

RURAL HIPOTECARIO IX Fondo de Titulización de Activos



Brief report

Date: 08/31/2022
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
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

Servicer
Caixa Popular-Caixa Rural
Caixa Rural de Balears
Caixa Rural de Callosa d'En Sarrià
Caixa Rural Galega
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Credit Valencia

Lead Managers
Banco Cooperativo Español
Calyon
Deutsche Bank
DZ Bank

Bond Underwriters and Placement Agents
Banco Cooperativo Español
Calyon
Deutsche 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 Auditors

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 285 | 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 | |
| | | Final Maturity | 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 | |
| Series A3 | 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 | |
| | | Final Maturity | 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 | |
| Series B | 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 | 03/13/2025 | 02/28/2025 | |
| | | Final Maturity | 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 C | 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 | |
| | | Final Maturity | 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 | |
| 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 | |
| | | Final Maturity | 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 E | 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 | |
| | | Final Maturity | 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%.

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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Official register CNMV: C/ Edison, 4 - 28006 Madrid | +34 91 585 15 00 | www.cnmv.com

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Bond Underwriters and Placement Agents
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Fund Auditor
KPMG Auditors

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 | 9,451,488.41 | 0.000% | |
| Swap Deposit Account | 9,490,000.00 | 0.000% | |
| Servicer ppal collect not yet credited | 201,499.70 | | |
| Servicer ints collect not yet credited | 13,383.17 | | |
| Liabilities | Available | Balance | Interest |
| 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 | 5,206 | 12,768 | |
| Principal | | | |
| Principal outstanding | 260,222,938.78 | 1,500,118,980.94 | |
| Average loan | 49,985.20 | 117,490.52 | |
| Minimum | 138.76 | 97.12 | |
| Maximum | 301,159.72 | 495,690.90 | |
| Interest rate | | | |
| Weighted average (wac) | 0.96% | 4.38% | |
| Minimum | 0.00% | 2.67% | |
| Maximum | 5.90% | 7.00% | |
| Final maturity | | | |
| Weighted average (WARM) (months) | 146 | 301 | |
| Minimum | 09/02/2022 | 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 | 1.98% | 5.74% | |
| 1-year EURIBOR/MIBOR (Mortgage Market) | 89.95% | 84.22% | |
| Mortgage Market: Savings Banks | 0.01% | 8.03% | |
| Mortgage Market: All Institutions | 3.54% | 1.97% | |
| Savings Banks Lending Rate (CECA Indicator) | 0.00% | 0.00% | |
| Secondary Market Public Debt 2-6 years | 4.50% | 0.00% | |

| LTV Distribution | | | | |
|--------------------------|---------|-------|----------------------|-------|
| | Current | | At constitution date | |
| | % Pool | % LTV | % Pool | % LTV |
| 0.01 - 10% | 2.85 | 6.91 | 0.01 | 8.27 |
| 10.01 - 20% | 10.83 | 15.68 | 0.51 | 16.46 |
| 20.01 - 30% | 20.81 | 25.48 | 1.82 | 25.56 |
| 30.01 - 40% | 29.25 | 35.16 | 4.48 | 35.73 |
| 40.01 - 50% | 25.31 | 43.82 | 7.76 | 45.47 |
| 50.01 - 60% | 9.30 | 53.60 | 13.20 | 55.31 |
| 60.01 - 70% | 1.64 | 62.30 | 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) | 34.58 | | 67.58 | |
| Minimum | 0.04 | | 0.11 | |
| Maximum | 67.10 | | 99.64 | |

| Prepayments | | | | | |
|------------------------------|---------------|---------------|---------------|----------------|------------|
| | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM) | 0.41% | 0.39% | 0.40% | 0.39% | 0.43% |
| Annual Percentage Rate (CPR) | 4.79% | 4.57% | 4.70% | 4.60% | 5.03% |

| Geographic distribution | | |
|-------------------------|---------|----------------------|
| | Current | At constitution date |
| Andalucía | 19.15% | 19.61% |
| Aragón | 9.02% | 9.54% |
| Asturias | 4.07% | 3.40% |
| Balearic Islands | 5.10% | 3.56% |
| Basque Country | 0.22% | 1.31% |
| Canary Islands | 9.19% | 7.22% |
| Castile-La Mancha | 0.59% | 0.68% |
| Castilla-Leon | 2.21% | 1.95% |
| Catalonia | 3.10% | 4.94% |
| Catalonia | 3.11% | 3.71% |
| Extremadura | 2.31% | 2.32% |
| Galicia | 0.55% | 0.68% |
| La Rioja | 1.76% | 1.95% |
| Madrid | 0.76% | 0.84% |
| Murcia | 1.00% | 1.42% |
| Navarra | 1.32% | 4.41% |
| Valencia | 36.56% | 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 | 201 | 58,244.69 | 5,119.03 | 0.00 | 63,363.72 | 0.95 | 11,879,704.23 | 11,943,067.95 | 45.01 | 32.70 |
| from > 1 to = 2 months | 40 | 32,440.47 | 2,808.60 | 0.00 | 35,249.07 | 0.53 | 2,434,041.53 | 2,469,290.60 | 9.31 | 31.94 |
| from > 2 to = 3 months | 20 | 26,591.29 | 2,469.57 | 0.00 | 29,060.86 | 0.44 | 1,320,686.85 | 1,349,747.71 | 5.09 | 31.98 |
| from > 3 to = 6 months | 9 | 14,636.08 | 827.15 | 0.00 | 15,463.23 | 0.23 | 299,525.82 | 314,989.05 | 1.19 | 21.75 |
| from > 6 to < 12 months | 9 | 34,857.75 | 7,185.85 | 0.00 | 42,043.60 | 0.63 | 499,380.68 | 541,424.28 | 2.04 | 35.79 |
| from = 12 to < 18 months | 7 | 54,272.50 | 5,585.78 | 0.00 | 59,858.28 | 0.90 | 394,483.40 | 454,341.68 | 1.71 | 38.21 |
| from = 18 to < 24 months | 6 | 39,768.74 | 3,293.95 | 0.00 | 43,062.69 | 0.65 | 205,373.60 | 248,436.29 | 0.94 | 37.87 |
| from ≥ 2 years | 105 | 5,581,217.00 | 767,513.57 | 0.00 | 6,348,730.57 | 95.66 | 2,863,747.97 | 9,212,478.54 | 34.72 | 47.18 |
| Subtotal | 397 | 5,842,028.52 | 794,803.50 | 0.00 | 6,636,832.02 | 100.00 | 19,896,944.08 | 26,533,776.10 | 100.00 | 36.44 |
| Total | 397 | 5,842,028.52 | 794,803.50 | 0.00 | 6,636,832.02 | | 19,896,944.08 | 26,533,776.10 | | |

Additional information