

# RURAL HIPOTECARIO IX Fondo de Titulización de Activos



## Brief report

Date: 01/31/2022  
 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	Moody's 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	02/17/2022	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through"	AAAsf Aaa (sf)	AAA Aaa	
Series A2 ES0374274019	04/03/2007 10,217	4,462.67 45,595,099.39 4.46%	100,000.00 1,021,700,000.00	Floating 3-M Euribor+0.140% 17.Feb/May/Aug/Nov	0.00000% 02/17/2022 0.000000 Gross 0.000000 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	0.00000% 02/17/2022 0.000000 Gross 0.000000 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	47,225.04 13,836,936.72 47.23%	100,000.00 29,300,000.00	Floating 3-M Euribor+0.320% 17.Feb/May/Aug/Nov	0.00000% 02/17/2022 0.000000 Gross 0.000000 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	48,554.74 13,836,100.90 48.55%	100,000.00 28,500,000.00	Floating 3-M Euribor+0.520% 17.Feb/May/Aug/Nov	0.00000% 02/17/2022 0.000000 Gross 0.000000 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	54,576.70 5,730,553.50 54.58%	100,000.00 10,500,000.00	Floating 3-M Euribor+2.000% 17.Feb/May/Aug/Nov	1.43900% 02/17/2022 200.702782 Gross 162.569253 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	3.43900% 02/17/2022 219.713889 Gross 177.968250 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined Due to Cash Reserve reduction	CCsf C (sf)	CCC Ca	
Total		296,500,690.51	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	0.83	0.78	0.73	0.69	0.65	0.61	0.59	0.56		
		Final Maturity	09/17/2022	08/27/2022	08/08/2022	07/25/2022	07/11/2022	06/27/2022	06/18/2022	06/09/2022		
	Without optional redemption *	Average life	1.50	1.50	1.25	1.25	1.25	1.25	1.00	1.00		
		Final Maturity	05/17/2023	05/17/2023	02/17/2023	02/17/2023	02/17/2023	02/17/2023	11/17/2022	11/17/2022		
	Series A3	With optional redemption *	Average life	4.34	4.11	3.88	3.67	3.47	3.27	3.08	2.89	
			Final Maturity	03/21/2026	12/25/2025	10/04/2025	07/17/2025	05/05/2025	02/22/2025	12/13/2024	10/05/2024	
Without optional redemption *	Average life	5.25	5.00	4.75	4.50	4.25	4.00	3.75	3.50			
	Final Maturity	11/17/2027	11/17/2026	08/17/2026	05/17/2026	02/17/2026	11/17/2025	08/17/2025	05/17/2025			
Series B	With optional redemption *	Average life	5.25	5.00	4.75	4.50	4.25	4.00	3.75	3.50		
		Final Maturity	02/17/2027	11/17/2026	08/17/2026	05/17/2026	02/17/2026	11/17/2025	08/17/2025	05/17/2025		
Without optional redemption *	Average life	12.59	12.26	11.91	11.55	11.19	10.81	10.44	10.08			
	Final Maturity	06/18/2034	02/16/2034	10/12/2033	06/02/2033	01/21/2033	09/06/2032	04/25/2032	12/13/2031			
Series C	With optional redemption *	Average life	5.25	5.00	4.75	4.50	4.25	4.00	3.75	3.50		
		Final Maturity	02/17/2027	11/17/2026	08/17/2026	05/17/2026	02/17/2026	11/17/2025	08/17/2025	05/17/2025		
Without optional redemption *	Average life	14.26	13.94	13.65	13.37	13.09	12.80	12.51	12.20			
	Final Maturity	02/16/2036	10/23/2035	07/07/2035	03/28/2035	12/15/2034	09/02/2034	05/18/2034	01/27/2034			
Series D	With optional redemption *	Average life	5.25	5.00	4.75	4.50	4.25	4.00	3.75	3.50		
		Final Maturity	02/17/2027	11/17/2026	08/17/2026	05/17/2026	02/17/2026	11/17/2025	08/17/2025	05/17/2025		
Without optional redemption *	Average life	18.32	17.93	17.52	17.10	16.69	16.30	15.93	15.59			
	Final Maturity	03/07/2040	10/18/2039	05/22/2039	12/18/2038	07/21/2038	03/01/2038	10/19/2037	06/16/2037			
Series E	With optional redemption *	Average life	5.25	5.00	4.75	4.50	4.25	4.00	3.75	3.50		
		Final Maturity	02/17/2027	11/17/2026	08/17/2026	05/17/2026	02/17/2026	11/17/2025	08/17/2025	05/17/2025		
Without optional redemption *	Average life	24.76	24.76	24.76	24.76	24.76	24.76	24.76	24.76			
	Final Maturity	08/17/2046	08/17/2046	08/17/2046	08/17/2046	08/17/2046	08/17/2046	08/17/2046	08/17/2046			

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

Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid ☎ +34 91 411 84 67 📠 +34 91 411 84 68 🌐 www.edt-sg.com ✉ info@edt-sg.com  
 Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

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VAT Reg. no.  
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Management Company  
Europea 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  
Credif Valencia

**Servicer**  
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  
Credif 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**

