RURAL HIPOTECARIO IX Fondo de Titulización de Activos

Brief report

Date: 08/31/2025
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
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Caja Rural Aragonesa y de los Pirineos
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Credit Valencia

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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	11/17/2025	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	11/17/2025	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	67,070.80 140,848,680.00 67.07%	100,000.00 210,000,000.00	Floating 3-M Euribor+0.190% 17.Feb/May/Aug/Nov	2.2260% 11/17/2025 377.396213 Gross 305.690933 Net	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 B ES0374274035	04/03/2007 293	20,663.23 6,054,326.39 20.66%	100,000.00 29,300,000.00	Floating 3-M Euribor+0.320% 17.Feb/May/Aug/Nov	2.3560% 11/17/2025 123.058718 Gross 99.677562 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	AAAsf A1 (sf)	A+ Aa3
Series C ES0374274043	04/03/2007 285	20,661.47 5,888,518.95 20.66%	100,000.00 28,500,000.00	Floating 3-M Euribor+0.520% 17.Feb/May/Aug/Nov	2.5560% 11/17/2025 133.493758 Gross 108.129944 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	AAsf Baa3 (sf)	BBB+ Baa2
Series D ES0374274050	04/03/2007 105	20,661.47 2,169,454.35 20.66%	100,000.00 10,500,000.00	Floating 3-M Euribor+2.000% 17.Feb/May/Aug/Nov	4.0360% 11/17/2025 210.790613 Gross 170.740397 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secuential / 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	6.0360% 11/17/2025 381.441667 Gross 308.967750 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined Due to Cash Reserve reduction	CCsf Ca (sf)	CCC Ca
Total		162,460,979.69	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	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.25
			Date	02/13/2026	02/13/2026	02/12/2026	02/12/2026	02/12/2026	02/12/2026	02/11/2026	11/17/2025
		Final Maturity	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.25
			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
	Without optional redemption *	Average life	Years	5.06	4.87	4.69	4.52	4.36	4.21	4.06	3.92
			Date	09/08/2030	07/01/2030	04/26/2030	02/23/2030	12/26/2029	10/31/2029	09/08/2029	07/20/2029
		Final Maturity	Years	21.52	21.52	21.52	21.52	21.52	21.52	21.52	21.52
			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 B	With optional redemption *	Average life	Years	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.25
			Date	02/13/2026	02/13/2026	02/12/2026	02/12/2026	02/12/2026	02/12/2026	02/11/2026	11/17/2025
		Final Maturity	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.25
			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
	Without optional redemption *	Average life	Years	5.06	4.87	4.69	4.52	4.36	4.21	4.06	3.92
			Date	09/08/2030	07/01/2030	04/26/2030	02/23/2030	12/26/2029	10/31/2029	09/08/2029	07/20/2029
		Final Maturity	Years	21.52	21.52	21.52	21.52	21.52	21.52	21.52	21.52
			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	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.25
			Date	02/13/2026	02/13/2026	02/12/2026	02/12/2026	02/12/2026	02/12/2026	02/11/2026	11/17/2025
		Final Maturity	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.25
			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
	Without optional redemption *	Average life	Years	5.06	4.87	4.69	4.52	4.36	4.21	4.06	3.92
			Date	09/08/2030	07/01/2030	04/26/2030	02/23/2030	12/26/2029	10/31/2029	09/08/2029	07/20/2029
		Final Maturity	Years	21.52	21.52	21.52	21.52	21.52	21.52	21.52	21.52
			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	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.25
			Date	02/13/2026	02/13/2026	02/12/2026	02/12/2026	02/12/2026	02/12/2026	02/11/2026	11/17/2025
		Final Maturity	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.25
			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
	Without optional redemption *	Average life	Years	5.06	4.87	4.69	4.52	4.36	4.21	4.06	3.92
			Date	09/08/2030	07/01/2030	04/26/2030	02/23/2030	12/26/2029	10/31/2029	09/08/2029	07/20/2029
		Final Maturity	Years	21.52	21.52	21.52	21.52	21.52	21.52	21.52	21.52
			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	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.25
			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
		Final Maturity	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.25
			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
	Without optional redemption *	Average life	Years	21.52	21.52	21.52	21.52	21.52	21.52	21.52	21.52
			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	21.52	21.52	21.52	21.52	21.52	21.52	21.52	21.52
			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	86.70%	140,848,680.00	13.95%	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%	140,848,680.00		13.86%	210,000,000.00	
Series B	3.73%	6,054,326.39	10.04%	1.93%	29,300,000.00	3.60%
Series C	3.62%	5,888,518.95	6.24%	1.88%	28,500,000.00	1.70%
Series D	1.34%	2,169,454.35	4.84%	0.69%	10,500,000.00	1.00%
Series E	4.62%	7,500,000.00		0.99%	15,000,000.00	
Issue of Bonds		162,460,979.69			1,515,000,000.00	
Reserve Fund	4.84%	7,500,000.00		1.00%	15,000,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		8,982,276.45	1.917%
Swap Deposit Account		3,670,000.00	1.834%
Servicer ppal collect not yet credited		217,698.70	
Servicer ints collect not yet credited		48,430.06	
Liabilities	**Available**	**Balance**	**Interest**
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

