

RURAL HIPOTECARIO IX Fondo de Titulización de Activos



Brief report

Date: 05/31/2025
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
 Caja Rural Aragonesa y de los Pirineos
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 Caja Rural del Mediterráneo, Ruralcaja
 Caja Rural del Sur
 Caja Rural R. San Agustín de Fuente Alamo
 Credit Valencia

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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	08/18/2025	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	08/18/2025	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	69,939.88 146,873,748.00 69.94%	100,000.00 210,000,000.00	Floating 3-M Euribor+0.190% 17.Feb/May/Aug/Nov	2.3320% 08/18/2025 412.280050 Gross 333.946840 Net	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 B ES0374274035	04/03/2007 293	21,547.14 6,313,312.02 21.55%	100,000.00 29,300,000.00	Floating 3-M Euribor+0.320% 17.Feb/May/Aug/Nov	2.4620% 08/18/2025 134.096232 Gross 108.617948 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	AAAsf A1 (sf)	A+ Aa3	
Series C ES0374274043	04/03/2007 285	21,545.30 6,140,410.50 21.55%	100,000.00 28,500,000.00	Floating 3-M Euribor+0.520% 17.Feb/May/Aug/Nov	2.6620% 08/18/2025 144.977127 Gross 117.431473 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	AAsf Baa3 (sf)	BBB+ Baa2	
Series D ES0374274050	04/03/2007 105	21,545.30 2,262,256.50 21.55%	100,000.00 10,500,000.00	Floating 3-M Euribor+2.000% 17.Feb/May/Aug/Nov	4.1420% 08/18/2025 225.580488 Gross 182.720195 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Asf Ba3 (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	6.1420% 08/18/2025 388.140278 Gross 314.393625 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined Due to Cash Reserve reduction	CCsf Ca (sf)	CCC Ca	
Total		169,089,727.02	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	0.73	0.72	0.72	0.72	0.72	0.72	0.49	0.49
		Final Maturity	02/07/2026	02/07/2026	02/06/2026	02/05/2026	02/04/2026	02/04/2026	11/12/2025	11/12/2025
	Without optional redemption *	Average life	5.20	5.00	4.82	4.64	4.47	4.31	4.16	4.02
		Final Maturity	07/29/2030	05/18/2030	03/11/2030	01/05/2030	11/05/2029	09/08/2029	07/15/2029	05/23/2029
		Average life	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76
		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
Series B	With optional redemption *	Average life	0.73	0.72	0.72	0.72	0.72	0.72	0.49	0.49
		Final Maturity	02/07/2026	02/07/2026	02/06/2026	02/05/2026	02/04/2026	02/04/2026	11/12/2025	11/12/2025
	Without optional redemption *	Average life	5.20	5.00	4.82	4.64	4.47	4.31	4.16	4.02
		Final Maturity	07/29/2030	05/18/2030	03/11/2030	01/05/2030	11/05/2029	09/08/2029	07/15/2029	05/23/2029
		Average life	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76
		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
Series C	With optional redemption *	Average life	0.73	0.72	0.72	0.72	0.72	0.72	0.49	0.49
		Final Maturity	02/07/2026	02/07/2026	02/06/2026	02/05/2026	02/04/2026	02/04/2026	11/12/2025	11/12/2025
	Without optional redemption *	Average life	5.20	5.00	4.82	4.64	4.47	4.31	4.16	4.02
		Final Maturity	07/29/2030	05/18/2030	03/11/2030	01/05/2030	11/05/2029	09/08/2029	07/15/2029	05/23/2029
		Average life	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76
		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
Series D	With optional redemption *	Average life	0.73	0.72	0.72	0.72	0.72	0.72	0.49	0.49
		Final Maturity	02/07/2026	02/07/2026	02/06/2026	02/05/2026	02/04/2026	02/04/2026	11/12/2025	11/12/2025
	Without optional redemption *	Average life	5.20	5.00	4.82	4.64	4.47	4.31	4.16	4.02
		Final Maturity	07/29/2030	05/18/2030	03/11/2030	01/05/2030	11/05/2029	09/08/2029	07/15/2029	05/23/2029
		Average life	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76
		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
Series E	With optional redemption *	Average life	0.75	0.75	0.75	0.75	0.75	0.75	0.50	0.50
		Final Maturity	02/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	11/17/2025	11/17/2025
	Without optional redemption *	Average life	5.20	5.00	4.82	4.64	4.47	4.31	4.16	4.02
		Final Maturity	07/29/2030	05/18/2030	03/11/2030	01/05/2030	11/05/2029	09/08/2029	07/15/2029	05/23/2029
		Average life	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76
		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	86.86%	146,873,748.00	13.75%	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	86.86%	146,873,748.00	13.86%		210,000,000.00	
Series B	3.73%	6,313,312.02	9.84%	1.93%	29,300,000.00	3.60%
Series C	3.63%	6,140,410.50	6.04%	1.88%	28,500,000.00	1.70%
Series D	1.34%	2,262,256.50	4.64%	0.69%	10,500,000.00	1.00%
Series E	4.44%	7,500,000.00		0.99%	15,000,000.00	
Issue of Bonds		169,089,727.02			1,515,000,000.00	
Reserve Fund	4.64%	7,500,000.00	1.00%		15,000,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	9,342,394.50	2.157%	
Swap Deposit Account	3,780,000.00	2.110%	
Servicer ppal collect not yet credited	145,814.96		
Servicer ints collect not yet credited	42,862.89		
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	3,968	12,768	
Principal			
Principal outstanding	161,426,834.97	1,500,118,980.94	
Average loan	40,682.17	117,490.52	
Minimum	0.06	97.12	
Maximum	224,478.74	495,690.90	
Interest rate			
Weighted average (wac)	3.82%	4.38%	
Minimum	2.27%	2.67%	
Maximum	6.38%	7.00%	
Final maturity			
Weighted average (WARM) (months)	122	301	
Minimum	06/02/2025	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)	89.87%	84.22%	
Mortgage Market: Savings Banks	0.00%	8.03%	
Mortgage Market: All Institutions	3.80%	1.97%	
Savings Banks Lending Rate (CECA Indicator)	0.00%	0.00%	
Secondary Market Public Debt 2-6 years	4.68%	0.00%	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.60%	0.57%	0.58%	0.57%	0.46%
Annual Percentage Rate (CPR)	6.97%	6.62%	6.79%	6.62%	5.34%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	4.74	6.63	0.01	8.27
10.01 - 20%	16.71	15.86	0.51	16.46
20.01 - 30%	27.16	25.14	1.82	25.56
30.01 - 40%	34.10	34.45	4.48	35.73
40.01 - 50%	13.77	43.96	7.76	45.47
50.01 - 60%	3.51	53.56	13.20	55.31
60.01 - 70%			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)	29.48		67.58	
Minimum	0.00		0.11	
Maximum	59.83		99.64	

