

# RURAL HIPOTECARIO IX Fondo de Titulización de Activos



## Brief report

Date: 02/29/2024  
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  
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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**  
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### 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	05/17/2024	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	"Pass-Through"	AAAsf	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	05/17/2024	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	AAAsf	AAA	
Series A3 ES0374274027	04/03/2007 2,100	86,668.59	182,004,039.00	Floating 3-M Euribor+0.190% 17.Feb/May/Aug/Nov	4.1050% 05/17/2024 869.671151 Gross 704.433632 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	AAAsf	AAA	
Series B ES0374274035	04/03/2007 293	26,773.27	7,844,568.11	Floating 3-M Euribor+0.320% 17.Feb/May/Aug/Nov	4.2350% 05/17/2024 277.162841 Gross 224.501901 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	A+sf	A+ Aa3	
Series C ES0374274043	04/03/2007 285	28,035.32	7,990,068.20	Floating 3-M Euribor+0.520% 17.Feb/May/Aug/Nov	4.4350% 05/17/2024 303.934019 Gross 246.186555 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Asf	BBB+	
Series D ES0374274050	04/03/2007 105	28,035.32	2,943,708.60	Floating 3-M Euribor+2.000% 17.Feb/May/Aug/Nov	5.9150% 05/17/2024 405.359577 Gross 328.341257 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Asf	BB+	
Series E ES0374274068	04/03/2007 300	25,000.00	7,500,000.00	Floating 3-M Euribor+4.000% 17.Feb/May/Aug/Nov	7.9150% 05/17/2024 483.694444 Gross 391.792500 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined Due to Cash Reserve reduction	CCsf	CCC Ca	
Total		208,282,381.91	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	% 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	2.16	2.14	1.93	1.91	1.72	1.71	1.51	1.50		
		Final Maturity	04/18/2026	04/09/2026	01/25/2026	01/17/2026	11/08/2025	11/02/2025	08/23/2025	08/19/2025		
		Final Maturity	2.49	2.49	2.24	2.24	2.00	2.00	1.75	1.75		
	Without optional redemption *	Average life	5.18	4.96	4.74	4.54	4.35	4.16	3.99	3.83		
		Final Maturity	04/25/2029	01/31/2029	11/14/2028	08/31/2028	06/22/2028	04/18/2028	02/15/2028	12/19/2027		
		Final Maturity	12.25	12.00	11.75	11.50	11.25	11.25	11.00	10.75		
Series B	With optional redemption *	Average life	2.18	2.16	1.95	1.93	1.74	1.72	1.53	1.51		
		Final Maturity	04/25/2026	04/16/2026	01/31/2026	01/24/2026	11/14/2025	11/08/2025	08/28/2025	08/24/2025		
		Final Maturity	2.49	2.49	2.24	2.24	2.00	2.00	1.75	1.75		
	Without optional redemption *	Average life	5.58	5.35	5.14	4.93	4.75	4.57	4.39	4.23		
		Final Maturity	09/18/2029	06/28/2029	04/08/2029	01/23/2029	11/17/2028	09/11/2028	07/09/2028	05/10/2028		
		Final Maturity	12.25	12.00	11.75	11.75	11.50	11.25	11.00	10.75		
Series C	With optional redemption *	Average life	2.49	2.49	2.24	2.24	2.00	2.00	1.75	1.75		
		Final Maturity	08/17/2026	08/17/2026	05/17/2026	05/17/2026	02/17/2026	02/17/2026	11/17/2025	11/17/2025		
		Final Maturity	2.49	2.49	2.24	2.24	2.00	2.00	1.75	1.75		
	Without optional redemption *	Average life	13.99	13.57	13.18	12.83	12.50	12.20	11.93	11.68		
		Final Maturity	02/12/2038	09/11/2037	04/22/2037	12/14/2036	08/17/2036	04/30/2036	01/21/2036	10/21/2035		
		Final Maturity	16.01	15.75	15.50	15.01	14.75	14.25	13.75	13.50		
Series D	With optional redemption *	Average life	2.49	2.49	2.24	2.24	2.00	2.00	1.75	1.75		
		Final Maturity	08/17/2026	08/17/2026	05/17/2026	05/17/2026	02/17/2026	02/17/2026	11/17/2025	11/17/2025		
		Final Maturity	2.49	2.49	2.24	2.24	2.00	2.00	1.75	1.75		
	Without optional redemption *	Average life	17.52	17.25	16.98	16.70	16.41	16.10	15.78	15.44		
		Final Maturity	08/21/2041	05/16/2041	02/06/2041	10/27/2040	07/12/2040	03/22/2040	11/25/2039	07/26/2039		
		Final Maturity	23.01	23.01	23.01	23.01	23.01	23.01	23.01	23.01		
Series E	With optional redemption *	Average life	2.49	2.49	2.24	2.24	2.00	2.00	1.75	1.75		
		Final Maturity	08/17/2026	08/17/2026	05/17/2026	05/17/2026	02/17/2026	02/17/2026	11/17/2025	11/17/2025		
		Final Maturity	2.49	2.49	2.24	2.24	2.00	2.00	1.75	1.75		
	Without optional redemption *	Average life	23.01	23.01	23.01	23.01	23.01	23.01	23.01	23.01		
		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		
		Final Maturity	23.01	23.01	23.01	23.01	23.01	23.01	23.01	23.01		

