

RURAL HIPOTECARIO IX Fondo de Titulización de Activos



Brief report

Date: 04/30/2025
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
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Caja Rural R. San Agustín de Fuente Alamo
Credit Valencia

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Calyon
Deutsche Bank
DZ Bank

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Bancaja
Banco Pastor
Rabobank International

Servicer Credit Support Provider
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Bond Paying Agent
Société Générale

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AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
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Swap
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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	05/19/2025	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	05/19/2025	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	72,885.61 153,059,781.00 72.89%	100,000.00 210,000,000.00	Floating 3-M Euribor+0.190% 17.Feb/May/Aug/Nov	2.7460% 05/19/2025 505.919265 Gross 409.794605 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	22,539.35 6,604,029.55 22.54%	100,000.00 29,300,000.00	Floating 3-M Euribor+0.320% 17.Feb/May/Aug/Nov	2.8760% 05/19/2025 163.858570 Gross 132.725442 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	AAAsf Baa3 (sf)	A+ Aa3	
Series C ES0374274043	04/03/2007 285	22,537.43 6,423,167.55 22.54%	100,000.00 28,500,000.00	Floating 3-M Euribor+0.520% 17.Feb/May/Aug/Nov	3.0760% 05/19/2025 175.238535 Gross 141.943213 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	AAsf 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	4.5560% 05/19/2025 322.870320 Gross 261.524959 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	6.5560% 05/19/2025 414.302778 Gross 335.585250 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined Due to Cash Reserve reduction	CCsf C (sf)	CCC Ca	
Total		176,530,686.70	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	Date	% 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	Years	1.16	1.16	0.94	0.94	0.94	0.93	0.71	0.71		
		Final Maturity	Years	04/17/2026	04/15/2026	01/27/2026	01/26/2026	01/24/2026	01/23/2026	11/03/2025	11/02/2025		
Series B	With optional redemption *	Average life	Years	1.16	1.16	0.94	0.94	0.94	0.93	0.71	0.71		
		Final Maturity	Years	04/18/2026	04/16/2026	01/27/2026	01/26/2026	01/25/2026	01/23/2026	11/03/2025	11/03/2025		
Series C	With optional redemption *	Average life	Years	1.16	1.16	0.94	0.94	0.94	0.93	0.71	0.71		
		Final Maturity	Years	04/18/2026	04/16/2026	01/27/2026	01/26/2026	01/25/2026	01/23/2026	11/03/2025	11/03/2025		
Series D	With optional redemption *	Average life	Years	1.16	1.16	0.94	0.94	0.94	0.93	0.71	0.71		
		Final Maturity	Years	04/18/2026	04/16/2026	01/27/2026	01/26/2026	01/25/2026	01/23/2026	11/03/2025	11/03/2025		
Series E	With optional redemption *	Average life	Years	1.16	1.16	0.94	0.94	0.94	0.93	0.71	0.71		
		Final Maturity	Years	04/18/2026	04/16/2026	01/27/2026	01/26/2026	01/25/2026	01/23/2026	11/03/2025	11/03/2025		