Geographic distribution		
	Current	At constitution date
Andalucia	19.24%	19.61%
Aragon	8.12%	9.54%
Asturias	4.14%	3.40%
Balearic Islands	5.55%	3.56%
Basque Country	0.18%	1.31%
Canary Islands	10.01%	7.22%
Cantabria	0.56%	0.68%
Castilla-La Mancha	1.88%	1.95%
Castilla-Leon	2.65%	4.94%
Catalonia	3.19%	3.71%
Extremadura	2.18%	2.32%
Galicia	0.43%	0.68%
La Rioja	1.72%	1.95%
Madrid	0.79%	0.84%
Murcia	1.04%	1.42%
Navarra	1.20%	4.41%
Valencia	37.11%	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	188	57,093.05	17,782.29	0.00	74,875.34	2.63	8,537,922.04	8,612,797.38	51.54	25.15
from > 1 to = 2 months	31	21,497.92	7,590.06	0.00	29,087.98	1.02	1,682,651.11	1,711,739.09	10.24	27.14
from > 2 to = 3 months	18	19,088.41	8,511.71	0.00	27,600.12	0.97	926,637.33	954,237.45	5.71	25.99
from > 3 to = 6 months	17	29,650.18	13,614.59	0.00	43,264.77	1.52	855,891.28	899,156.05	5.38	27.17
from > 6 to < 12 months	5	14,664.47	5,978.65	0.00	20,643.12	0.72	160,675.24	181,318.36	1.09	26.82
from = 12 to < 18 months	2	14,248.50	1,932.55	0.00	16,181.05	0.57	20,639.51	36,820.56	0.22	13.71
from = 18 to < 24 months	5	116,390.72	21,461.86	0.00	137,852.58	4.84	202,788.12	340,640.70	2.04	38.55
from ≥ 24 months	60	1,871,493.02	629,724.72	0.00	2,501,217.74	87.74	1,472,594.20	3,973,811.94	23.78	36.67
Subtotal	326	2,144,126.27	706,596.43	0.00	2,850,722.70	100.00	13,859,798.83	16,710,521.53	100.00	27.76
Total	326	2,144,126.27	706,596.43	0.00	2,850,722.70		13,859,798.83	16,710,521.53		