

RURAL HIPOTECARIO IX Fondo de Titulización de Activos



Brief report

Date: 11/30/2024
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
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
Alamo
Credit Valencia

Service
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
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
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
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 Audítores

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	02/17/2025	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	02/17/2025	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutential / Pro rata under certain circumstances	AAAsf Aa1 (sf)	AAA Aaa
Series A3 ES0374274027	04/03/2007 2,100	76,110.94 159,832,974.00 76.11%	100,000.00 210,000,000.00	Floating 3-M Euribor+0.190% 17.Feb/May/Aug/Nov	3.1950% 02/17/2025 614.690979 Gross 497.899693 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutential / Pro rata under certain circumstances	AAAsf Aa2 (sf)	AAA Aaa
Series B ES0374274035	04/03/2007 293	23,517.94 6,890,756.42 23.52%	100,000.00 29,300,000.00	Floating 3-M Euribor+0.320% 17.Feb/May/Aug/Nov	3.3250% 02/17/2025 197.665019 Gross 160.108665 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutential / Pro rata under certain circumstances	AA+sf Baa3 (sf)	A+ Aa3
Series C ES0374274043	04/03/2007 285	23,515.94 6,702,042.90 23.52%	100,000.00 28,500,000.00	Floating 3-M Euribor+0.520% 17.Feb/May/Aug/Nov	3.5250% 02/17/2025 209.536824 Gross 169.724827 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutential / 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	5.0050% 02/17/2025 354.689630 Gross 287.298600 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutential / 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	7.0050% 02/17/2025 442.677083 Gross 358.568437 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined Due to Cash Reserve reduction	CCsf C (sf)	CCC Ca
Total		183,869,481.92	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 A3	With optional redemption *	Average life	Years	1,38	1,37	1,16	1,15	1,15	1,14	0,93	0,92
			Date	04/05/2026	04/01/2026	01/15/2026	01/12/2026	01/10/2026	01/08/2026	10/22/2025	10/21/2025
		Final Maturity	Years	1,49	1,49	1,25	1,25	1,25	1,25	1,00	1,00
	Without optional redemption *	Average life	Years	5,24	5,03	4,83	4,64	4,46	4,29	4,13	3,98
			Date	02/12/2030	11/26/2029	09/14/2029	07/07/2029	05/02/2029	03/01/2029	01/02/2029	11/08/2028
		Final Maturity	Years	15,01	14,75	14,50	14,01	13,75	13,26	12,75	12,50
Series B	With optional redemption *	Average life	Years	1,38	1,37	1,16	1,15	1,15	1,14	0,93	0,92
			Date	04/05/2026	04/02/2026	01/15/2026	01/13/2026	01/11/2026	01/09/2026	10/22/2025	10/21/2025
		Final Maturity	Years	1,49	1,49	1,25	1,25	1,25	1,25	1,00	1,00
	Without optional redemption *	Average life	Years	5,45	5,23	5,03	4,84	4,66	4,48	4,32	4,17
			Date	04/28/2030	02/09/2030	11/27/2029	09/18/2029	07/14/2029	05/12/2029	03/14/2029	01/17/2029
		Final Maturity	Years	22,26	22,26	22,26	22,26	22,26	22,26	22,26	22,26
Series C	With optional redemption *	Average life	Years	1,38	1,37	1,16	1,15	1,15	1,14	0,93	0,92
			Date	04/05/2026	04/02/2026	01/15/2026	01/13/2026	01/11/2026	01/09/2026	10/22/2025	10/21/2025
		Final Maturity	Years	1,49	1,49	1,25	1,25	1,25	1,25	1,00	1,00
	Without optional redemption *	Average life	Years	5,45	5,23	5,03	4,84	4,66	4,48	4,32	4,17
			Date	04/28/2030	02/09/2030	11/27/2029	09/18/2029	07/14/2029	05/12/2029	03/14/2029	01/17/2029
		Final Maturity	Years	22,26	22,26	22,26	22,26	22,26	22,26	22,26	22,26
Series D	With optional redemption *	Average life	Years	1,49	1,49	1,25	1,25	1,25	1,25	1,00	1,00
			Date	05/16/2026	05/16/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	11/17/2025	11/17/2025
		Final Maturity	Years	1,49	1,49	1,25	1,25	1,25	1,25	1,00	1,00
	Without optional redemption *	Average life	Years	22,26	22,26	22,26	22,26	22,26	22,26	22,26	22,26
			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	22,26	22,26	22,26	22,26	22,26	22,26	22,26	22,26
Series E	With optional redemption *	Average life	Years	1,49	1,49	1,25	1,25	1,25	1,25	1,00	1,00
			Date	05/17/2026	05/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	11/17/2025	11/17/2025
		Final Maturity	Years	1,49	1,49	1,25	1,25	1,25	1,25	1,00	1,00
	Without optional redemption *	Average life	Years	22,26	22,26	22,26	22,26	22,26	22,26	22,26	22,26
			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	22,26	22,26	22,26	22,26	22,26	22,26	22,26	22,26

