BANCAJA 9 Fondo de Titulización de Activos

Brief report

Date: 07/31/2025
Currency: EUR

Constitution date
02/02/2006

VAT Reg. no.
V84593961

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

Originator
Bankia

Servicer
Bankia

Lead Managers
Bancaja
Barclays Bank PLC
Calyon

Bond Underwriters and Placement Agents
Bancaja
Barclays Bank PLC
Calyon
Dexia Bank
Fortis Bank
IXIS CIB
Banco Pastor
Banco Sabadell

Bond Paying Agent
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Société Générale

Start-up Loan
Bankia

Swap
JP Morgan

Assets Custodian
Bankia

Fund Auditor
KPMG Auditores

Liquidity Facility A1
JPMorgan Chase SE

Issued securities: Residential Mortgages 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 ES0312888003	02/07/2006 2,000		100,000.00 200,000,000.00	Floating 3-M Euribor+0.010% 25.Mar/Jun/Sep/Dec	09/25/2025	06/25/2007 Quarterly 25.Mar/Jun/Sep/Dec	"Pass-Through"	AAAsf Aaa (sf)	AAA Aaa
Series A2 ES0312888011	02/07/2006 17,000	7,085.16 120,447,720.00 7.09%	100,000.00 1,700,000,000.00	Floating 3-M Euribor+0.130% 25.Mar/Jun/Sep/Dec	2.1610% 09/25/2025 39.128190 Gross 31.693834 Net	09/25/2043 Quarterly 25.Mar/Jun/Sep/Dec	09/25/2025 "Pass-Through" Secuential / Pro rata under certain circumstances	AAAsf Aa1 (sf)	AAA Aaa
Series B ES0312888029	02/07/2006 520	18,549.51 9,645,745.20 18.55%	100,000.00 52,000,000.00	Floating 3-M Euribor+0.280% 25.Mar/Jun/Sep/Dec	2.3110% 09/25/2025 109.551345 Gross 88.736589 Net	09/25/2043 Quarterly 25.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	AAAsf Aa1 (sf)	A+ Aa3
Series C ES0312888037	02/07/2006 250	100,000.00 25,000,000.00 100.00%	100,000.00 25,000,000.00	Floating 3-M Euribor+0.560% 25.Mar/Jun/Sep/Dec	2.5910% 09/25/2025 662.144444 Gross 536.337000 Net	09/25/2043 Quarterly 25.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	AA+sf Aa1 (sf)	BBB+ Baa1
Series D ES0312888045	02/07/2006 230	100,000.00 23,000,000.00 100.00%	100,000.00 23,000,000.00	Floating 3-M Euribor+2.500% 25.Mar/Jun/Sep/Dec	4.5310% 09/25/2025 1,157.922222 Gross 937.917000 Net	09/25/2043 Quarterly 25.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	BBBsf Baa1 (sf)	BB+ Ba2
Series E ES0312888052	02/07/2006 226	100,000.00 22,600,000.00 100.00%	100,000.00 22,600,000.00	Floating 3-M Euribor+4.000% 25.Mar/Jun/Sep/Dec	6.0310% 09/25/2025 1,541.255556 Gross 1,248.417000 Net	09/25/2043 Quarterly 25.Mar/Jun/Sep/Dec	To be determined Due to Cash Reserve reduction	CCsf C (sf)	CCC- Caa3
Total		200,693,465.20	2.022.600.000,00						