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	% CE	At issue date			
			% CE	Current	% CE	
Class A	86.70%	153,059,781.00	13.89%	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	86.70%	153,059,781.00	13.86%	210,000,000.00		
Series B	3.74%	6,604,029.55	9.98%	1.93%	29,300,000.00	3.60%
Series C	3.64%	6,423,167.55	6.18%	1.88%	28,500,000.00	1.70%
Series D	1.67%	2,943,708.60	4.44%	0.69%	10,500,000.00	1.00%
Series E	4.25%	7,500,000.00	0.99%		15,000,000.00	
Issue of Bonds		176,530,686.70			1,515,000,000.00	
Reserve Fund	4.44%	7,500,000.00	1.00%		15,000,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	15,991,805.31	2.410%	
Swap Deposit Account	3,750,000.00	2.294%	
Servicer ppal collect not yet credited	194,050.08		
Servicer ints collect not yet credited	52,111.42		
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	4,005	12,768	
Principal			
Principal outstanding	163,885,672.44	1,500,118,980.94	
Average loan	40,920.27	117,490.52	
Minimum	0.07	97.12	
Maximum	225,791.11	495,690.90	
Interest rate			
Weighted average (wac)	3.93%	4.38%	
Minimum	2.44%	2.67%	
Maximum	7.70%	7.00%	
Final maturity			
Weighted average (WARM) (months)	123	301	
Minimum	05/02/2025	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	1.63%	5.74%	
1-year EURIBOR/MIBOR (Mortgage Market)	89.88%	84.22%	
Mortgage Market: Savings Banks	0.00%	8.03%	
Mortgage Market: All Institutions	3.78%	1.97%	
Savings Banks Lending Rate (CECA Indicator)	0.00%	0.00%	
Secondary Market Public Debt 2-6 years	4.69%	0.00%	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.55%	0.63%	0.57%	0.60%	0.46%
Annual Percentage Rate (CPR)	6.36%	7.27%	6.67%	6.95%	5.33%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	4.68	6.62	0.01	8.27
10.01 - 20%	16.27	15.83	0.51	16.46
20.01 - 30%	27.31	25.09	1.82	25.56
30.01 - 40%	34.20	34.52	4.48	35.73
40.01 - 50%	14.00	44.02	7.76	45.47
50.01 - 60%	3.48	53.58	13.20	55.31
60.01 - 70%	0.06	60.07	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)	29.60		67.58	
Minimum	0.00		0.11	
Maximum	60.07		99.64	

Geographic distribution		
	Current	At constitution date
Andalucia	19.16%	19.61%
Aragon	8.17%	9.54%
Asturias	4.14%	3.40%
Balearic Islands	5.50%	3.56%
Basque Country	0.18%	1.31%
Canary Islands	9.94%	7.22%
Cantabria	0.56%	0.68%
Castilla-La Mancha	1.90%	1.95%
Castilla-Leon	2.65%	4.94%
Catalonia	3.24%	3.71%
Extremadura	2.17%	2.32%
Galicia	0.43%	0.68%
La Rioja	1.72%	1.95%
Madrid	0.78%	0.84%
Murcia	1.04%	1.42%
Navarra	1.19%	4.41%
Valencia	37.23%	32.45%

Current delinquency										
Aging	Assets	Overdue debt				Total	%	Outstanding debt	Total debt	% Total debt / Appraisal Value
		Principal	Interest	Other						
Delinquencies										
Up to 1 month	168	54,116.48	16,561.35	0.00	70,677.83	2.50	8,239,508.48	8,310,186.31	50.74	25.96
from > 1 to = 2 months	24	15,794.32	7,578.73	0.00	23,373.05	0.83	1,476,166.03	1,499,539.08	9.16	33.44
from > 2 to = 3 months	19	20,590.74	9,773.42	0.00	30,364.16	1.07	1,054,112.50	1,084,476.66	6.62	29.67
from > 3 to = 6 months	15	26,656.31	11,222.32	0.00	37,878.63	1.34	820,134.58	858,013.21	5.24	24.88
from > 6 to < 12 months	7	18,234.24	6,845.70	0.00	25,079.94	0.89	215,732.43	240,812.37	1.47	25.31
from = 12 to < 18 months	2	13,904.18	1,898.40	0.00	15,802.58	0.56	21,555.32	37,357.90	0.23	13.91
from = 18 to < 24 months	5	108,869.38	19,890.48	0.00	128,759.86	4.55	209,267.99	338,027.85	2.06	41.32
from ≥ 2 years	61	1,868,853.94	627,465.97	0.00	2,496,319.91	88.26	1,512,599.71	4,008,919.62	24.48	36.52
Subtotal	301	2,127,019.59	701,236.37	0.00	2,828,255.96	100.00	13,549,077.04	16,377,333.00	100.00	28.93
Total	301	2,127,019.59	701,236.37	0.00	2,828,255.96		13,549,077.04	16,377,333.00		