

RURAL HIPOTECARIO IX Fondo de Titulización de Activos



Brief report

Date: 12/31/2025
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
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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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Calyon
Deutsche Bank
DZ Bank

Bond Underwriters and Placement Agents
Banco Cooperativo Español
Calyon
Deutsche Bank
DZ Bank
Bancalja
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 Auditores

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	02/17/2026	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	02/17/2026	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutential / Pro rata under certain circumstances	AAAsf Aa1 (sf)	AAA Aaa
Series A3 ES0374274027	04/03/2007 2,100	64,247.09 134,918,889.00 64.25%	100,000.00 210,000,000.00	Floating 3-M Euribor+0.190% 17.Feb/May/Aug/Nov	2.2540% 02/17/2026 370.077516 Gross 299.762788 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutential / Pro rata under certain circumstances	AAAsf Aaa (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	2.3840% 02/17/2026 125.889581 Gross 101.970561 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutential / Pro rata under certain circumstances	AAAsf Aaa (sf)	A+ Aa3 Aaa
Series C ES0374274043	04/03/2007 285	20,661.47 5,868,518.95 20.66%	100,000.00 28,500,000.00	Floating 3-M Euribor+0.520% 17.Feb/May/Aug/Nov	2.5840% 02/17/2026 136.439165 Gross 110.515724 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutential / Pro rata under certain circumstances	AAsf A1 (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	4.0640% 02/17/2026 214.585436 Gross 173.814203 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined "Pass-Through" Secutential / Pro rata under certain circumstances	Asf A3 (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	6.0640% 02/17/2026 387.422222 Gross 313.812000 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined Due to Cash Reserve reduction	CCsf Caa2 (sf)	CCC Ca
Total		156,531,188.69	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	02/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	
		Final Maturity	Years	02/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	
	Without optional redemption *	Average life	Years	02/06/2030	12/05/2029	10/07/2029	08/12/2029	06/19/2029	04/30/2029	03/13/2029	01/27/2029	
		Final Maturity	Years	08/17/2035	05/17/2035	05/17/2035	02/17/2035	11/17/2034	08/17/2034	08/17/2034	05/17/2034	
	Series B	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	02/17/2026
			Final Maturity	Years	02/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026
Series C	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	02/17/2026	
		Final Maturity	Years	02/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	
	Without optional redemption *	Average life	Years	06/30/2038	02/11/2038	10/01/2037	05/29/2037	02/03/2037	10/23/2036	07/18/2036	04/20/2036	
		Final Maturity	Years	05/17/2040	02/17/2040	11/17/2039	08/17/2039	05/17/2039	11/17/2038	08/17/2038	02/17/2038	
	Series D	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	02/17/2026
			Final Maturity	Years	02/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026	02/17/2026
Series E	With 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	02/17/2047	
		Final Maturity	Years	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	Years	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	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	86.19%	134,918,889.00	14.50%	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	86.19%	134,918,889.00		13.86%	210,000,000.00	
Series B	3.87%	6,054,326.39	10.44%	1.93%	29,300,000.00	3.60%
Series C	3.76%	5,888,518.95	6.49%	1.88%	28,500,000.00	1.70%
Series D	1.39%	2,169,454.35	5.03%	0.69%	10,500,000.00	1.00%
Series E	4.79%	7,500,000.00		0.99%	15,000,000.00	
Issue of Bonds		156,531,188.69			1,515,000,000.00	
Reserve Fund	5.03%	7,500,000.00		1.00%	15,000,000.00	

Other financial operations (current)				
Assets		Balance	Interest	
Treasury Account		12,611,201.39	1.920%	
Swap Deposit Account		3,780,000.00	1.901%	
Servicer ppal collect not yet credited		125,134.27		
Servicer ints collect not yet credited		23,089.12		
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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Start-up Loan

Collateral: Residential mortgage loans (PTCs)

General			
		Current	At constitution date
Count		3,711	12,768
Principal	Principal outstanding	146,014,494.82	1,500,118,980.94
	Average loan	39,346.40	117,490.52
	Minimum	0.01	97.12
	Maximum	215,163.10	495,690.90
Interest rate	Weighted average (wac)	3.22%	4.38%
	Minimum	2.17%	2.67%
	Maximum	6.38%	7.00%
Final maturity	Weighted average (WARM) (months)	117	301
	Minimum	01/01/2026	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	1.59%	5.74%
	1-year EURIBOR/MIBOR (Mortgage Market)	89.97%	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)	1.02%	0.60%	0.49%	0.52%	0.46%
Annual Percentage Rate (CPR)	11.58%	6.92%	5.68%	6.04%	5.35%

LTV Distribution			
		Current	At constitution date
	% Pool	% LTV	% LTV
0.01 - 10%	4.90	6.73	0.01
10.01 - 20%	18.92	15.61	0.51
20.01 - 30%	29.16	25.30	1.82
30.01 - 40%	31.68	34.01	4.48
40.01 - 50%	12.74	43.61	7.76
50.01 - 60%	2.60	53.27	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)	28.38		67.58
Minimum	0.00		0.11
Maximum	58.47		99.64

Geographic distribution		
	Current	At constitution date
Andalucia	18.98%	19.61%
Aragon	8.06%	9.54%
Asturias	4.18%	3.40%
Balearic Islands	5.55%	3.56%
Basque Country	0.19%	1.31%
Canary Islands	10.20%	7.22%
Cantabria	0.57%	0.68%
Castilla-La Mancha	1.84%	1.95%
Castilla-Leon	2.62%	4.94%
Catalonia	3.20%	3.71%
Extremadura	2.13%	2.32%
Galicia	0.42%	0.68%
La Rioja	1.73%	1.95%
Madrid	0.81%	0.84%
Murcia	1.06%	1.42%
Navarra	1.19%	4.41%
Valencia	37.27%	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	93	29,381.42	7,454.67	0.00	36,836.09	1.37	4,509,266.81	4,546,102.90	39.40	26.82
from > 1 to <= 2 months	21	15,692.43	4,013.87	0.00	19,706.30	0.73	943,180.26	962,886.56	8.35	24.24
from > 2 to <= 3 months	21	26,148.08	8,644.68	0.00	34,792.76	1.29	1,166,256.23	1,201,048.99	10.41	29.16
from > 3 to <= 6 months	9	16,543.30	3,993.27	0.00	20,536.57	0.76	340,733.77	361,270.34	3.13	16.17
from > 6 to <= 12 months	8	21,966.05	9,036.99	0.00	31,003.04	1.15	309,951.48	340,954.52	2.96	26.86
from = 12 to <= 18 months	4	20,356.46	8,370.14	0.00	28,726.60	1.06	139,912.38	168,638.98	1.46	21.82
from = 18 to <= 24 months	1	4,205.78	1,887.72	0.00	6,093.50	0.23	16,283.82	22,377.32	0.19	32.81
from ≥ 2 years	61	1,901,486.12	619,303.95	0.00	2,520,790.07	93.42	1,413,891.65	3,934,681.72	34.10	36.50
Subtotal	218	2,035,779.64	662,705.29	0.00	2,698,484.93	100.00	8,839,476.40	11,537,961.33	100.00	28.77
Total	218	2,035,779.64	662,705.29	0.00	2,698,484.93		8,839,476.40	11,537,961.33		

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