

# RURAL HIPOTECARIO IX Fondo de Titulización de Activos



## Brief report

Date: 10/31/2022  
Currency: EUR

Constitution date  
03/28/2007

VAT Reg. no.  
V85049039

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

### 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										
		% 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	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
	Without optional redemption *	Average life	1.00	1.00	1.00	0.75	0.75	0.75	0.75	0.75
		Final Maturity	08/17/2023	08/17/2023	08/17/2023	05/17/2023	05/17/2023	05/17/2023	05/17/2023	05/17/2023
		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	With optional redemption *	Average life	3.65	3.43	3.22	3.17	2.97	2.77	2.57	2.54
		Final Maturity	04/11/2026	01/20/2026	11/03/2025	10/16/2025	08/04/2025	05/23/2025	03/19/2025	02/28/2025
	Without optional redemption *	Average life	4.25	4.00	3.75	3.75	3.51	3.25	3.00	3.00
		Final Maturity	11/17/2026	08/17/2026	05/17/2026	05/17/2026	02/17/2026	11/17/2025	08/17/2025	08/17/2025
		Average life	6.47	6.19	5.93	5.69	5.46	5.24	5.04	4.84
		Final Maturity	02/02/2029	10/24/2028	07/21/2028	04/23/2028	01/30/2028	11/12/2027	08/29/2027	06/20/2027
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
	Without optional redemption *	Average life	4.25	4.00	3.75	3.75	3.51	3.25	3.00	3.00
		Final Maturity	11/17/2026	08/17/2026	05/17/2026	05/17/2026	02/17/2026	11/17/2025	08/17/2025	08/17/2025
		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 C	With optional redemption *	Average life	24.52	24.52	24.52	24.52	24.52	24.52	24.52	24.52
		Final Maturity	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047
	Without 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
		Average life	4.25	4.00	3.75	3.75	3.51	3.25	3.00	3.00
		Final Maturity	11/17/2026	08/17/2026	05/17/2026	05/17/2026	02/17/2026	11/17/2025	08/17/2025	08/17/2025
Series D	With 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
	Without optional redemption *	Average life	24.52	24.52	24.52	24.52	24.52	24.52	24.52	24.52
		Final Maturity	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047
		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	With optional redemption *	Average life	4.25	4.00	3.75	3.75	3.51	3.25	3.00	3.00
		Final Maturity	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	4.25	4.00	3.75	3.75	3.51	3.25	3.00	3.00
		Final Maturity	11/17/2026	08/17/2026	05/17/2026	05/17/2026	02/17/2026	11/17/2025	08/17/2025	08/17/2025
		Average life	24.52	24.52	24.52	24.52	24.52	24.52	24.52	24.52
		Final Maturity	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 securitized assets is less than 10 per 100 of the initial Outstanding Balance.  
Hypothesis of delinquency and default assumptions of the securitized assets: 0%.

Fund Auditor  
KPMG Auditores

Start-up Loan

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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# RURAL HIPOTECARIO IX Fondo de Titulización de Activos

## Brief report

**Date:** 10/31/2022  
**Currency:** EUR

**Constitution date**  
03/28/2007

**VAT Reg. no.**  
V85049039

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

**Originator**  
Caixa Popular-Caixa Rural  
Caixa Rural de Balears  
Caixa Rural de Callosa d'En Sarriá  
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  
Caja Rural de Burgos  
Caja Rural de Canarias  
Caja Rural de Casinos  
Caja Rural de Córdoba  
Caja Rural de Cuenca  
Caja Rural de Extremadura  
Caja Rural de Gijón  
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 Álamo  
Caja Rural de Valencia

