

# RURAL HIPOTECARIO IX Fondo de Titulización de Activos

## Brief report

Date: 09/30/2024  
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  
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Caja Rural de Córdoba  
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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**  
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Calyon  
Deutsche Bank  
DZ Bank

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Bancaja  
Banco Pastor  
Rabobank International

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**Bond Paying Agent**  
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**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**

### 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		
		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	
<b>Total</b>		<b>191,268,687.37</b>	<b>1,515,000,000.00</b>							

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	1.78	1.57	1.55	1.35	1.34	1.33	1.13	1.12
		Final Maturity	05/30/2026	03/13/2026	03/09/2026	12/25/2025	12/22/2025	12/18/2025	10/04/2025	10/02/2025
	Without optional redemption *	Average life	1.99	1.74	1.74	1.50	1.50	1.50	1.25	1.25
		Final Maturity	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 B	With optional redemption *	Average life	1.79	1.58	1.57	1.36	1.35	1.34	1.14	1.13
		Final Maturity	06/03/2026	03/17/2026	03/13/2026	12/28/2025	12/25/2025	12/22/2025	10/07/2025	10/05/2025
	Without optional redemption *	Average life	1.99	1.74	1.74	1.50	1.50	1.50	1.25	1.25
		Final Maturity	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 C	With optional redemption *	Average life	1.99	1.74	1.74	1.50	1.50	1.50	1.25	1.25
		Final Maturity	08/17/2026	05/17/2026	05/17/2026	02/17/2026	02/17/2026	02/17/2026	11/17/2025	11/17/2025
	Without optional redemption *	Average life	13.73	13.17	12.59	12.74	12.09	11.68	11.38	11.12
		Final Maturity	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 D	With optional redemption *	Average life	1.99	1.74	1.74	1.50	1.50	1.50	1.25	1.25
		Final Maturity	08/17/2026	05/17/2026	05/17/2026	02/17/2026	02/17/2026	02/17/2026	11/17/2025	11/17/2025
	Without optional redemption *	Average life	17.93	17.80	17.03	19.60	10.69	17.67	16.78	15.82
		Final Maturity	07/19/2042	06/01/2042	08/27/2041	03/19/2044	04/26/2035	04/15/2042	05/24/2041	06/09/2040
Series E	With optional redemption *	Average life	1.99	1.74	1.74	1.50	1.50	1.50	1.25	1.25
		Final Maturity	08/17/2026	05/17/2026	05/17/2026	02/17/2026	02/17/2026	02/17/2026	11/17/2025	11/17/2025
	Without optional redemption *	Average life	22.51	22.51	22.51	22.51	22.51	22.51	22.51	22.51
		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 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	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	86.96%	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	3.60%
Series C	3.83%	7,316,502.90	5.68%	1.88%	28,500,000.00	1.70%
Series D	1.54%	2,943,708.60	4.08%	0.69%	10,500,000.00	1.00%
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	12,311,144.58	3.405%	
Swap Deposit Account	4,490,000.00	3.552%	
Servicer ppal collect not yet credited	320,051.01		
Servicer ints collect not yet credited	91,743.93		
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	4,251	12,768	
Principal			
Principal outstanding	181,577,998.02	1,500,118,980.94	
Average loan	42,714.18	117,490.52	
Minimum	30.77	97.12	
Maximum	234,257.95	495,690.90	
Interest rate			
Weighted average (wac)	4.66%	4.38%	
Minimum	2.94%	2.67%	
Maximum	7.70%	7.00%	
Final maturity			
Weighted average (WARM) (months)	128	301	
Minimum	10/01/2024	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)	89.97%	84.22%	
Mortgage Market: Savings Banks	0.00%	8.03%	
Mortgage Market: All Institutions	3.72%	1.97%	
Savings Banks Lending Rate (CECA Indicator)	0.00%	0.00%	
Secondary Market Public Debt 2-6 years	4.65%	0.00%	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.57%	0.47%	0.61%	0.64%	0.45%
Annual Percentage Rate (CPR)	6.68%	5.46%	7.07%	7.42%	5.29%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	4.34	6.51	0.01	8.27
10.01 - 20%	14.30	15.64	0.51	16.46
20.01 - 30%	26.91	25.15	1.82	25.56
30.01 - 40%	34.49	35.01	4.48	35.73
40.01 - 50%	15.87	44.49	7.76	45.47
50.01 - 60%	3.87	54.05	13.20	55.31
60.01 - 70%	0.23	61.18	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)	30.65		67.58	
Minimum	0.01		0.11	
Maximum	61.60		99.64	

Geographic distribution		
	Current	At constitution date
Andalucia	19.06%	19.61%
Aragon	8.59%	9.54%
Asturias	4.14%	3.40%
Balearic Islands	5.35%	3.56%
Basque Country	0.19%	1.31%
Canary Islands	9.76%	7.22%
Cantabria	0.56%	0.68%
Castilla-La Mancha	1.99%	1.95%
Castilla-Leon	2.71%	4.94%
Catalonia	3.21%	3.71%
Extremadura	2.16%	2.32%
Galicia	0.43%	0.68%
La Rioja	1.69%	1.95%
Madrid	0.75%	0.84%
Murcia	1.03%	1.42%
Navarra	1.17%	4.41%
Valencia	37.21%	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	181	55,902.73	24,852.78	0.00	80,755.51	2.71	9,451,348.11	9,532,103.62	48.23	27.59
from > 1 to = 2 months	36	27,630.93	15,302.35	0.00	42,933.28	1.44	2,343,010.57	2,385,943.85	12.07	31.39
from > 2 to = 3 months	27	24,970.30	14,056.26	0.00	39,026.56	1.31	1,375,770.00	1,414,796.56	7.16	30.36
from > 3 to = 6 months	29	53,747.38	17,968.16	0.00	71,715.54	2.41	955,892.88	1,027,608.42	5.20	20.52
from > 6 to < 12 months	6	24,245.59	9,626.68	0.00	33,872.27	1.14	254,072.49	287,944.76	1.46	31.10
from = 12 to < 18 months	8	40,146.95	23,221.76	0.00	63,368.71	2.13	349,307.00	412,675.71	2.09	30.99
from = 18 to < 24 months	5	26,718.27	12,123.67	0.00	38,841.94	1.31	169,419.50	208,261.44	1.05	23.40
from ≥ 2 years	64	1,995,312.36	610,329.35	0.00	2,605,641.71	87.55	1,888,622.06	4,494,263.77	22.74	37.62
Subtotal	356	2,248,674.51	727,481.01	0.00	2,976,155.52	100.00	16,787,442.61	19,763,598.13	100.00	29.54
Total	356	2,248,674.51	727,481.01	0.00	2,976,155.52		16,787,442.61	19,763,598.13		