

RURAL HIPOTECARIO IX Fondo de Titulización de Activos



Brief report

Date: 08/31/2024
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
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Caja Rural R. San Agustín de Fuente Alamo
Credit Valencia

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Calyon
Deutsche Bank
DZ Bank

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Bond Paying Agent
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AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

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Swap
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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		Floating 3-M Euribor+0.050% 17.Feb/May/Aug/Nov	11/18/2024	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through"	AAAsf Aaa (sf)	AAA Aaa	
Series A2 ES0374274019	04/03/2007 10,217	100,000.00 1,021,700,000.00		Floating 3-M Euribor+0.140% 17.Feb/May/Aug/Nov	11/18/2024	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	AAAsf Aa1 (sf)	AAA Aaa	
Series A3 ES0374274027	04/03/2007 2,100	79,204.11 166,328,631.00 79.20%	100,000.00 210,000,000.00	Floating 3-M Euribor+0.190% 17.Feb/May/Aug/Nov	3.7320% 11/18/2024 747.185172 Gross 605.219989 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 B ES0374274035	04/03/2007 293	24,504.59 7,179,844.87 24.50%	100,000.00 29,300,000.00	Floating 3-M Euribor+0.320% 17.Feb/May/Aug/Nov	3.8620% 11/18/2024 239.220614 Gross 193.768697 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	AA+sf Baa3 (sf)	A+ Aa3	
Series C ES0374274043	04/03/2007 285	25,671.94 7,316,502.90 25.67%	100,000.00 28,500,000.00	Floating 3-M Euribor+0.520% 17.Feb/May/Aug/Nov	4.0620% 11/18/2024 263.595201 Gross 213.512113 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Asf B2 (sf)	BBB+ Baa2	
Series D ES0374274050	04/03/2007 105	28,035.32 2,943,708.60 28.04%	100,000.00 10,500,000.00	Floating 3-M Euribor+2.000% 17.Feb/May/Aug/Nov	5.5420% 11/18/2024 392.745240 Gross 318.123644 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Asf Caa2 (sf)	BB+ Baa3	
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	7.5420% 11/18/2024 476.612500 Gross 386.056125 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined Due to Cash Reserve reduction	CCsf C (sf)	CCC Ca	
Total		191,268,687.37	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	Date	% Monthly CPR (SMM)									
				0.17	0.25	0.34	0.42	0.51	0.60	0.69	0.78		
Series A3	With optional redemption *	Average life	Years	1.78	1.57	1.55	1.35	1.34	1.33	1.13	1.12		
		Final Maturity	Years	05/30/2026	03/13/2026	03/09/2026	12/25/2025	12/22/2025	12/18/2025	10/04/2025	10/02/2025		
Series B	Without optional redemption *	Average life	Years	5.00	4.79	4.59	4.40	4.22	4.05	3.89	3.73		
		Final Maturity	Years	08/19/2029	06/02/2029	03/20/2029	01/09/2029	11/05/2028	09/03/2028	07/07/2028	05/12/2028		
Series C	With optional redemption *	Average life	Years	1.99	1.74	1.74	1.50	1.50	1.50	1.25	1.25		
		Final Maturity	Years	08/17/2026	05/17/2026	05/17/2026	02/17/2026	02/17/2026	02/17/2026	11/17/2025	11/17/2025		
Series D	Without optional redemption *	Average life	Years	13.73	13.17	12.59	12.74	12.09	11.68	11.38	11.12		
		Final Maturity	Years	05/11/2038	10/18/2037	03/18/2037	05/14/2037	09/16/2036	04/22/2036	01/01/2036	09/29/2035		
Series E	With optional redemption *	Average life	Years	1.99	1.74	1.74	1.50	1.50	1.50	1.25	1.25		
		Final Maturity	Years	08/17/2026	05/17/2026	05/17/2026	02/17/2026	02/17/2026	02/17/2026	11/17/2025	11/17/2025		

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%.

Credit enhancement and financial operations

Credit enhancement (CE)					
	Current	% CE	At issue date	% CE	
Class A	86.96%	166,328,631.00	13.57%	94.50%	1,431,700,000.00
Series A1	0.00%	0.00	13.20%		200,000,000.00
Series A2	0.00%	0.00	67.44%		1,021,700,000.00
Series A3	86.96%	166,328,631.00	13.86%		210,000,000.00
Series B	3.75%	7,179,844.87	9.66%	1.93%	29,300,000.00
Series C	3.83%	7,316,502.90	5.68%	1.88%	28,500,000.00
Series D	1.54%	2,943,708.60	4.08%	0.69%	10,500,000.00
Series E	3.92%	7,500,000.00	0.99%		15,000,000.00
Issue of Bonds		191,268,687.37			1,515,000,000.00
Reserve Fund	4.08%	7,500,000.00	1.00%		15,000,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	9,227,902.59	3.654%	
Swap Deposit Account	5,040,000.00	3.561%	
Servicer ppal collect not yet credited	153,345.42		
Servicer ints collect not yet credited	61,906.50		
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

