

RURAL HIPOTECARIO IX Fondo de Titulización de Activos



Brief report

Date: 09/30/2025
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
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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) 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" Secutorial / 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%		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" Secutorial / 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%		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" Secutorial / Pro rata under certain circumstances	AAAsf A1 (sf)	A+ Aa3
Series C ES0374274043	04/03/2007 285	20,661.47 5,868,518.95 20.66%		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" Secutorial / 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%		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" 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%		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	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	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	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	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	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	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	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	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	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	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	11/17/2025
		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		At issue date		
		% CE		% 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 financial operations (current)				
Assets		Balance	Interest	
Treasury Account		11,523,941.47	1.915%	
Swap Deposit Account		3,570,000.00	1.813%	
Servicer ppal collect not yet credited		129,316.68		
Servicer ints collect not yet credited		35,022.32		
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	3,837	12,768	
Principal			
Principal outstanding	153,054,501.15	1,500,118,980.94	
Average loan	39,889.11	117,490.52	
Minimum	0.01	97.12	
Maximum	219,183.34	495,690.90	
Interest rate			
Weighted average (wac)	3.34%	4.38%	
Minimum	2.27%	2.67%	
Maximum	6.38%	7.00%	
Final maturity			
Weighted average (WARM) (months)	119	301	
Minimum	10/02/2025	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	1.58%	5.74%	
1-year EURIBOR/MIBOR (Mortgage Market)	89.98%	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	4.70%	0.00%	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.26%	0.38%	0.44%	0.50%	0.45%
Annual Percentage Rate (CPR)	3.04%	4.42%	5.20%	5.83%	5.32%

LTV Distribution			
	Current		At constitution date
	% Pool	% LTV	% LTV
0.01 - 10%	4.79	6.68	0.01
10.01 - 20%	17.93	15.75	0.51
20.01 - 30%	28.18	25.23	1.82
30.01 - 40%	32.90	34.20	4.48
40.01 - 50%	13.33	43.79	7.76
50.01 - 60%	2.87	53.46	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)	28.88		67.58
Minimum	0.00		0.11
Maximum	59.01		99.64

Geographic distribution		
	Current	At constitution date
Andalucia	19.30%	19.61%
Aragon	8.10%	9.54%
Asturias	4.17%	3.40%
Balearic Islands	5.48%	3.56%
Basque Country	0.19%	1.31%
Canary Islands	10.05%	7.22%
Cantabria	0.57%	0.68%
Castilla-La Mancha	1.86%	1.95%
Castilla-Leon	2.64%	4.94%
Catalonia	3.17%	3.71%
Extremadura	2.11%	2.32%
Galicia	0.42%	0.68%
La Rioja	1.75%	1.95%
Madrid	0.80%	0.84%
Murcia	1.05%	1.42%
Navarra	1.22%	4.41%
Valencia	37.13%	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	136	43,169.68	11,318.45	0.00	54,488.13	1.93	6,176,515.19	6,231,003.32	45.23	24.99
from > 1 to = 2 months	26	21,955.51	6,569.03	0.00	28,524.54	1.01	1,379,122.68	1,407,647.22	10.22	25.12
from > 2 to = 3 months	20	19,756.27	6,592.40	0.00	26,348.67	0.93	963,040.15	989,388.82	7.18	27.40
from > 3 to = 6 months	13	20,869.37	6,140.27	0.00	27,009.64	0.96	475,175.96	502,185.60	3.65	19.49
from > 6 to < 12 months	6	19,228.76	9,368.07	0.00	28,596.83	1.01	331,039.00	359,635.83	2.61	30.04
from = 12 to < 18 months	4	19,880.27	7,011.82	0.00	26,892.09	0.95	105,891.56	132,783.65	0.96	24.93
from = 18 to < 24 months	2	32,369.85	11,262.59	0.00	43,632.44	1.55	128,470.90	172,103.34	1.25	38.12
from ≥ 2 years	61	1,954,992.89	628,323.40	0.00	2,583,316.29	91.65	1,398,114.02	3,981,430.31	28.90	36.49
Subtotal	268	2,132,222.60	686,586.03	0.00	2,818,808.63	100.00	10,957,369.46	13,776,178.09	100.00	27.67
Total	268	2,132,222.60	686,586.03	0.00	2,818,808.63		10,957,369.46	13,776,178.09		