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			At issue date			
		% CE			% CE	
Class A	86.93%	159,832,974.00	13.63%	94.50%	1,431,700,000.00	5.55%
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	86.93%	159,832,974.00		13.86%	210,000,000.00	
Series B	3.75%	6,890,756.42	9.72%	1.93%	29,300,000.00	3.60%
Series C	3.65%	6,702,042.90	5.92%	1.88%	28,500,000.00	1.70%
Series D	1.60%	2,943,708.60	4.25%	0.69%	10,500,000.00	1.00%
Series E	4.08%	7,500,000.00		0.99%	15,000,000.00	
Issue of Bonds		183,869,481.92			1,515,000,000.00	
Reserve Fund	4.25%	7,500,000.00		1.00%	15,000,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		9,310,735.15	3.153%
Swap Deposit Account		3,930,000.00	3.080%
Service ppal collect not yet credited		329,277.26	
Service ints collect not yet credited		74,970.82	
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

RURAL HIPOTECARIO IX Fondo de Titulización de Activos



Brief report

Date: 11/30/2024
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
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
Credit Valencia

Service
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
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
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

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 Auditores

Start-up Loan

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	4,187	12,768	
Principal			
Principal outstanding	176,424,249.18	1,500,118,980.94	
Average loan	42,136.20	117,490.52	
Minimum	30.13	97.12	
Maximum	231,893.11	495,690.90	
Interest rate			
Weighted average (wac)	4.50%	4.38%	
Minimum	2.88%	2.67%	
Maximum	7.70%	7.00%	
Final maturity			
Weighted average (WARM) (months)	126	301	
Minimum	12/03/2024	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	1.63%	5.74%	
1-year EURIBOR/MIBOR (Mortgage Market)	90.00%	84.22%	
Mortgage Market: Savings Banks	0.00%	8.03%	
Mortgage Market: All Institutions	3.75%	1.97%	
Savings Banks Lending Rate (CECA Indicator)	0.00%	0.00%	
Secondary Market Public Debt 2-6 years	4.60%	0.00%	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.53%	0.53%	0.55%	0.63%	0.45%
Annual Percentage Rate (CPR)	6.14%	6.19%	6.41%	7.28%	5.30%

LTV Distribution			
	Current		At constitution date
	% Pool	% LTV	% Pool % LTV
0.01 - 10%	4.40	6.51	0.01 8.27
10.01 - 20%	14.78	15.64	0.51 16.46
20.01 - 30%	27.52	25.15	1.82 25.56
30.01 - 40%	34.20	34.91	4.48 35.73
40.01 - 50%	15.09	44.34	7.76 45.47
50.01 - 60%	3.78	53.71	13.20 55.31
60.01 - 70%	0.23	60.82	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)	30.32		67.58
Minimum	0.01		0.11
Maximum	61.19		99.64

Geographic distribution		
	Current	At constitution date
Andalucia	19.18%	19.61%
Aragon	8.56%	9.54%
Asturias	4.15%	3.40%
Balearic Islands	5.38%	3.56%
Basque Country	0.19%	1.31%
Canary Islands	9.81%	7.22%
Cantabria	0.56%	0.68%
Castilla-La Mancha	2.00%	1.95%
Castilla-Leon	2.70%	4.94%
Catalonia	3.16%	3.71%
Extremadura	2.18%	2.32%
Galicia	0.44%	0.68%
La Rioja	1.71%	1.95%
Madrid	0.76%	0.84%
Murcia	1.02%	1.42%
Navarra	1.18%	4.41%
Valencia	37.04%	32.45%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
Delinquencies										
Up to 1 month	169	52,819.22	22,373.84	0.00	75,193.06	2.50	8,606,632.95	8,681,826.01	48.26	27.90
from > 1 to = 2 months	26	18,115.79	10,231.23	0.00	28,347.02	0.94	1,734,877.06	1,763,224.08	9.80	30.88
from > 2 to = 3 months	21	23,152.77	9,842.46	0.00	32,995.23	1.10	1,037,297.50	1,070,292.73	5.95	30.88
from > 3 to = 6 months	15	20,083.10	7,760.14	0.00	27,843.24	0.93	466,319.74	494,162.98	2.75	24.46
from > 6 to < 12 months	22	66,811.83	22,632.14	0.00	89,443.97	2.98	718,455.68	807,899.65	4.49	21.20
from = 12 to < 18 months	7	49,210.93	21,464.18	0.00	70,675.11	2.35	333,780.89	404,456.00	2.25	29.69
from = 18 to < 24 months	5	30,299.00	22,970.25	0.00	53,269.25	1.77	284,790.35	338,059.60	1.88	38.91
from ≥ 2 years	64	2,008,758.71	619,249.17	0.00	2,628,007.88	87.43	1,800,726.15	4,428,734.03	24.62	38.06
Subtotal	329	2,269,251.35	736,523.41	0.00	3,005,774.76	100.00	14,982,880.32	17,988,655.08	100.00	29.75
Total	329	2,269,251.35	736,523.41	0.00	3,005,774.76		14,982,880.32	17,988,655.08		