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

Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid ☎ www.edt-sg.com ✉ info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ www.cnmv.com

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Start-up Loan

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	4,281	12,768	
Principal			
Principal outstanding	184,141,017.71	1,500,118,980.94	
Average loan	43,013.55	117,490.52	
Minimum	1.78	97.12	
Maximum	235,432.38	495,690.90	
Interest rate			
Weighted average (wac)	4.69%	4.38%	
Minimum	2.94%	2.67%	
Maximum	7.70%	7.00%	
Final maturity			
Weighted average (WARM) (months)	129	301	
Minimum	09/01/2024	01/29/2009	
Maximum	04/05/2047	08/16/2046	
Index (principal outstanding distribution)			
3-month EURIBOR/MIBOR	0.02%	0.02%	
1-year EURIBOR/MIBOR	1.64%	5.74%	
1-year EURIBOR/MIBOR (Mortgage Market)	89.96%	84.22%	
Mortgage Market: Savings Banks	0.00%	8.03%	
Mortgage Market: All Institutions	3.73%	1.97%	
Savings Banks Lending Rate (CECA Indicator)	0.00%	0.00%	
Secondary Market Public Debt 2-6 years	4.66%	0.00%	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.36%	0.57%	0.61%	0.64%	0.45%
Annual Percentage Rate (CPR)	4.18%	6.63%	7.12%	7.36%	5.28%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	4.36	6.61	0.01	8.27
10.01 - 20%	14.16	15.68	0.51	16.46
20.01 - 30%	26.43	25.15	1.82	25.56
30.01 - 40%	34.59	35.03	4.48	35.73
40.01 - 50%	16.30	44.53	7.76	45.47
50.01 - 60%	3.94	54.29	13.20	55.31
60.01 - 70%	0.22	61.36	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)	30.81		67.58	
Minimum	0.00		0.11	
Maximum	61.81		99.64	

Geographic distribution		
	Current	At constitution date
Andalucia	19.08%	19.61%
Aragon	8.63%	9.54%
Asturias	4.13%	3.40%
Balearic Islands	5.30%	3.56%
Basque Country	0.19%	1.31%
Canary Islands	9.78%	7.22%
Cantabria	0.59%	0.68%
Castilla-La Mancha	1.99%	1.95%
Castilla-Leon	2.73%	4.94%
Catalonia	3.19%	3.71%
Extremadura	2.16%	2.32%
Galicia	0.43%	0.68%
La Rioja	1.68%	1.95%
Madrid	0.75%	0.84%
Murcia	1.02%	1.42%
Navarra	1.17%	4.41%
Valencia	37.18%	32.45%

Current delinquency										
Aging	Assets	Overdue debt				Total	%	Outstanding debt	Total debt	% Total debt / Appraisal Value
		Principal	Interest	Other						
<i>Delinquencies</i>										
Up to 1 month	164	44,706.63	18,144.79	0.00	62,851.42	2.15	8,601,439.32	8,664,290.74	46.42	26.69
from > 1 to = 2 months	33	19,283.89	10,927.35	0.00	30,211.24	1.03	1,859,988.17	1,890,199.41	10.13	31.04
from > 2 to = 3 months	26	26,399.36	13,638.41	0.00	40,037.77	1.37	1,286,092.45	1,326,130.22	7.10	28.89
from > 3 to = 6 months	30	47,543.63	18,108.88	0.00	65,652.51	2.24	1,094,359.83	1,160,012.34	6.21	22.79
from > 6 to < 12 months	8	36,495.94	17,970.03	0.00	54,465.97	1.86	511,798.38	566,264.35	3.03	31.98
from = 12 to < 18 months	8	37,179.96	21,477.77	0.00	58,657.73	2.00	340,544.92	399,202.65	2.14	31.76
from = 18 to < 24 months	5	26,382.15	12,707.50	0.00	39,089.65	1.34	182,659.43	221,749.08	1.19	25.48
from ≥ 2 years	63	1,977,070.90	599,710.53	0.00	2,576,781.43	88.01	1,861,401.79	4,438,183.22	23.78	37.53
Subtotal	337	2,215,062.46	712,685.26	0.00	2,927,747.72	100.00	15,738,284.29	18,666,032.01	100.00	29.19
Total	337	2,215,062.46	712,685.26	0.00	2,927,747.72		15,738,284.29	18,666,032.01		