

Brief report

Date: 07/31/2018
Currency: EUR

Constitution date
11/04/2009

VAT Reg. no.
V85812600

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

Originator
Caja Rural de Callosa den 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 de Sur,
Caja Rural de La Junquera de
Chilches,
Cajasieta, Caja rural,
Credit Valencia

Servicior

Cajas Rurales: Popular, Albalat dels
Sorells, Bolears, Galega, La Vall 'San
Isidro', Torrent, Caja Campo,
Aragonesa y de los Pirineos, Central,
Albacete, Aragón, Asturias, Casinos,
Extremadura, Gijón, Granada, Navarra,
Soria, Cajasieta, Teruel, Toledo,
Zamora, Ruralcaja, Sur, Ntra Sra de la
Esperanza de Onda, San Jaime de
Alquerias Niño Perdido, San José de
Burriana, San José de Nules, San
Roque de Almenara, Credit Valencia

Lead Manager and Subcriber

Banco Cooperativo Español

Servicior 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 Auditors

KPMG Auditores

Financial Swaps

Banco Cooperativo Español

Issued securities: Asset-Backed Bonds

Table with columns: Series, ISIN Code, Issue date, Principal outstanding (Current/Original), Interest type, Reference rate and margin, Interest Rate, Redemption, Next, Rating (Current/Original). Includes Series A, B, and C.

Table with columns: Series, Redemption type, Average life, Years, Date, and maturity dates for various CPR scenarios (0.17% to 0.78%).

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

Table with columns: Series, Current, % CE, At issue date, % CE. Includes Series A, B, C, Issue of Bonds, and Reserve Fund.

Table with columns: Assets, Balance, Interest, Liabilities, Available, Balance, Interest. Details Treasury Account and Subordinated/Start-up Loans.

Collateral: Residential mortgage loans (PTCs)

Table with columns: General, Current, At constitution date. Details Count, Principal, Interest rate, Final maturity, and Index distribution.

Table with columns: LTV Distribution, Current, At constitution date, % Pool, % LTV. Shows distribution ranges for LTV percentages.

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

# RURAL HIPOTECARIO XII Fondo de Titulización de Activos

## Brief report

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### Management Company

Europea de Titulización, S.G.F.T

### Originator

Caixa Rural de Callosa den 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 de Sur,  
Caja Rural de La Junquera de  
Chilches,  
Cajasiete, Caja rural,  
Credit Valencia

### Servicer

Cajas Rurales: Popular, Albalat dels  
Sorells, Balears, Galega, La Vall 'San  
Isidro', Torrent, Caja Campo,  
Aragonesa y de los Pirineos, Central,  
Albacete, Aragón, Asturias, Casinos,  
Extremadura, Gijón, Granada, Navarra,  
Soria, Cajasiete, Teruel, Toledo,  
Zamora, Ruralcaja, Sur, Ntra Sra de la  
Esperanza de Onda, San Jaime de  
Alquerías Niño Perdido, San José de  
Burriana, San José de Nules, 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

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### Treasury Account

Société Générale

### Assets Custodian

Banco Cooperativo Español

### Start-up Loan

Entidades Cedentes

### Subordinated Loan

Entidades Cedentes

### Fund Auditors

KPMG Auditores

### Financial Swaps

Banco Cooperativo Español

### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.19%	0.27%	0.23%	0.24%	0.29%
Annual Percentage Rate (CPR)	2.20%	3.22%	2.68%	2.85%	3.45%

### Geographic distribution

	Current	At constitution date
Andalucia	12.50%	14.08%
Aragon	7.45%	8.18%
Asturias	0.91%	0.77%
Balearic Islands	0.07%	0.05%
Basque Country	2.34%	1.70%
Canary Islands	1.87%	1.63%
Castilla-La Mancha	35.99%	33.45%
Castilla-Leon	0.98%	0.84%
Catalonia	1.18%	1.43%
Extremadura	1.64%	1.51%
Galicia	0.07%	0.07%
La Rioja	1.20%	1.36%
Madrid	5.81%	5.65%
Murcia	0.57%	0.54%
Navarra	1.72%	1.57%
Valencia	25.71%	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	720	243,728.54	25,212.14	0.00	268,940.68	36.07	46,857,988.96	47,126,929.64	78.15	35.82
from > 1 to = 2 months	80	73,593.65	9,942.40	0.00	83,536.05	11.20	5,970,004.80	6,053,640.85	10.04	39.26
from > 2 to = 3 months	49	71,166.90	11,391.89	0.00	82,558.79	11.07	4,321,804.62	4,404,363.41	7.30	40.09
from > 3 to = 6 months	9	27,457.10	2,594.05	0.00	30,051.15	4.03	962,655.45	992,706.60	1.65	44.30
from > 6 to < 12 months	14	157,321.44	14,352.98	0.00	171,674.42	23.02	1,091,752.82	1,263,427.24	2.10	47.02
from = 12 to < 18 months	4	71,152.97	9,473.04	0.00	80,626.01	10.81	150,742.75	231,368.76	0.38	30.65
from = 18 to < 24 months	2	15,225.60	4,642.65	0.00	19,868.25	2.66	197,426.64	217,294.89	0.36	53.87
from = 2 years	7	518.47	7,913.31	0.00	8,431.78	1.13	1,779.45	10,211.23	0.02	0.88
Subtotal	885	660,164.67	85,522.46	0.00	745,687.13	100.00	59,554,155.49	60,299,842.62	100.00	36.49
<i>Doubt debts (subjectives)</i>										
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	885	660,164.67	85,522.46	0.00	745,687.13		59,554,155.49	60,299,842.62		36.49

### Additional information