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)					
Class	%	Current		At issue date	
		% CE	% CE	% CE	% CE
Class A	87.38%	182,004,039.00	13.09%	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	87.38%	182,004,039.00	13.86%	210,000,000.00	
Series B	3.77%	7,844,568.11	9.18%	1.93%	29,300,000.00
Series C	3.84%	7,990,068.20	5.20%	1.88%	28,500,000.00
Series D	1.41%	2,943,708.60	3.74%	0.69%	10,500,000.00
Series E	3.60%	7,500,000.00	0.99%	15,000,000.00	
Issue of Bonds		208,282,381.91		1,515,000,000.00	
Reserve Fund	3.74%	7,500,000.00	1.00%	15,000,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	9,502,162.33	3.895%	
Swap Deposit Account	4,810,000.00	3.804%	
Servicer ppal collect not yet credited	443,074.86		
Servicer ints collect not yet credited	88,772.95		
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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### Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	4,505	12,768	
Principal			
Principal outstanding	200,601,936.34	1,500,118,980.94	
Average loan	44,528.73	117,490.52	
Minimum	19.53	97.12	
Maximum	242,421.45	495,690.90	
Interest rate			
Weighted average (wac)	4.78%	4.38%	
Minimum	0.00%	2.67%	
Maximum	7.76%	7.00%	
Final maturity			
Weighted average (WARM) (months)	133	301	
Minimum	03/01/2024	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	1.78%	5.74%	
1-year EURIBOR/MIBOR (Mortgage Market)	89.81%	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)	0.76%	0.75%	0.66%	0.62%	0.45%
Annual Percentage Rate (CPR)	8.78%	8.67%	7.60%	7.22%	5.23%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	4.15	6.88	0.01	8.27
10.01 - 20%	13.39	15.69	0.51	16.46
20.01 - 30%	25.29	25.27	1.82	25.56
30.01 - 40%	34.68	35.40	4.48	35.73
40.01 - 50%	17.51	44.74	7.76	45.47
50.01 - 60%	4.66	54.30	13.20	55.31
60.01 - 70%	0.32	61.66	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)	31.62		67.58	
Minimum	0.01		0.11	
Maximum	63.02		99.64	

Geographic distribution		
	Current	At constitution date
Andalucia	19.14%	19.61%
Aragon	8.71%	9.54%
Asturias	4.05%	3.40%
Balearic Islands	5.26%	3.56%
Basque Country	0.19%	1.31%
Canary Islands	9.59%	7.22%
Cantabria	0.59%	0.68%
Castilla-La Mancha	2.08%	1.95%
Castilla-Leon	2.78%	4.94%
Catalonia	3.24%	3.71%
Extremadura	2.14%	2.32%
Galicia	0.46%	0.68%
La Rioja	1.65%	1.95%
Madrid	0.72%	0.84%
Murcia	1.00%	1.42%
Navarra	1.17%	4.41%
Valencia	37.25%	32.45%

Current delinquency										
Aging	Assets	Overdue debt				Total	%	Outstanding debt	Total debt	% Total debt / Appraisal Value
		Principal	Interest	Other						
<b>Delinquencies</b>										
Up to 1 month	195	55,250.99	25,949.64	0.00	81,200.63	2.79	10,442,974.33	10,524,174.96	52.10	28.99
from > 1 to = 2 months	41	24,274.77	14,762.40	0.00	39,037.17	1.34	2,287,559.75	2,326,596.92	11.52	29.62
from > 2 to = 3 months	22	19,273.05	10,577.07	0.00	29,850.12	1.02	1,095,030.92	1,124,881.04	5.57	31.35
from > 3 to = 6 months	9	16,033.33	7,744.89	0.00	23,778.22	0.82	443,054.05	466,832.27	2.31	28.94
from > 6 to < 12 months	12	37,962.49	21,165.27	0.00	59,127.76	2.03	676,475.18	735,602.94	3.64	35.09
from = 12 to < 18 months	7	36,087.30	13,113.67	0.00	49,200.97	1.69	290,273.09	339,474.06	1.68	26.45
from = 18 to < 24 months	3	19,318.10	2,778.95	0.00	22,097.05	0.76	58,482.35	80,579.40	0.40	25.51
from ≥ 2 years	63	2,019,686.30	591,352.41	0.00	2,611,038.71	89.56	1,989,028.30	4,600,067.01	22.77	38.43
Subtotal	352	2,227,886.33	687,444.30	0.00	2,915,330.63	100.00	17,282,877.97	20,198,208.60	100.00	31.07
Total	352	2,227,886.33	687,444.30	0.00	2,915,330.63		17,282,877.97	20,198,208.60		