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
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Caja Rural R. San Agustín de Fuente Álamo
Credit Valencia

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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
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

Issued securities: Asset-Backed Bonds

Bonds issue

Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current	Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	Next	Rating Fitch / Moody's 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	02/17/2025	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	02/17/2025	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	AAAsf Aa1 (sf)	AAA Aaa
Series A3 ES0374274027	04/03/2007 2,100	76,110.94 159,832,974.00 76.11%	100,000.00 210,000,000.00	Floating 3-M Euribor+0.190% 17.Feb/May/Aug/Nov	3.1950% 02/17/2025 614.690979 Gross 497.899693 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	AAAsf Aa2 (sf)	AAA Aaa
Series B ES0374274035	04/03/2007 293	23,517.94 6,890,756.42 23.52%	100,000.00 29,300,000.00	Floating 3-M Euribor+0.320% 17.Feb/May/Aug/Nov	3.3250% 02/17/2025 197.665019 Gross 160.108665 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	AA+sf Baa3 (sf)	A+ Aa3
Series C ES0374274043	04/03/2007 285	23,515.94 6,702,042.90 23.52%	100,000.00 28,500,000.00	Floating 3-M Euribor+0.520% 17.Feb/May/Aug/Nov	3.5250% 02/17/2025 209.536824 Gross 169.724827 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / 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	5.0050% 02/17/2025 354.689630 Gross 287.298600 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	Asf Caa2 (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	7.0050% 02/17/2025 442.677083 Gross 358.568437 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined Due to Cash Reserve reduction	CCsf C (sf)	CCC Ca
Total		183,869,481.92	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 A3	With optional redemption *	Average life	Years	1.38	1.37	1.16	1.15	1.15	1.14	0.93	0.92
			Date	04/05/2026	04/01/2026	01/15/2026	01/12/2026	01/10/2026	01/08/2026	10/22/2025	10/21/2025
		Final Maturity	Years	1.49	1.49	1.25	1.25	1.25	1.25	1.00	1.00
			Date	05/17/2026	05/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	11/17/2025	11/17/2025
	Without optional redemption *	Average life	Years	5.24	5.03	4.83	4.64	4.46	4.29	4.13	3.98
			Date	02/12/2030	11/26/2029	09/14/2029	07/07/2029	05/02/2029	03/01/2029	01/02/2029	11/08/2028
		Final Maturity	Years	15.01	14.75	14.50	14.01	13.75	13.26	12.75	12.50
			Date	11/17/2039	08/17/2039	05/17/2039	11/17/2038	08/17/2038	02/17/2038	08/17/2037	05/17/2037
Series B	With optional redemption *	Average life	Years	1.38	1.37	1.16	1.15	1.15	1.14	0.93	0.92
			Date	04/05/2026	04/02/2026	01/15/2026	01/13/2026	01/11/2026	01/09/2026	10/22/2025	10/21/2025
		Final Maturity	Years	1.49	1.49	1.25	1.25	1.25	1.25	1.00	1.00
			Date	05/17/2026	05/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	11/17/2025	11/17/2025
	Without optional redemption *	Average life	Years	5.45	5.23	5.03	4.84	4.66	4.48	4.32	4.17
			Date	04/28/2030	02/09/2030	11/27/2029	09/18/2029	07/14/2029	05/12/2029	03/14/2029	01/17/2029
		Final Maturity	Years	22.26	22.26	22.26	22.26	22.26	22.26	22.26	22.26
			Date	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 C	With optional redemption *	Average life	Years	1.38	1.37	1.16	1.15	1.15	1.14	0.93	0.92
			Date	04/05/2026	04/02/2026	01/15/2026	01/13/2026	01/11/2026	01/09/2026	10/22/2025	10/21/2025
		Final Maturity	Years	1.49	1.49	1.25	1.25	1.25	1.25	1.00	1.00
			Date	05/17/2026	05/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	11/17/2025	11/17/2025
	Without optional redemption *	Average life	Years	5.45	5.23	5.03	4.84	4.66	4.48	4.32	4.17
			Date	04/28/2030	02/09/2030	11/27/2029	09/18/2029	07/14/2029	05/12/2029	03/14/2029	01/17/2029
		Final Maturity	Years	22.26	22.26	22.26	22.26	22.26	22.26	22.26	22.26
			Date	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	Years	1.49	1.49	1.25	1.25	1.25	1.25	1.00	1.00
			Date	05/16/2026	05/16/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	11/17/2025	11/17/2025
		Final Maturity	Years	1.49	1.49	1.25	1.25	1.25	1.25	1.00	1.00
			Date	05/17/2026	05/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	11/17/2025	11/17/2025
	Without optional redemption *	Average life	Years	22.26	22.26	22.26	22.26	22.26	22.26	22.26	22.26
			Date	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	Years	22.26	22.26	22.26	22.26	22.26	22.26	22.26	22.26
			Date	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 E	With optional redemption *	Average life	Years	1.49	1.49	1.25	1.25	1.25	1.25	1.00	1.00
			Date	05/17/2026	05/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	11/17/2025	11/17/2025
		Final Maturity	Years	1.49	1.49	1.25	1.25	1.25	1.25	1.00	1.00
			Date	05/17/2026	05/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	11/17/2025	11/17/2025
	Without optional redemption *	Average life	Years	22.26	22.26	22.26	22.26	22.26	22.26	22.26	22.26
			Date	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	Years	22.26	22.26	22.26	22.26	22.26	22.26	22.26	22.26
			Date	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	86.93%	159,832,974.00	13.63%	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	86.93%	159,832,974.00		13.86%	210,000,000.00	
Series B	3.75%	6,890,756.42	9.72%	1.93%	29,300,000.00	3.60%
Series C	3.65%	6,702,042.90	5.92%	1.88%	28,500,000.00	1.70%
Series D	1.60%	2,943,708.60	4.25%	0.69%	10,500,000.00	1.00%
Series E	4.08%	7,500,000.00		0.99%	15,000,000.00	
Issue of Bonds		183,869,481.92			1,515,000,000.00	
Reserve Fund	4.25%	7,500,000.00		1.00%	15,000,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		12,884,958.11	3.153%
Swap Deposit Account		3,930,000.00	2.972%
Servicer ppal collect not yet credited		122,838.84	
Servicer ints collect not yet credited		39,859.45	
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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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%

LTV Distribution

	Current % Pool	Current % LTV	At constitution date % Pool	At constitution date % 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

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%

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: Principal	Overdue debt: Interest	Overdue debt: Other	Overdue debt: Total	Overdue debt: %	Outstanding debt	Total debt	Total debt: %	% Total debt / Appraisal Value
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 ≥ 2 years	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		

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