

# RURAL HIPOTECARIO IX Fondo de Titulización de Activos



## Brief report

**Date:** 11/30/2024  
**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  
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 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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**Register of Book Securities**  
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**Treasury Account**  
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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	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" Secutorial / 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" Secutorial / 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" Secutorial / 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" 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	5.0050% 02/17/2025 354.689630 Gross 287.298600 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	7.0050% 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	
<b>Total</b>		<b>183,869,481.92</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												
Series	Option	Type	% 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	1.38	1.37	1.16	1.15	1.15	1.14	0.93	0.92		
		Final Maturity	04/05/2026	04/01/2026	01/15/2026	01/12/2026	01/10/2026	01/08/2026	10/22/2025	10/21/2025		
	Without optional redemption *	Average life	1.49	1.49	1.25	1.25	1.25	1.25	1.00	1.00		
		Final Maturity	05/17/2026	05/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	11/17/2025	11/17/2025		
Series B	With optional redemption *	Average life	1.38	1.37	1.16	1.15	1.15	1.14	0.93	0.92		
		Final Maturity	04/05/2026	04/02/2026	01/15/2026	01/13/2026	01/11/2026	01/09/2026	10/22/2025	10/21/2025		
	Without optional redemption *	Average life	1.49	1.49	1.25	1.25	1.25	1.25	1.00	1.00		
		Final Maturity	05/17/2026	05/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	11/17/2025	11/17/2025		
Series C	With optional redemption *	Average life	1.38	1.37	1.16	1.15	1.15	1.14	0.93	0.92		
		Final Maturity	04/05/2026	04/02/2026	01/15/2026	01/13/2026	01/11/2026	01/09/2026	10/22/2025	10/21/2025		
	Without optional redemption *	Average life	1.49	1.49	1.25	1.25	1.25	1.25	1.00	1.00		
		Final Maturity	05/17/2026	05/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	11/17/2025	11/17/2025		
Series D	With optional redemption *	Average life	1.49	1.49	1.25	1.25	1.25	1.25	1.00	1.00		
		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		
	Without optional redemption *	Average life	1.49	1.49	1.25	1.25	1.25	1.25	1.00	1.00		
		Final Maturity	05/16/2026	05/16/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	11/17/2025	11/17/2025		
Series E	With optional redemption *	Average life	1.49	1.49	1.25	1.25	1.25	1.25	1.00	1.00		
		Final Maturity	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	1.49	1.49	1.25	1.25	1.25	1.25	1.00	1.00		
		Final Maturity	05/17/2026	05/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	11/17/2025	11/17/2025		

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		At issue date	
		% CE	% CE	% CE	% CE
Class A	86.93%	159,832,974.00	13.63%	94.50%	1,431,700,000.00
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
Series C	3.65%	6,702,042.90	5.92%	1.88%	28,500,000.00
Series D	1.60%	2,943,708.60	4.25%	0.69%	10,500,000.00
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 financial operations (current)			
Assets	Balance	Interest	
Treasury Account	9,310,735.15	3.153%	
Swap Deposit Account	3,930,000.00	3.080%	
Servicer ppal collect not yet credited	329,277.26		
Servicer ints collect not yet credited	74,970.82		
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	4,187	12,768
Principal		
Principal outstanding	176,424,249.18	1,500,118,980.94
Average loan	42,136.20	117,490.52
Minimum	30.13	97.12
Maximum	231,893.11	495,690.90
Interest rate		
Weighted average (wac)	4.50%	4.38%
Minimum	2.88%	2.67%
Maximum	7.70%	7.00%
Final maturity		
Weighted average (WARM) (months)	126	301
Minimum	12/03/2024	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	1.63%	5.74%
1-year EURIBOR/MIBOR (Mortgage Market)	90.00%	84.22%
Mortgage Market: Savings Banks	0.00%	8.03%
Mortgage Market: All Institutions	3.75%	1.97%
Savings Banks Lending Rate (CECA Indicator)	0.00%	0.00%
Secondary Market Public Debt 2-6 years	4.60%	0.00%

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.53%	0.53%	0.55%	0.63%	0.45%
Annual Percentage Rate (CPR)	6.14%	6.19%	6.41%	7.28%	5.30%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	4.40	6.51	0.01	8.27
10.01 - 20%	14.78	15.64	0.51	16.46
20.01 - 30%	27.52	25.15	1.82	25.56
30.01 - 40%	34.20	34.91	4.48	35.73
40.01 - 50%	15.09	44.34	7.76	45.47
50.01 - 60%	3.78	53.71	13.20	55.31
60.01 - 70%	0.23	60.82	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)	30.32		67.58	
Minimum	0.01		0.11	
Maximum	61.19		99.64	

Geographic distribution		
	Current	At constitution date
Andalucia	19.18%	19.61%
Aragon	8.56%	9.54%
Asturias	4.15%	3.40%
Balearic Islands	5.38%	3.56%
Basque Country	0.19%	1.31%
Canary Islands	9.81%	7.22%
Cantabria	0.56%	0.68%
Castilla-La Mancha	2.00%	1.95%
Castilla-Leon	2.70%	4.94%
Catalonia	3.16%	3.71%
Extremadura	2.18%	2.32%
Galicia	0.44%	0.68%
La Rioja	1.71%	1.95%
Madrid	0.76%	0.84%
Murcia	1.02%	1.42%
Navarra	1.18%	4.41%
Valencia	37.04%	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	169	52,819.22	22,373.84	0.00	75,193.06	2.50	8,606,632.95	8,681,826.01	48.26	27.90
from > 1 to = 2 months	26	18,115.79	10,231.23	0.00	28,347.02	0.94	1,734,877.06	1,763,224.08	9.80	30.88
from > 2 to = 3 months	21	23,152.77	9,842.46	0.00	32,995.23	1.10	1,037,297.50	1,070,292.73	5.95	27.12
from > 3 to = 6 months	15	20,083.10	7,760.14	0.00	27,843.24	0.93	466,319.74	494,162.98	2.75	24.46
from > 6 to < 12 months	22	66,811.83	22,632.14	0.00	89,443.97	2.98	718,455.68	807,899.65	4.49	21.20
from = 12 to < 18 months	7	49,210.93	21,464.18	0.00	70,675.11	2.35	333,780.89	404,456.00	2.25	29.69
from = 18 to < 24 months	5	30,299.00	22,970.25	0.00	53,269.25	1.77	284,790.35	338,059.60	1.88	38.91
from ≥ 2 years	64	2,008,758.71	619,249.17	0.00	2,628,007.88	87.43	1,800,726.15	4,428,734.03	24.62	38.06
Subtotal	329	2,269,251.35	736,523.41	0.00	3,005,774.76	100.00	14,982,880.32	17,988,655.08	100.00	29.75
Total	329	2,269,251.35	736,523.41	0.00	3,005,774.76		14,982,880.32	17,988,655.08		