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	0,43	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 A2	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025
	Without optional redemption *	Average life	Years	3.08	2.93	2.79	2.66	2.54	2.42	2.32	2.22
			Date	07/22/2028	05/28/2028	04/07/2028	02/19/2028	01/06/2028	11/26/2027	10/19/2027	09/14/2027
		Final Maturity	Years	6.25	6.25	6.00	5.75	5.50	5.25	5.00	4.75
			Date	09/25/2031	09/25/2031	06/25/2031	03/25/2031	12/25/2030	09/25/2030	06/25/2030	03/25/2030
Series B	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025
	Without optional redemption *	Average life	Years	6.69	6.46	6.23	5.99	5.77	5.55	5.35	5.16
			Date	03/03/2032	12/09/2031	09/14/2031	06/21/2031	03/30/2031	01/09/2031	10/28/2030	08/22/2030
		Final Maturity	Years	7.01	6.75	6.50	6.25	6.00	6.00	5.75	5.50
			Date	06/25/2032	03/25/2032	12/25/2031	09/25/2031	06/25/2031	06/25/2031	03/25/2031	12/25/2030
Series C	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025
	Without optional redemption *	Average life	Years	7.85	7.65	7.45	7.26	7.05	6.85	6.65	6.45
			Date	04/28/2033	02/16/2033	12/05/2032	09/24/2032	07/12/2032	04/28/2032	02/14/2032	12/03/2031
		Final Maturity	Years	8.75	8.51	8.51	8.26	8.01	8.01	7.75	7.51
			Date	03/25/2034	12/25/2033	12/25/2033	09/25/2033	06/25/2033	06/25/2033	03/25/2033	12/25/2032
Series D	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025
		Final Maturity	Years	15.76	15.76	15.76	15.76	15.76	15.76	15.76	15.76
			Date	03/25/2041	03/25/2041	03/25/2041	03/25/2041	03/25/2041	03/25/2041	03/25/2041	03/25/2041
	Without optional redemption *	Average life	Years	10.15	10.00	9.85	9.70	9.55	9.40	9.24	9.09
			Date	08/16/2035	06/22/2035	04/29/2035	03/04/2035	01/09/2035	11/15/2034	09/20/2034	07/25/2034
		Final Maturity	Years	16.01	16.01	16.01	16.01	16.01	16.01	16.01	16.01
			Date	06/25/2041	06/25/2041	06/25/2041	06/25/2041	06/25/2041	06/25/2041	06/25/2041	06/25/2041
Series E	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025	09/25/2025
	Without optional redemption *	Average life	Years	16.01	16.01	16.01	16.01	16.01	16.01	16.01	16.01
			Date	06/25/2041	06/25/2041	06/25/2041	06/25/2041	06/25/2041	06/25/2041	06/25/2041	06/25/2041
		Final Maturity	Years	16.01	16.01	16.01	16.01	16.01	16.01	16.01	16.01
			Date	06/25/2041	06/25/2041	06/25/2041	06/25/2041	06/25/2041	06/25/2041	06/25/2041	06/25/2041

* 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	60.02%	120,447,720.00	45.06%	93.94%	1,900,000,000.00	6.13%
Series A1	0.00%	0.00		9.89%	200,000,000.00	
Series A2	60.02%	120,447,720.00		84.05%	1,700,000,000.00	
Series B	4.81%	9,645,745.20	39.64%	2.57%	52,000,000.00	3.53%
Series C	12.46%	25,000,000.00	25.60%	1.24%	25,000,000.00	2.28%
Series D	11.46%	23,000,000.00	12.69%	1.14%	23,000,000.00	1.13%
Series E	11.26%	22,600,000.00		1.12%	22,600,000.00	
Issue of Bonds		200,693,465.20			2,022,600,000.00	
Reserve Fund	12.69%	22,600,000.00		1.13%	22,600,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		28,266,501.50	1.871%
Servicer ppal collect not yet credited		17,347.85	
Servicer ints collect not yet credited		5,127.90	
Liabilities	**Available**	**Balance**	**Interest**
Start-up Loan L/T		0.00	
Liquidity Facility A1	0.00	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
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Official register CNMV: C/ Edison, 4 - 28006 Madrid www.cnmv.com

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JPMorgan Chase SE

Collateral: Residential mortgage loans (PTCs)

