

RURAL HIPOTECARIO IX Fondo de Titulización de Activos

Brief report

Date: 12/31/2024
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

Servicer
 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
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 Caja Rural de Cuenca
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 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	4,153	12,768	
Principal			
Principal outstanding	173,785,551.10	1,500,118,980.94	
Average loan	41,845.79	117,490.52	
Minimum	29.81	97.12	
Maximum	230,702.66	495,690.90	
Interest rate			
Weighted average (wac)	4.38%	4.38%	
Minimum	2.78%	2.67%	
Maximum	7.70%	7.00%	
Final maturity			
Weighted average (WARM) (months)	126	301	
Minimum	01/07/2025	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	1.62%	5.74%	
1-year EURIBOR/MIBOR (Mortgage Market)	89.97%	84.22%	
Mortgage Market: Savings Banks	0.00%	8.03%	
Mortgage Market: All Institutions	3.76%	1.97%	
Savings Banks Lending Rate (CECA Indicator)	0.00%	0.00%	
Secondary Market Public Debt 2-6 years	4.62%	0.00%	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.59%	0.52%	0.50%	0.61%	0.45%
Annual Percentage Rate (CPR)	6.90%	6.05%	5.89%	7.04%	5.30%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	4.50	6.53	0.01	8.27
10.01 - 20%	15.15	15.75	0.51	16.46
20.01 - 30%	27.50	25.15	1.82	25.56
30.01 - 40%	34.01	34.82	4.48	35.73
40.01 - 50%	14.88	44.22	7.76	45.47
50.01 - 60%	3.73	53.61	13.20	55.31
60.01 - 70%	0.23	60.64	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)	30.16		67.58	
Minimum	0.01		0.11	
Maximum	60.98		99.64	

Geographic distribution		
	Current	At constitution date
Andalucia	19.15%	19.61%
Aragon	8.46%	9.54%
Asturias	4.15%	3.40%
Balearic Islands	5.40%	3.56%
Basque Country	0.19%	1.31%
Canary Islands	9.85%	7.22%
Cantabria	0.56%	0.68%
Castilla-La Mancha	1.98%	1.95%
Castilla-Leon	2.69%	4.94%
Catalonia	3.17%	3.71%
Extremadura	2.17%	2.32%
Galicia	0.43%	0.68%
La Rioja	1.71%	1.95%
Madrid	0.76%	0.84%
Murcia	1.02%	1.42%
Navarra	1.18%	4.41%
Valencia	37.12%	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	163	45,810.37	18,168.82	0.00	63,979.19	2.13	8,525,966.05	8,589,945.24	48.05	27.35
from > 1 to = 2 months	33	21,410.01	10,826.40	0.00	32,236.41	1.07	1,867,219.54	1,899,455.95	10.62	29.90
from > 2 to = 3 months	16	18,757.62	9,866.97	0.00	28,624.59	0.95	983,223.31	1,011,847.90	5.66	30.12
from > 3 to = 6 months	15	24,680.34	8,612.44	0.00	33,292.78	1.11	496,860.31	530,153.09	2.97	25.26
from > 6 to < 12 months	23	71,753.17	21,826.10	0.00	93,579.27	3.11	620,159.32	713,738.59	3.99	18.41
from = 12 to < 18 months	8	132,740.72	24,045.41	0.00	156,786.13	5.22	309,414.45	466,200.58	2.61	29.80
from = 18 to < 24 months	5	31,166.05	24,175.48	0.00	55,341.53	1.84	283,434.41	338,775.94	1.89	39.00
from ≥ 24 months	63	1,916,816.32	624,932.30	0.00	2,541,748.62	84.57	1,786,480.14	4,328,228.76	24.21	37.89
Subtotal	326	2,263,134.60	742,453.92	0.00	3,005,588.52	100.00	14,872,757.53	17,878,346.05	100.00	29.33
Total	326	2,263,134.60	742,453.92	0.00	3,005,588.52		14,872,757.53	17,878,346.05		