



# RURAL HIPOTECARIO XII Fondo de Titulización de Activos

## Brief report

Date: 02/28/2019  
Currency: EUR

Constitution date  
11/04/2009

VAT Reg. no.  
V85812600

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

Originator  
Caixa Rural de Callosa d'En Sarriá  
Caja Rural Castellón - S. Isidro  
Caja Rural de Aragón  
Caja Rural de Canarias  
Caja Rural de Córdoba  
Caja Rural de Extremadura  
Caja Rural de Gijón  
Caja Rural de Granada  
Caja Rural de Navarra  
Caja Rural de Teruel  
Caja Rural de Toledo  
Caja Rural del Mediterráneo, Ruralcaja  
Caja Rural del Sur  
Caja Rural La Junquera de Chilches  
Cajasiete, Caja Rural  
Credit Valencia

Servicer  
Caixa Popular-Caixa Rural  
Caja Rural Albatat dels Sorells  
Caixa Rural de Balears  
Caixa Rural Galega  
Caixa Rural La Vall "San Isidro"  
Caixa Rural Torrent  
Caja Campo, Caja Rural  
Caja Rural Aragonesa y de los Pirineos  
Caja Rural Central  
Caja Rural de Albacete  
Caja Rural de Aragón  
Caja Rural de Asturias  
Caja Rural de Casinos  
Caja Rural de Extremadura  
Caja Rural de Gijón  
Caja Rural de Granada  
Caja Rural de Navarra  
Caja Rural de Soria  
Cajasiete, Caja Rural  
Caja Rural de Teruel  
Caja Rural de Toledo  
Caja Rural de Zamora  
Caja Rural del Mediterráneo, Ruralcaja  
Caja Rural del Sur  
Caja Rural Nuestra Señora de la Esperanza de Onda  
Caja Rural San Jaime de Alquerías  
Niño Perdido  
Caja Rural San José de Burriana  
Caja Rural San José de Nules  
Caja Rural San Roque de Almenara  
Credit Valencia

Lead Manager and Subscriber  
Banco Cooperativo Español

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

Assets Custodian  
Banco Cooperativo Español

Start-up Loan  
Entidades Cedentes

Subordinated Loan  
Entidades Cedentes

Fund Auditor  
KPMG Auditores

Financial Swaps  
Banco Cooperativo Español

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.26%	0.34%	0.33%	0.28%	0.29%
Annual Percentage Rate (CPR)	3.09%	3.97%	3.94%	3.29%	3.46%

Geographic distribution		
	Current	At constitution date
Andalucia	12.60%	14.08%
Aragon	7.33%	8.18%
Asturias	0.87%	0.77%
Balearic Islands	0.02%	0.05%
Basque Country	2.35%	1.70%
Canary Islands	1.81%	1.63%
Castilla-La Mancha	35.96%	33.45%
Castilla-Leon	0.98%	0.84%
Catalonia	1.16%	1.43%
Extremadura	1.66%	1.51%
Galicia	0.07%	0.07%
La Rioja	1.18%	1.36%
Madrid	5.77%	5.65%
Murcia	0.59%	0.54%
Navarra	1.78%	1.57%
Valencia	25.87%	27.17%

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	598	209,998.58	19,536.81	0.00	229,535.39	35.14	39,456,568.17	39,686,103.56	74.67	34.89
from > 1 to = 2 months	88	81,959.58	11,325.92	0.00	93,285.50	14.28	6,611,418.42	6,704,713.92	12.61	38.99
from > 2 to = 3 months	50	77,867.86	13,193.31	0.00	91,061.17	13.94	4,145,782.45	4,236,843.62	7.97	37.68
from > 3 to = 6 months	9	27,406.30	3,976.02	0.00	31,382.32	4.80	1,062,720.37	1,094,102.69	2.06	47.03
from > 6 to < 12 months	11	38,156.23	7,106.33	0.00	45,262.56	6.93	856,279.24	901,541.80	1.70	46.72
from = 12 to < 18 months	6	147,571.84	4,178.78	0.00	151,750.62	23.23	361,524.26	513,274.88	0.97	41.01
from = 18 to < 24 months	2	0.00	2,430.62	0.00	2,430.62	0.37	0.00	2,430.62	0.00	0.46
from ≥ 2 years	7	554.69	7,949.33	0.00	8,504.02	1.30	1,743.23	10,247.25	0.02	0.88
Subtotal	771	583,515.08	69,707.12	0.00	653,222.20	100.00	52,496,036.14	53,149,258.34	100.00	35.58
Total	771	583,515.08	69,707.12	0.00	653,222.20		52,496,036.14	53,149,258.34		