

RURAL HIPOTECARIO IX Fondo de Titulización de Activos



Brief report

Date: 02/28/2026
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

Service
 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

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 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	05/18/2026	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	05/18/2026	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	60,865.06 127,816,626.00 60.87%	100,000.00 210,000,000.00	Floating 3-M Euribor+0.190% 17.Feb/May/Aug/Nov	2.1890% 05/18/2026 333.084041 Gross 269.798073 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	2.3190% 05/18/2026 119.795076 Gross 97.034012 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 Aaa	
Series C ES0374274043	04/03/2007 265	20,661.47 5,688,518.95 20.66%	100,000.00 28,500,000.00	Floating 3-M Euribor+0.520% 17.Feb/May/Aug/Nov	2.5190% 05/18/2026 130.115607 Gross 105.393642 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	3.9990% 05/18/2026 206.563046 Gross 167.316067 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	5.9990% 05/18/2026 374.937500 Gross 303.699375 Net	02/17/2050 Quarterly 17.Feb/May/Aug/Nov	To Be Determined Due to Cash Reserve reduction	CCsf Caa2 (sf)	CCC Ca	
Total		149,428,925.69	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	0,24	0,24	0,24	0,24	0,24	0,24	0,24	0,24
		Final Maturity	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026
		Date	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026
	Without optional redemption *	Average life	4,12	3,95	3,80	3,65	3,51	3,38	3,25	3,13
		Final Maturity	03/31/2030	01/30/2030	12/04/2029	10/11/2029	08/20/2029	07/03/2029	05/18/2029	04/04/2029
		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	0,24	0,24	0,24	0,24	0,24	0,24	0,24	
		Final Maturity	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	
		Date	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	
	Without optional redemption *	Average life	9,94	9,76	9,59	9,41	9,24	9,06	8,89	8,70
		Final Maturity	01/23/2036	11/18/2035	09/16/2035	07/13/2035	05/12/2035	03/09/2035	01/04/2035	10/28/2034
		Date	08/17/2036	05/17/2036	02/17/2036	02/17/2036	11/17/2035	08/17/2035	08/17/2035	05/17/2035
Series C	With optional redemption *	Average life	0,24	0,24	0,24	0,24	0,24	0,24	0,24	
		Final Maturity	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	
		Date	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	
	Without optional redemption *	Average life	12,29	11,92	11,57	11,24	10,94	10,66	10,41	10,17
		Final Maturity	06/01/2038	01/15/2038	09/09/2037	05/12/2037	01/21/2037	10/13/2036	07/12/2036	04/17/2036
		Date	05/17/2040	02/17/2040	11/17/2039	08/17/2039	02/17/2039	11/17/2038	08/17/2038	02/17/2038
Series D	With optional redemption *	Average life	0,24	0,24	0,24	0,24	0,24	0,24	0,24	
		Final Maturity	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	
		Date	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	
	Without optional redemption *	Average life	15,66	15,43	15,19	14,95	14,70	14,45	14,18	13,91
		Final Maturity	10/12/2041	07/18/2041	04/23/2041	01/25/2041	10/27/2040	07/25/2040	04/21/2040	01/12/2040
		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	0,24	0,24	0,24	0,24	0,24	0,24	0,24	
		Final Maturity	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	
		Date	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	05/17/2026	
	Without optional redemption *	Average life	21,01	21,01	21,01	21,01	21,01	21,01	21,01	21,01
		Final Maturity	02/17/2047	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	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 ✉ info@edt-sg.com
 Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ www.cnmv.com

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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
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Fund Auditor
KPMG Auditors

Start-up Loan

Credit enhancement and financial operations

Credit enhancement (CE)					
		Current		At issue date	
			% CE		% CE
Class A	85.54%	127,816,626.00	15.23%	94.50%	1,431,700,000.00
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	85.54%	127,816,626.00		13.86%	210,000,000.00
Series B	4.05%	6,054,326.39	10.96%	1.93%	29,300,000.00
Series C	3.94%	5,888,518.95	6.81%	1.88%	28,500,000.00
Series D	1.45%	2,169,454.35	5.28%	0.69%	10,500,000.00
Series E	5.02%	7,500,000.00		0.99%	15,000,000.00
Issue of Bonds		149,428,925.69			1,515,000,000.00
Reserve Fund	5.28%	7,500,000.00		1.00%	15,000,000.00

