61%
Aragón	8.98%	9.54%
Asturias	4.05%	3.40%
Balearic Islands	5.10%	3.56%
Basque Country	0.22%	1.31%
Canary Islands	9.16%	7.22%
Cantabria	0.59%	0.68%
Castilla-La Mancha	2.21%	1.95%
Castilla-León	3.08%	4.94%
Catalonia	3.12%	3.71%
Extremadura	2.31%	2.32%
Galicia	0.55%	0.68%
La Rioja	1.75%	1.95%
Madrid	0.77%	0.84%
Murcia	1.01%	1.42%
Navarra	1.32%	4.41%
Valencia	36.62%	32.45%

### Additional information