### Credit enhancement and financial operations

Credit enhancement (CE)					
Class		Current		At issue date	
		% CE	% CE	% CE	% CE
Class A	86.20%	255,595,099.39	14.15%	94.50%	1,431,700,000.00
Series A1	0.00%	0.00		13.20%	200,000,000.00
Series A2	15.38%	45,595,099.39		67.44%	1,021,700,000.00
Series A3	70.83%	210,000,000.00		13.86%	210,000,000.00
Series B	4.67%	13,836,936.72	9.37%	1.93%	29,300,000.00
Series C	4.67%	13,838,100.90	4.58%	1.88%	28,500,000.00
Series D	1.93%	5,730,553.50	2.60%	0.69%	10,500,000.00
Series E	2.53%	7,500,000.00		0.99%	15,000,000.00
Issue of Bonds		296,500,690.51			1,515,000,000.00
Reserve Fund	2.60%	7,500,000.00		1.00%	15,000,000.00

### Collateral: Residential mortgage loans (PTCRs)

General			
	Current	At constitution date	
Count	5,405	12,768	
Principal			
Principal outstanding	283,386,758.19	1,500,118,980.94	
Average loan	52,430.48	117,490.52	
Minimum	0.89	97.12	
Maximum	309,769.04	495,690.90	
Interest rate			
Weighted average (wac)	0.62%	4.38%	
Minimum	0.00%	2.67%	
Maximum	5.90%	7.00%	
Final maturity			
Weighted average (WARM) (months)	151	301	
Minimum	02/03/2022	01/29/2009	
Maximum	10/05/2046	08/16/2046	
Index (principal outstanding distribution)			
3-month EURIBOR/MIBOR	0.03%	0.02%	
1-year EURIBOR/MIBOR	2.02%	5.74%	
1-year EURIBOR/MIBOR (Mortgage Market)	89.92%	84.22%	
Mortgage Market: Savings Banks	0.00%	8.03%	
Mortgage Market: All Institutions	3.47%	1.97%	
Savings Banks Lending Rate (CECA Indicator)	0.00%	0.00%	
Secondary Market Public Debt 2-6 years	4.55%	0.00%	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.30%	0.46%	0.37%	0.40%	0.43%
Annual Percentage Rate (CPR)	3.59%	5.36%	4.31%	4.68%	5.04%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
<b>Delinquencies</b>										
Up to 1 month	206	65,086.75	3,940.02	0.00	69,026.77	0.89	11,610,896.82	11,679,923.59	36.62	33.12
from > 1 to = 2 months	41	32,909.18	2,671.55	0.00	35,580.73	0.46	2,584,975.75	2,620,556.48	8.22	32.93
from > 2 to = 3 months	35	48,032.45	5,319.84	0.00	53,352.29	0.69	2,644,968.41	2,698,320.70	8.46	36.98
from > 3 to = 6 months	11	18,234.26	1,605.66	0.00	19,839.92	0.26	485,879.17	505,719.09	1.59	21.88
from > 6 to < 12 months	12	39,227.56	7,089.33	0.00	46,316.89	0.60	817,629.89	863,946.78	2.71	43.33
from = 12 to < 18 months	16	79,440.07	6,061.26	0.00	85,501.33	1.10	1,165,944.83	1,251,446.16	3.92	41.68
from = 18 to < 24 months	25	132,595.89	7,744.50	0.00	140,340.39	1.81	1,698,597.90	1,838,938.29	5.77	35.21
from ≥ 2 years	115	6,466,323.90	848,804.46	0.00	7,315,128.36	94.21	3,122,191.60	10,437,319.96	32.72	48.16
Subtotal	461	6,881,850.06	883,236.62	0.00	7,765,086.68	100.00	24,131,084.37	31,896,171.05	100.00	37.65
Total	461	6,881,850.06	883,236.62	0.00	7,765,086.68		24,131,084.37	31,896,171.05		

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	17,634,371.38	-0.500%	
Swap Deposit Account	9,100,000.00	0.000%	
Servicer ppal collect not yet credited	324,499.60		
Servicer ints collect not yet credited	16,069.43		
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
0.01 - 10%	2.47	6.93	0.01
10.01 - 20%	10.15	15.91	0.51
20.01 - 30%	18.69	25.54	1.82
30.01 - 40%	27.18	34.99	4.48
40.01 - 50%	28.18	44.08	7.76
50.01 - 60%	10.95	54.04	13.20
60.01 - 70%	2.39	63.14	20.67
70.01 - 80%			37.09
80.01 - 90%			7.60
90.01 - 100%			6.86
Weighted average (WALTV)	35.92		67.58
Minimum	0.00		0.11
Maximum	68.85		99.64

Geographic distribution		
	Current	At constitution date
Andalucía	18.92%	19.61%
Aragón	9.33%	9.54%
Asturias	4.08%	3.40%
Balearic Islands	4.91%	3.56%
Basque Country	0.21%	1.31%
Canary Islands	9.18%	7.22%
Cantabria	0.60%	0.68%
Castilla-La Mancha	2.31%	1.95%
Castilla-León	3.15%	4.94%
Catalonia	3.14%	3.71%
Extremadura	2.26%	2.32%
Galicia	0.63%	0.68%
La Rioja	1.72%	1.95%
Madrid	0.79%	0.84%
Murcia	1.00%	1.42%
Navarra	1.32%	4.41%
Valencia	36.44%	32.45%