

RURAL HIPOTECARIO IX Fondo de Titulización de Activos



Brief report

Date: 06/30/2025
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
Caja Rural Aragonesa y de los Pirineos
Caja Rural Central
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Caja Rural de Navarra
Caja Rural de Soria
Caja Rural de Tenerife
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Caja Rural de Zamora
Caja Rural del Mediterráneo, Ruralcaja
Caja Rural del Sur
Caja Rural R. San Agustín de Fuente
Alamo
Credit Valencia

Service
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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

Service
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 Audiores

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 Fitch / Moody's	
		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	Years	02/07/2026	02/07/2026	02/06/2026	02/05/2026	02/04/2026	02/04/2026	11/12/2025	11/12/2025	
		Final Maturity	Years	07/29/2030	05/18/2030	03/11/2030	01/05/2030	11/05/2029	09/08/2029	07/15/2029	05/23/2029	
			Date	02/17/2026	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	Years	07/29/2030	05/18/2030	03/11/2030	01/05/2030	11/05/2029	09/08/2029	07/15/2029	05/23/2029	
		Final Maturity	Years	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76
			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	02/17/2047
Series B	With optional redemption *	Average life	Years	02/07/2026	02/07/2026	02/06/2026	02/05/2026	02/04/2026	02/04/2026	11/12/2025	11/12/2025	
		Final Maturity	Years	07/29/2030	05/18/2030	03/11/2030	01/05/2030	11/05/2029	09/08/2029	07/15/2029	05/23/2029	
			Date	02/17/2026	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	Years	07/29/2030	05/18/2030	03/11/2030	01/05/2030	11/05/2029	09/08/2029	07/15/2029	05/23/2029	
		Final Maturity	Years	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76
			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	02/17/2047
Series C	With optional redemption *	Average life	Years	02/07/2026	02/07/2026	02/06/2026	02/05/2026	02/04/2026	02/04/2026	11/12/2025	11/12/2025	
		Final Maturity	Years	07/29/2030	05/18/2030	03/11/2030	01/05/2030	11/05/2029	09/08/2029	07/15/2029	05/23/2029	
			Date	02/17/2026	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	Years	07/29/2030	05/18/2030	03/11/2030	01/05/2030	11/05/2029	09/08/2029	07/15/2029	05/23/2029	
		Final Maturity	Years	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76
			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	02/17/2047
Series D	With optional redemption *	Average life	Years	02/07/2026	02/07/2026	02/06/2026	02/05/2026	02/04/2026	02/04/2026	11/12/2025	11/12/2025	
		Final Maturity	Years	07/29/2030	05/18/2030	03/11/2030	01/05/2030	11/05/2029	09/08/2029	07/15/2029	05/23/2029	
			Date	02/17/2026	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	Years	07/29/2030	05/18/2030	03/11/2030	01/05/2030	11/05/2029	09/08/2029	07/15/2029	05/23/2029	
		Final Maturity	Years	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76
			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	02/17/2047
Series E	With optional redemption *	Average life	Years	02/07/2026	02/07/2026	02/06/2026	02/05/2026	02/04/2026	02/04/2026	11/17/2025	11/17/2025	
		Final Maturity	Years	07/29/2030	05/18/2030	03/11/2030	01/05/2030	11/05/2029	09/08/2029	07/15/2029	05/23/2029	
			Date	02/17/2026	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	Years	07/29/2030	05/18/2030	03/11/2030	01/05/2030	11/05/2029	09/08/2029	07/15/2029	05/23/2029	
		Final Maturity	Years	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76
			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	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		At issue date		
			% CE			% 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		11,855,109.01	2.151%	
Swap Deposit Account		3,780,000.00	1.941%	
Servicer ppal collect not yet credited		256,683.67		
Servicer ints collect not yet credited		67,794.18		
Liabilities		Available	Balance	Interest
Start-up Loan L/T			0.00	
Start-up Loan S/T			0.00	

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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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Caja Rural R. San Agustín de Fuente Álamo
Credit Valencia

Servicer
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KPMG Auditores

Start-up Loan

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	3,940	12,768	
Principal			
Principal outstanding	159,328,534.17	1,500,118,980.94	
Average loan	40,438.71	117,490.52	
Minimum	0.05	97.12	
Maximum	223,161.80	495,690.90	
Interest rate			
Weighted average (wac)	3.67%	4.38%	
Minimum	2.27%	2.67%	
Maximum	6.38%	7.00%	
Final maturity			
Weighted average (WARM) (months)	121	301	
Minimum	07/01/2025	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)	89.93%	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	4.66%	0.00%	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.39%	0.51%	0.55%	0.53%	0.46%
Annual Percentage Rate (CPR)	4.57%	5.98%	6.40%	6.15%	5.33%

LTV Distribution			
	Current		At constitution date
	% Pool	% LTV	% LTV
0.01 - 10%	4.74	6.63	0.01
10.01 - 20%	16.97	15.81	0.51
20.01 - 30%	27.58	25.16	1.82
30.01 - 40%	33.56	34.40	4.48
40.01 - 50%	13.99	44.00	7.76
50.01 - 60%	3.15	53.80	13.20
60.01 - 70%			20.67
70.01 - 80%			37.09
80.01 - 90%			7.60
90.01 - 100%			6.86
Weighted average (WALTV)	29.33		67.58
Minimum	0.00		0.11
Maximum	59.60		99.64

Geographic distribution		
	Current	At constitution date
Andalucia	19.29%	19.61%
Aragon	8.13%	9.54%
Asturias	4.15%	3.40%
Balearic Islands	5.55%	3.56%
Basque Country	0.18%	1.31%
Canary Islands	10.03%	7.22%
Cantabria	0.56%	0.68%
Castilla-La Mancha	1.88%	1.95%
Castilla-Leon	2.65%	4.94%
Catalonia	3.16%	3.71%
Extremadura	2.19%	2.32%
Galicia	0.43%	0.68%
La Rioja	1.73%	1.95%
Madrid	0.79%	0.84%
Murcia	1.05%	1.42%
Navarra	1.21%	4.41%
Valencia	37.02%	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	161	47,129.29	14,285.83	0.00	61,415.12	2.16	7,639,615.36	7,701,030.48	49.39	26.31
from > 1 to <= 2 months	30	18,596.28	7,951.60	0.00	26,547.88	0.93	1,621,432.74	1,647,980.62	10.57	26.65
from > 2 to <= 3 months	22	23,275.23	9,665.30	0.00	32,940.53	1.16	1,138,190.51	1,171,131.04	7.51	26.52
from > 3 to <= 6 months	10	13,258.88	7,128.10	0.00	20,386.98	0.72	440,456.85	460,843.83	2.96	28.87
from > 6 to <= 12 months	6	19,696.52	8,045.21	0.00	27,741.73	0.98	231,587.02	259,328.75	1.66	24.65
from > 12 to <= 18 months	2	13,036.19	1,850.43	0.00	14,886.62	0.52	19,720.11	34,606.73	0.22	12.89
from > 18 to <= 24 months	5	117,434.96	21,734.51	0.00	139,169.47	4.90	200,675.09	339,844.56	2.18	38.46
from >= 2 years	60	1,883,683.81	634,332.26	0.00	2,518,016.07	88.63	1,459,143.27	3,977,159.34	25.51	36.70
Subtotal	296	2,136,111.16	704,993.24	0.00	2,841,104.40	100.00	12,750,820.95	15,591,925.35	100.00	28.52
Total	296	2,136,111.16	704,993.24	0.00	2,841,104.40		12,750,820.95	15,591,925.35		

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