General

	Current	At constitution date
Count	4,165	15,750
Principal		
Principal outstanding	181,805,277.91	1,998,118,778.92
Average loan	43,650.73	126,864.68
Minimum	0.00	1.62
Maximum	337,819.76	981,576.54
Interest rate		
Weighted average (wac)	3.40%	3.27%
Minimum	0.99%	2.30%
Maximum	5.15%	4.53%
Final maturity		
Weighted average (WARM) (months)	113	325
Minimum	08/23/2025	12/01/2006
Maximum	07/05/2041	09/05/2040
Index (principal outstanding distribution)		
1-year EURIBOR/MIBOR	0.00%	0.09%
1-year EURIBOR/MIBOR (Mortgage Market)	100.00%	99.91%

LTV Distribution

	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	3.00	6.97	0.04	8.25
10.01 - 20%	16.09	16.05	0.28	16.13
20.01 - 30%	26.61	25.78	1.10	25.87
30.01 - 40%	43.66	34.32	2.48	35.62
40.01 - 50%	9.35	42.69	4.96	45.64
50.01 - 60%	1.29	51.81	7.84	55.47
60.01 - 70%			15.12	65.86
70.01 - 80%			35.22	76.53
80.01 - 90%			16.22	84.75
90.01 - 100%			16.76	96.18
Weighted average (WALTV)		29.30		74.60
Minimum		0.00		0.00
Maximum		54.72		99.99

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.90%	0.61%	0.55%	0.60%	0.51%
Annual Percentage Rate (CPR)	10.26%	7.03%	6.42%	6.93%	5.96%

Geographic distribution

	Current	At constitution date
Andalucia	11.96%	10.64%
Aragon	0.73%	0.85%
Asturias	0.42%	0.35%
Balearic Islands	5.54%	5.35%
Basque Country	0.62%	0.97%
Canary Islands	8.78%	6.29%
Cantabria	0.11%	0.06%
Castilla-La Mancha	3.81%	3.88%
Castilla-Leon	3.14%	2.67%
Catalonia	14.53%	14.12%
Extremadura	0.27%	0.26%
Galicia	1.55%	1.44%
La Rioja	0.42%	0.60%
Madrid	11.95%	11.49%
Murcia	2.95%	2.62%
Navarra	0.93%	1.16%
Valencia	32.29%	37.24%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	67	18,051.86	6,952.23	42,314.54	67,318.63	0.78	2,611,608.01	2,678,926.64	13.57	20.95
from > 1 to = 2 months	3	2,879.03	750.84	0.00	3,629.87	0.04	159,648.00	163,277.87	0.83	24.45
from > 2 to = 3 months	1	489.64	268.04	0.00	757.68	0.01	21,115.90	21,873.58	0.11	19.77
from > 3 to = 6 months	19	38,701.40	14,321.76	0.00	53,023.16	0.62	994,971.45	1,047,994.61	5.31	26.01
from > 6 to < 12 months	11	35,234.47	12,488.02	0.00	47,722.49	0.56	429,245.05	476,967.54	2.42	26.61
from = 12 to < 18 months	10	51,722.93	18,684.08	0.00	70,407.01	0.82	348,804.90	419,211.91	2.12	24.65
from = 18 to < 24 months	6	42,806.11	23,624.01	0.00	66,430.12	0.77	267,824.95	334,255.07	1.69	32.01
from ≥ 2 years	151	6,556,442.36	1,691,195.96	35,148.09	8,282,786.41	96.40	6,311,853.90	14,594,640.31	73.95	55.89
Subtotal	268	6,746,327.80	1,768,284.94	77,462.63	8,592,075.37	100.00	11,145,072.16	19,737,147.53	100.00	40.91
Doubt debts (subjectives)										
from ≥ 2 years	2	449,386.80	74,073.53	0.00	523,460.33	100.00	0.00	523,460.33	100.00	80.36
Subtotal	2	449,386.80	74,073.53	0.00	523,460.33	100.00	0.00	523,460.33	100.00	80.36
Total	270	7,195,714.60	1,842,358.47	77,462.63	9,115,535.70		11,145,072.16	20,260,607.86		

Additional information
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