

# RURAL HIPOTECARIO IX Fondo de Titulización de Activos



## Brief report

**Date:** 01/31/2026  
**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  
 Caja Rural de Aragón  
 Caja Rural de Asturias  
 Caja Rural de Burgos  
 Caja Rural de Canarias  
 Caja Rural de Casinos  
 Caja Rural de Córdoba  
 Caja Rural de Cuenca  
 Caja Rural de Extremadura  
 Caja Rural de Gijón  
 Caja Rural de Granada  
 Caja Rural de Navarra  
 Caja Rural de Soria  
 Caja Rural de Tenerife  
 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**  
 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  
 Caja Rural de Aragón  
 Caja Rural de Asturias  
 Caja Rural de Burgos  
 Caja Rural de Canarias  
 Caja Rural de Casinos  
 Caja Rural de Córdoba  
 Caja Rural de Cuenca  
 Caja Rural de Extremadura  
 Caja Rural de Gijón  
 Caja Rural de Granada  
 Caja Rural de Navarra  
 Caja Rural de Soria  
 Caja Rural de Tenerife  
 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

**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

**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 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	02/17/2026	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" Secutorial / 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" Secutorial / 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" Secutorial / Pro rata under certain circumstances	AAAsf Aaa (sf)	A+ Aa3	
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" Secutorial / 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" Secutorial / Pro rata under certain circumstances	AAsf 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	
<b>Total</b>		<b>156,531,188.69</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										
		% 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	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Date	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	4.23	4.05	3.89	3.74	3.59	3.45	3.32	3.20
		Final Maturity	02/06/2030	12/05/2029	10/07/2029	08/12/2029	06/19/2029	04/30/2029	03/13/2029	01/27/2029
		Date	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	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Final Maturity	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Date	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	10.24	10.05	9.86	9.68	9.51	9.33	9.15	8.95
		Final Maturity	02/09/2036	12/02/2035	09/25/2035	07/22/2035	05/19/2035	03/14/2035	01/07/2035	10/28/2034
		Date	11/17/2036	05/17/2036	05/17/2036	02/17/2036	11/17/2035	08/17/2035	08/17/2035	05/17/2035
Series C	With optional redemption *	Average life	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Final Maturity	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Date	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	12.63	12.24	11.88	11.54	11.22	10.94	10.68	10.43
		Final Maturity	06/30/2038	02/11/2038	10/01/2037	05/29/2037	02/03/2037	10/23/2036	07/18/2036	04/20/2036
		Date	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	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Final Maturity	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Date	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	15.93	15.70	15.46	15.22	14.97	14.71	14.45	14.17
		Final Maturity	10/19/2041	07/25/2041	04/29/2041	01/31/2041	11/02/2040	07/30/2040	04/24/2040	01/15/2040
		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	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Final Maturity	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Date	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	21.27	21.27	21.27	21.27	21.27	21.27	21.27	
		Final Maturity	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	02/17/2047	
		Date	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%.

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

Europa 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 Europa de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

**Additional information**  
 Europa de Titulización: C/Jorge Juan 68 - 28009 Madrid [www.edt-sg.com](http://www.edt-sg.com) [info@edt-sg.com](mailto:info@edt-sg.com)  
 Official register CNMV: C/ Edison, 4 - 28006 Madrid [www.cnmv.com](http://www.cnmv.com)

# RURAL HIPOTECARIO IX Fondo de Titulización de Activos



## Brief report

Date: 01/31/2026  
Currency: EUR

Constitution date  
03/28/2007

VAT Reg. no.  
V85049039

Management Company  
Europa de Titulización, S.G.F.T

**Originator**  
Caixa Popular-Caixa Rural  
Caixa Rural de Balears  
Caixa Rural de Callosa d'En Sarriá  
Caixa Rural Galega  
Caja Campo, Caja Rural  
Caja Rural Aragonesa y de los Pirineos  
Caja Rural Central  
Caja Rural de Aragón  
Caja Rural de Asturias  
Caja Rural de Burgos  
Caja Rural de Canarias  
Caja Rural de Casinos  
Caja Rural de Córdoba  
Caja Rural de Cuenca  
Caja Rural de Extremadura  
Caja Rural de Gijón  
Caja Rural de Granada  
Caja Rural de Navarra  
Caja Rural de Soria  
Caja Rural de Tenerife  
Caja Rural de Teruel  
Caja Rural de Zamora  
Caja Rural del Mediterráneo, Ruralcaja  
Caja Rural del Sur  
Caja Rural R. San Agustín de Fuente  
Álamo  
Credit Valencia

**Servicer**  
Caixa Popular-Caixa Rural  
Caixa Rural de Balears  
Caixa Rural de Callosa d'En Sarriá  
Caixa Rural Galega  
Caja Campo, Caja Rural  
Caja Rural Aragonesa y de los Pirineos  
Caja Rural Central  
Caja Rural de Aragón  
Caja Rural de Asturias  
Caja Rural de Burgos  
Caja Rural de Canarias  
Caja Rural de Casinos  
Caja Rural de Córdoba  
Caja Rural de Cuenca  
Caja Rural de Extremadura  
Caja Rural de Gijón  
Caja Rural de Granada  
Caja Rural de Navarra  
Caja Rural de Soria  
Caja Rural de Tenerife  
Caja Rural de Teruel  
Caja Rural de Zamora  
Caja Rural del Mediterráneo, Ruralcaja  
Caja Rural del Sur  
Caja Rural R. San Agustín de Fuente  
Álamo  
Credit Valencia