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	3,879	12,768
Principal		
Principal outstanding	155,007,328.54	1,500,118,980.94
Average loan	39,960.64	117,490.52
Minimum	0.01	97.12
Maximum	220,514.11	495,690.90
Interest rate		
Weighted average (wac)	3.40%	4.38%
Minimum	2.27%	2.67%
Maximum	6.38%	7.00%
Final maturity		
Weighted average (WARM) (months)	120	301
Minimum	09/01/2025	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	1.62%	5.74%
1-year EURIBOR/MIBOR (Mortgage Market)	89.94%	84.22%
Mortgage Market: Savings Banks	0.00%	8.03%
Mortgage Market: All Institutions	3.72%	1.97%
Savings Banks Lending Rate (CECA Indicator)	0.00%	0.00%
Secondary Market Public Debt 2-6 years	4.69%	0.00%

LTV Distribution

	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	4.84	6.67	0.01	8.27
10.01 - 20%	17.72	15.82	0.51	16.46
20.01 - 30%	27.91	25.26	1.82	25.56
30.01 - 40%	33.09	34.29	4.48	35.73
40.01 - 50%	13.47	43.89	7.76	45.47
50.01 - 60%	2.97	53.59	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)		29.03		67.58
Minimum		0.00		0.11
Maximum		59.18		99.64

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.37%	0.42%	0.49%	0.53%	0.46%
Annual Percentage Rate (CPR)	4.38%	4.92%	5.78%	6.19%	5.33%

Geographic distribution

	Current	At constitution date
Andalucia	19.29%	19.61%
Aragon	8.10%	9.54%
Asturias	4.16%	3.40%
Balearic Islands	5.47%	3.56%
Basque Country	0.18%	1.31%
Canary Islands	10.08%	7.22%
Cantabria	0.56%	0.68%
Castilla-La Mancha	1.88%	1.95%
Castilla-Leon	2.65%	4.94%
Catalonia	3.20%	3.71%
Extremadura	2.16%	2.32%
Galicia	0.43%	0.68%
La Rioja	1.75%	1.95%
Madrid	0.80%	0.84%
Murcia	1.05%	1.42%
Navarra	1.22%	4.41%
Valencia	37.04%	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	127	41,315.12	11,529.97	0.00	52,845.09	1.84	6,008,954.28	6,061,799.37	44.64	25.74
from > 1 to = 2 months	26	18,733.03	5,702.36	0.00	24,435.39	0.85	1,293,967.22	1,318,402.61	9.71	25.27
from > 2 to = 3 months	21	20,706.18	6,550.98	0.00	27,257.16	0.95	886,036.81	913,293.97	6.73	26.29
from > 3 to = 6 months	11	18,287.26	5,181.80	0.00	23,469.06	0.82	445,293.95	468,763.01	3.45	19.27
from > 6 to < 12 months	6	17,411.80	8,732.39	0.00	26,144.19	0.91	333,323.84	359,468.03	2.65	30.02
from = 12 to < 18 months	4	19,955.34	6,766.97	0.00	26,722.31	0.93	107,313.42	134,035.73	0.99	25.17
from = 18 to < 24 months	2	30,830.47	10,860.16	0.00	41,690.63	1.45	130,010.28	171,700.91	1.26	38.04
from ≥ 2 years	63	1,997,171.91	655,269.77	0.00	2,652,441.68	92.26	1,498,289.25	4,150,730.93	30.57	36.83
Subtotal	260	2,164,411.11	710,594.40	0.00	2,875,005.51	100.00	10,703,189.05	13,578,194.56	100.00	28.21
Total	260	2,164,411.11	710,594.40	0.00	2,875,005.51		10,703,189.05	13,578,194.56		

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