

# RURAL HIPOTECARIO XII Fondo de Titulización de Activos



## Brief report

Date: 08/31/2021  
Currency: EUR

Constitution date  
11/04/2009

VAT Reg. no.  
V85812600

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

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

Servicer  
Caixa Popular-Caixa Rural  
Caixa Rural Albalat 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  
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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  
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Bond Paying Agent  
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Market  
AIAF Mercado de Renta Fija

Register of Book Securities  
Iberclear

Treasury Account  
Banco Santander

Assets Custodian  
Banco Cooperativo Español

Start-up Loan  
Entidades Cedentes

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### Issued securities: Asset-Backed Bonds

Bonds issue										
Series ISIN Code	Issue date Nº 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	DBRS / Fitch / Moody's	Current	Original
Series A ES0323976003	11/04/2009 8,622	31,721.48 273,502,600.56	100,000.00 862,200,000.00	Floating 3-M Euribor+0.300% 22.Mar/Jun/Sep/Dec	0.0000% 09/22/2021 0.000000 Gross 0.000000 Net	06/22/2053 Quarterly 22.Mar/Jun/Sep/Dec	09/22/2021 "Pass-Through" Secutorial / Pro rata under certain circumstances	AAA (sf) A+sf n.c.	n.c. n.c. Aaa	
Series B ES0323976011	11/04/2009 205	67,753.62 13,889,492.10	100,000.00 20,500,000.00	Floating 3-M Euribor+0.500% 22.Mar/Jun/Sep/Dec	0.0000% 09/22/2021 0.000000 Gross 0.000000 Net	06/22/2053 Quarterly 22.Mar/Jun/Sep/Dec	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	A+sf n.c.	n.c. A1	
Series C ES0323976029	11/04/2009 273	76,632.62 20,920,705.26	100,000.00 27,300,000.00	Floating 3-M Euribor+0.700% 22.Mar/Jun/Sep/Dec	0.1560% 09/22/2021 30.550871 Gross 24.746206 Net	06/22/2053 Quarterly 22.Mar/Jun/Sep/Dec	To Be Determined "Pass-Through" Secutorial / Pro rata under certain circumstances	Asf n.c.	n.c. Baa3	
Total		308,312,797.92		910,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date											
Series	Option	Average life	Years	% 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 A	With optional redemption *	Average life	Years	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70
		Final Maturity	Years	03/02/2026	03/02/2026	03/02/2026	03/02/2026	03/02/2026	03/02/2026	03/02/2026	03/02/2026
		Date	Years	8.51	8.51	8.51	8.51	8.51	8.51	8.51	8.51
	Without optional redemption *	Average life	Years	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10
		Final Maturity	Years	07/26/2026	07/26/2026	07/26/2026	07/26/2026	07/26/2026	07/26/2026	07/26/2026	07/26/2026
		Date	Years	13.01	13.01	13.01	13.01	13.01	13.01	13.01	13.01
Series B	With optional redemption *	Average life	Years	8.51	8.51	8.51	8.51	8.51	8.51	8.51	8.51
		Final Maturity	Years	12/22/2029	12/22/2029	12/22/2029	12/22/2029	12/22/2029	12/22/2029	12/22/2029	12/22/2029
		Date	Years	12.22/2029	12.22/2029	12.22/2029	12.22/2029	12.22/2029	12.22/2029	12.22/2029	12.22/2029
	Without optional redemption *	Average life	Years	13.75	13.75	13.75	13.75	13.75	13.75	13.75	13.75
		Final Maturity	Years	03/19/2035	03/19/2035	03/19/2035	03/19/2035	03/19/2035	03/19/2035	03/19/2035	03/19/2035
		Date	Years	14.76	14.76	14.76	14.76	14.76	14.76	14.76	14.76
Series C	With optional redemption *	Average life	Years	8.51	8.51	8.51	8.51	8.51	8.51	8.51	8.51
		Final Maturity	Years	12/22/2029	12/22/2029	12/22/2029	12/22/2029	12/22/2029	12/22/2029	12/22/2029	12/22/2029
		Date	Years	8.51	8.51	8.51	8.51	8.51	8.51	8.51	8.51
	Without optional redemption *	Average life	Years	17.85	17.85	17.85	17.85	17.85	17.85	17.85	17.85
		Final Maturity	Years	04/25/2039	04/25/2039	04/25/2039	04/25/2039	04/25/2039	04/25/2039	04/25/2039	04/25/2039
		Date	Years	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27