**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

**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 Auditors

**Start-up Loan**

### 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	

### Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	3,657	12,768	
Principal			
Principal outstanding	143,904,977.37	1,500,118,980.94	
Average loan	39,350.55	117,490.52	
Minimum	0.01	97.12	
Maximum	213,813.66	495,690.90	
Interest rate			
Weighted average (wac)	3.21%	4.38%	
Minimum	2.17%	2.67%	
Maximum	6.38%	7.00%	
Final maturity			
Weighted average (WARM) (months)	116	301	
Minimum	02/01/2026	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	1.58%	5.74%	
1-year EURIBOR/MIBOR (Mortgage Market)	89.98%	84.22%	
Mortgage Market: Savings Banks	0.00%	8.03%	
Mortgage Market: All Institutions	3.70%	1.97%	
Savings Banks Lending Rate (CECA Indicator)	0.00%	0.00%	
Secondary Market Public Debt 2-6 years	4.72%	0.00%	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.46%	0.62%	0.48%	0.52%	0.46%
Annual Percentage Rate (CPR)	5.33%	7.15%	5.61%	6.07%	5.35%

Current delinquency											
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value		
		Principal	Interest	Other	Total	%					
<i>Delinquencies</i>											
Up to 1 month	106	32,475.15	8,505.06	0.00	40,980.21	1.54	4,961,433.83	5,002,414.04	41.35	26.62	
from > 1 to = 2 months	25	19,951.85	5,237.96	0.00	25,189.81	0.95	1,166,373.14	1,191,562.95	9.85	23.39	
from > 2 to = 3 months	16	17,504.40	5,523.00	0.00	23,027.40	0.87	826,100.77	849,128.17	7.02	24.36	
from > 3 to = 6 months	12	22,855.86	6,173.30	0.00	29,029.16	1.09	607,367.85	636,397.01	5.26	28.60	
from > 6 to < 12 months	9	23,034.46	9,778.38	0.00	32,812.84	1.24	350,190.32	383,003.16	3.17	22.49	
from = 12 to < 18 months	2	11,798.31	2,630.90	0.00	14,429.21	0.54	51,998.80	66,428.01	0.55	13.05	
from = 18 to < 24 months	3	13,147.85	8,058.19	0.00	21,206.04	0.80	103,034.55	124,240.59	1.03	37.39	
from ≥ 2 years	60	1,851,437.61	616,019.94	0.00	2,467,457.55	92.97	1,378,373.26	3,845,830.81	31.79	36.53	
	Subtotal	233	1,992,205.49	661,926.73	0.00	2,654,132.22	100.00	9,444,872.52	12,099,004.74	100.00	28.35
Total	233	1,992,205.49	661,926.73	0.00	2,654,132.22		9,444,872.52	12,099,004.74			

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	15,071,875.57	1.911%	
Swap Deposit Account	3,780,000.00	1.862%	
Servicer ppal collect not yet credited	234,778.85		
Servicer ints collect not yet credited	33,734.40		
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	4.97	6.80	0.01	8.27
10.01 - 20%	19.19	15.60	0.51	16.46
20.01 - 30%	29.17	25.30	1.82	25.56
30.01 - 40%	31.84	33.97	4.48	35.73
40.01 - 50%	12.27	43.55	7.76	45.47
50.01 - 60%	2.58	53.11	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)	28.24		67.58	
Minimum	0.00		0.11	
Maximum	58.29		99.64	

Geographic distribution		
	Current	At constitution date
Andalucía	18.88%	19.61%
Aragón	8.03%	9.54%
Asturias	4.19%	3.40%
Balearic Islands	5.58%	3.56%
Basque Country	0.19%	1.31%
Canary Islands	10.26%	7.22%
Cantabria	0.57%	0.68%
Castilla-La Mancha	1.82%	1.95%
Castilla-León	2.61%	4.94%
Catalonia	3.17%	3.71%
Extremadura	2.13%	2.32%
Galicia	0.42%	0.68%
La Rioja	1.74%	1.95%
Madrid	0.81%	0.84%
Murcia	1.06%	1.42%
Navarra	1.20%	4.41%
Valencia	37.34%	32.45%

In accordance with the provisions of the Prospectus, it is hereby certified that the Originator maintains, at all times, a material net economic interest of not less than five per cent (5%) in the securitisation transaction, in compliance with Article 6 of Regulation (EU) 2017/2402 and other applicable risk retention requirements.

Europa 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 Europa de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

**Additional information**  
Europa de Titulización: C/Jorge Juan 68 - 28009 Madrid [www.edt-sg.com](http://www.edt-sg.com) [info@edt-sg.com](mailto:info@edt-sg.com)  
Official register CNMV: C/ Edison, 4 - 28006 Madrid [www.cnmv.com](http://www.cnmv.com)