Collateral: Residential mortgage loans (PTCs)

General			
		Current	At constitution date
Count		3,611	12,768
Principal			
Principal outstanding		141,836,930.00	1,500,118,980.94
Average loan		39,279.13	117,490.52
Minimum		0.20	97.12
Maximum		212,459.51	495,690.90
Interest rate			
Weighted average (wac)		3.20%	4.38%
Minimum		2.17%	2.67%
Maximum		6.14%	7.00%
Final maturity			
Weighted average (WARM) (months)		116	301
Minimum		03/01/2026	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		1.53%	5.74%
1-year EURIBOR/MIBOR (Mortgage Market)		90.10%	84.22%
Mortgage Market: Savings Banks		0.00%	8.03%
Mortgage Market: All Institutions		3.69%	1.97%
Savings Banks Lending Rate (CECA Indicator)		0.00%	0.00%
Secondary Market Public Debt 2-6 years		4.65%	0.00%

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.46%	0.65%	0.49%	0.49%	0.46%
Annual Percentage Rate (CPR)	5.42%	7.49%	5.78%	5.78%	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	134	42,134.23	10,231.92	0.00	52,366.15	1.96	6,266,837.34	6,319,203.49	47.80	25.59	
from > 1 to = 2 months	23	14,407.18	4,365.00	0.00	18,772.18	0.70	1,028,663.47	1,047,435.65	7.92	24.84	
from > 2 to = 3 months	20	24,885.84	5,775.84	0.00	30,661.68	1.15	839,424.51	870,086.19	6.58	22.57	
from > 3 to = 6 months	11	22,900.57	6,007.62	0.00	28,908.19	1.08	597,104.50	626,012.69	4.74	23.46	
from > 6 to < 12 months	9	23,189.96	9,433.54	0.00	32,623.50	1.22	347,617.16	380,240.66	2.88	22.33	
from = 12 to < 18 months	2	11,363.05	2,743.17	0.00	14,106.22	0.53	51,552.20	65,658.42	0.50	12.90	
from = 18 to < 24 months	2	10,152.68	4,402.80	0.00	14,555.48	0.54	48,440.65	62,996.13	0.48	37.99	
from ≥ 2 years	60	1,863,967.77	619,808.78	0.00	2,483,776.55	92.82	1,363,527.88	3,847,304.43	29.10	36.54	
	Subtotal	261	2,013,001.28	662,768.67	0.00	2,675,769.95	100.00	10,543,167.71	13,218,937.66	100.00	27.35
Total	261	2,013,001.28	662,768.67	0.00	2,675,769.95		10,543,167.71	13,218,937.66			

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	8,730,354.55	1.916%	
Swap Deposit Account	3,540,000.00	1.934%	
Servicer ppal collect not yet credited	307,932.38		
Servicer ints collect not yet credited	61,648.06		
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%	5.05	6.85	0.01	8.27
10.01 - 20%	19.57	15.64	0.51	16.46
20.01 - 30%	29.19	25.31	1.82	25.56
30.01 - 40%	31.73	33.89	4.48	35.73
40.01 - 50%	12.06	43.58	7.76	45.47
50.01 - 60%	2.42	53.14	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)	28.08		67.58	
Minimum	0.00		0.11	
Maximum	58.11		99.64	

Geographic distribution		
	Current	At constitution date
Andalucía	18.87%	19.61%
Aragón	8.05%	9.54%
Asturias	4.21%	3.40%
Balearic Islands	5.61%	3.56%
Basque Country	0.19%	1.31%
Canary Islands	10.28%	7.22%
Cantabria	0.53%	0.68%
Castilla-La Mancha	1.77%	1.95%
Castilla-León	2.61%	4.94%
Catalonia	3.16%	3.71%
Extremadura	2.13%	2.32%
Galicia	0.42%	0.68%
La Rioja	1.73%	1.95%
Madrid	0.82%	0.84%
Murcia	1.07%	1.42%
Navarra	1.20%	4.41%
Valencia	37.33%	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.

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