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)					
Series	Current	At issue date		% CE	% CE
		Current	At issue date		
Series A	88.71%	273,502,600.56	20.50%	94.75%	862,200,000.00
Series B	4.51%	13,889,492.10	15.99%	2.25%	20,500,000.00
Series C	6.79%	20,920,705.26	9.20%	3.00%	27,300,000.00
Issue of Bonds		308,312,797.92			910,000,000.00
Reserve Fund	9.20%	28,364,777.41	4.60%		41,860,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	40,356,418.22	0.0000%	
Servicer ppal collect not yet credited	1,023,096.82		
Servicer ints collect not yet credited	31,805.33		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		28,364,777.41	0.456%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

### Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	5,156	8,245	
Principal			
Principal outstanding	300,378,916.69	910,099,987.12	
Average loan	58,258.13	110,382.05	
Minimum	71.88	4,591.26	
Maximum	336,551.64	496,292.86	
Interest rate			
Weighted average (wac)	0.46%	3.20%	
Minimum	0.00%	1.59%	
Maximum	4.50%	7.38%	
Final maturity			
Weighted average (WARM) (months)	181	296	
Minimum	09/02/2021	08/06/2011	
Maximum	11/10/2049	11/10/2049	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	0.89%	0.00%	
1-year EURIBOR/MIBOR (Mortgage Market)	97.22%	97.08%	
Mortgage Market: Savings Banks	0.00%	2.50%	
Mortgage Market: All Institutions	0.39%	0.40%	
Secondary Market Public Debt 2-6 years	1.51%		

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	2.57	6.94	0.05	8.24
10.01 - 20%	9.62	15.78	1.15	16.54
20.01 - 30%	16.95	25.37	3.64	25.58
30.01 - 40%	24.72	35.16	7.21	35.20
40.01 - 50%	29.49	44.64	11.17	45.40
50.01 - 60%	12.18	54.16	16.12	55.25
60.01 - 70%	3.62	64.18	21.26	65.14
70.01 - 80%	0.84	72.36	33.26	75.31
80.01 - 90%			3.57	84.45
90.01 - 100%			2.56	94.39
Weighted average (WALTV)	37.38		61.99	
Minimum	0.03		6.46	
Maximum	77.21		99.64	

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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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.36%	0.32%	0.31%	0.29%	0.29%
Annual Percentage Rate (CPR)	4.22%	3.77%	3.67%	3.48%	3.42%

Geographic distribution		
	Current	At constitution date
Andalucia	13.01%	14.08%
Aragon	7.48%	8.18%
Asturias	0.50%	0.77%
Balearic Islands	0.01%	0.05%
Basque Country	2.60%	1.70%
Canary Islands	1.77%	1.63%
Castilla-La Mancha	36.38%	33.45%
Castilla-Leon	1.09%	0.84%
Catalonia	1.12%	1.43%
Extremadura	1.61%	1.51%
Galicia	0.03%	0.07%
La Rioja	1.09%	1.36%
Madrid	5.54%	5.65%
Murcia	0.60%	0.54%
Navarra	1.91%	1.57%
Valencia	25.27%	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	377	135,367.77	6,318.66	0.00	141,686.43	39.62	23,079,448.03	23,221,134.46	76.17	31.87	
from > 1 to = 2 months	50	51,659.35	2,610.03	0.00	54,269.38	15.18	3,249,060.63	3,303,330.01	10.84	31.84	
from > 2 to = 3 months	17	17,553.89	2,117.90	0.00	19,671.79	5.50	1,249,252.63	1,268,924.42	4.16	40.34	
from > 3 to = 6 months	16	33,907.73	1,485.86	0.00	35,393.59	9.90	1,119,046.08	1,154,439.67	3.79	28.07	
from > 6 to < 12 months	16	49,943.70	5,486.39	0.00	55,430.09	15.50	1,078,082.46	1,133,512.55	3.72	37.38	
from = 12 to < 18 months	4	16,499.44	4,295.73	0.00	20,795.17	5.82	315,850.89	336,646.06	1.10	54.08	
from ≥ 2 years	6	27,342.53	3,004.28	0.00	30,346.81	8.49	35,647.16	65,993.97	0.22	7.44	
	Subtotal	486	332,274.41	25,318.85	0.00	357,593.26	100.00	30,126,387.88	30,483,981.14	100.00	32.08
<b>Total</b>	<b>486</b>	<b>332,274.41</b>	<b>25,318.85</b>	<b>0.00</b>	<b>357,593.26</b>		<b>30,126,387.88</b>	<b>30,483,981.14</b>			