**Service**  
Caixa Popular-Caixa Rural  
Caixa Rural de Balears  
Caixa Rural de Callosa d'En Sarriá  
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  
Caja Rural de Burgos  
Caja Rural de Canarias  
Caja Rural de Casinos  
Caja Rural de Córdoba  
Caja Rural de Cuenca  
Caja Rural de Extremadura  
Caja Rural de Gijón  
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 Álamo  
Caja Rural de 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 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	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	17,200,628.66	0.750%	
Swap Deposit Account	10,720,000.00	0.616%	
Service ppal collect not yet credited	361,598.82		
Service ints collect not yet credited	27,525.65		
<b>Liabilities</b>	<b>Available</b>	<b>Balance</b>	<b>Interest</b>
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	5,146	12,768	
Principal			
Principal outstanding	253,386,560.61	1,500,118,980.94	
Average loan	49,239.52	117,490.52	
Minimum	125.58	97.12	
Maximum	299,025.69	495,690.90	
Interest rate			
Weighted average (wac)	1.19%	4.38%	
Minimum	0.00%	2.67%	
Maximum	5.90%	7.00%	
Final maturity			
Weighted average (WARM) (months)	145	301	
Minimum	11/04/2022	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	1.96%	5.74%	
1-year EURIBOR/MIBOR (Mortgage Market)	89.89%	84.22%	
Mortgage Market: Savings Banks	0.01%	8.03%	
Mortgage Market: All Institutions	3.56%	1.97%	
Savings Banks Lending Rate (CECA Indicator)	0.00%	0.00%	
Secondary Market Public Debt 2-6 years	4.55%	0.00%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	2.92	6.85	0.01	8.27
10.01 - 20%	11.21	15.62	0.51	16.46
20.01 - 30%	21.44	25.49	1.82	25.56
30.01 - 40%	29.52	35.18	4.48	35.73
40.01 - 50%	24.74	43.80	7.76	45.47
50.01 - 60%	8.77	53.61	13.20	55.31
60.01 - 70%	1.41	62.22	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)	34.21		67.58	
Minimum	0.04		0.11	
Maximum	66.59		99.64	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.47%	0.44%	0.39%	0.42%	0.43%
Annual Percentage Rate (CPR)	5.48%	5.19%	4.60%	4.98%	5.03%

Geographic distribution		
	Current	At constitution date
Andalucía	19.17%	19.61%
Aragón	8.98%	9.54%
Asturias	4.02%	3.40%
Balearic Islands	5.14%	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	3.06%	4.94%
Catalonia	3.13%	3.71%
Extremadura	2.32%	2.32%
Galicia	0.53%	0.68%
La Rioja	1.75%	1.95%
Madrid	0.77%	0.84%
Murcia	1.01%	1.42%
Navarra	1.28%	4.41%
Valencia	36.64%	32.45%

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	58,776.21	5,924.17	0.00	64,700.38	1.08	11,890,095.86	11,954,796.24	45.33	31.57	
from > 1 to = 2 months	43	38,016.05	4,736.87	0.00	42,752.92	0.71	2,957,234.49	2,999,987.41	11.37	33.35	
from > 2 to = 3 months	28	35,447.79	4,428.11	0.00	39,875.90	0.66	1,778,265.91	1,818,141.81	6.89	34.28	
from > 3 to = 6 months	8	16,579.30	922.00	0.00	17,501.30	0.29	322,601.83	340,103.13	1.29	24.63	
from > 6 to < 12 months	7	34,414.22	6,071.31	0.00	40,485.53	0.67	380,277.05	420,762.58	1.60	35.18	
from = 12 to < 18 months	6	27,356.04	3,203.01	0.00	30,559.05	0.51	189,034.67	219,593.72	0.83	25.69	
from = 18 to < 24 months	8	175,496.36	7,721.30	0.00	183,217.66	3.05	372,047.54	555,265.20	2.11	38.27	
from ≥ 2 years	93	4,898,390.00	691,634.32	0.00	5,590,024.32	93.03	2,475,048.51	8,065,072.83	30.58	47.13	
	Subtotal	400	5,284,475.97	724,641.09	0.00	6,009,117.06	100.00	20,364,605.86	26,373,722.92	100.00	35.57
Total	400	5,284,475.97	724,641.09	0.00	6,009,117.06		20,364,605.86	26,373,722.92			