

RURAL HIPOTECARIO XII Fondo de Titulización de Activos



Brief report

Date: 10/31/2021
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
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 Caixa Rural de Extremadura
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 Caixa Rural del Mediterráneo, Ruralcaja
 Caixa Rural del Sur
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 Credit Valencia

Servicer
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 Niño Perdido
 Caixa Rural San José de Burriana
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Lead Manager and Subscriber
 Banco Cooperativo Español

Servicer Credit Support Provider
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Bond Paying Agent
 Banco Santander

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Banco Santander

Assets Custodian
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Start-up Loan
 Entidades Cedentes

Subordinated Loan
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Fund Auditor
 KPMG Auditores

Financial Swaps
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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	Current DBRS / Fitch / Moody's	Original
Series A ES0323976003	11/04/2009 8,622	30,741.46 265,052,868.12 30.74%	100,000.00 862,200,000.00	Floating 3-M Euribor+0.300% 22.Mar/Jun/Sep/Dec	0.0000% 12/22/2021 0.000000 Gross 0.000000 Net	06/22/2053 Quarterly 22.Mar/Jun/Sep/Dec	12/22/2021 "Pass-Through" Secuential / Pro rata under certain circumstances	AAA (sf) A+sf n.c.	n.c. n.c. Aaa
Series B ES0323976011	11/04/2009 205	65,809.14 13,490,873.70 65.81%	100,000.00 20,500,000.00	Floating 3-M Euribor+0.500% 22.Mar/Jun/Sep/Dec	0.0000% 12/22/2021 0.000000 Gross 0.000000 Net	06/22/2053 Quarterly 22.Mar/Jun/Sep/Dec	To Be Determined "Pass-Through" Secuential / 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 76.63%	100,000.00 27,300,000.00	Floating 3-M Euribor+0.700% 22.Mar/Jun/Sep/Dec	0.1550% 12/22/2021 30,025086 Gross 24.320320 Net	06/22/2053 Quarterly 22.Mar/Jun/Sep/Dec	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	Asf n.c.	n.c. Baa3
Total		299,464,447.08		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	4.83	4.83	4.83	4.83	4.83	4.83	4.83	4.83		
		Final Maturity	Years	07/20/2026	07/20/2026	07/20/2026	07/20/2026	07/20/2026	07/20/2026	07/20/2026	07/20/2026		
		Date	12/22/2029	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	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51		
		Final Maturity	Years	03/24/2027	03/24/2027	03/24/2027	03/24/2027	03/24/2027	03/24/2027	03/24/2027	03/24/2027		
		Date	03/22/2036	03/22/2036	03/22/2036	03/22/2036	03/22/2036	03/22/2036	03/22/2036	03/22/2036	03/22/2036		
Series B	With optional redemption *	Average life	Years	5.08	5.08	5.08	5.08	5.08	5.08	5.08	5.08		
		Final Maturity	Years	10/20/2026	10/20/2026	10/20/2026	10/20/2026	10/20/2026	10/20/2026	10/20/2026	10/20/2026		
		Date	12/22/2029	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	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16		
		Final Maturity	Years	11/19/2027	11/19/2027	11/19/2027	11/19/2027	11/19/2027	11/19/2027	11/19/2027	11/19/2027		
		Date	03/22/2036	03/22/2036	03/22/2036	03/22/2036	03/22/2036	03/22/2036	03/22/2036	03/22/2036	03/22/2036		
Series C	With optional redemption *	Average life	Years	8.25	8.25	8.25	8.25	8.25	8.25	8.25	8.25		
		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	12/22/2029	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	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78		
		Final Maturity	Years	06/30/2039	06/30/2039	06/30/2039	06/30/2039	06/30/2039	06/30/2039	06/30/2039	06/30/2039		
		Date	09/22/2049	09/22/2049	09/22/2049	09/22/2049	09/22/2049	09/22/2049	09/22/2049	09/22/2049	09/22/2049		

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	% CE	% CE
Series A	88.51%	265,052,868.12	20.70%	94.75%	862,200,000.00
Series B	4.51%	13,490,873.70	16.19%	2.25%	20,500,000.00
Series C	6.99%	20,920,705.26	9.20%	3.00%	27,300,000.00
Issue of Bonds		299,464,447.08			910,000,000.00
Reserve Fund	9.20%	27,550,729.13	4.60%		41,860,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	36,394,366.91	0.0000%	
Servicer ppal collect not yet credited	1,026,097.52		
Servicer ints collect not yet credited	34,732.53		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		27,550,729.13	0.455%
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	5,104	8,245	
Principal			
Principal outstanding	294,306,335.10	910,099,987.12	
Average loan	57,661.90	110,382.05	
Minimum	243.44	4,591.26	
Maximum	334,040.08	496,292.86	
Interest rate			
Weighted average (wac)	0.45%	3.20%	
Minimum	0.00%	1.59%	
Maximum	4.50%	7.38%	
Final maturity			
Weighted average (WARM) (months)	180	296	
Minimum	11/07/2021	08/06/2011	
Maximum	11/10/2049	11/10/2049	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	0.87%	0.00%	
1-year EURIBOR/MIBOR (Mortgage Market)	97.23%	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%	2.64	6.92	0.05	8.24
10.01 - 20%	9.82	15.73	1.15	16.54
20.01 - 30%	17.35	25.36	3.64	25.58
30.01 - 40%	25.04	35.14	7.21	35.20
40.01 - 50%	29.23	44.54	11.17	45.40
50.01 - 60%	11.57	54.15	16.12	55.25
60.01 - 70%	3.60	64.12	21.26	65.14
70.01 - 80%	0.75	72.19	33.26	75.31
80.01 - 90%			3.57	84.45
90.01 - 100%			2.56	94.39
Weighted average (WALTV)		37.06		61.99
Minimum		0.12		6.46
Maximum		76.84		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)	0.24%	0.32%	0.33%	0.31%	0.29%
Annual Percentage Rate (CPR)	2.88%	3.79%	3.84%	3.66%	3.42%

Geographic distribution		
	Current	At constitution date
Andalucia	13.04%	14.08%
Aragon	7.50%	8.18%
Asturias	0.50%	0.77%
Balearic Islands	0.01%	0.05%
Basque Country	2.63%	1.70%
Canary Islands	1.79%	1.63%
Castilla-La Mancha	36.35%	33.45%
Castilla-Leon	1.09%	0.84%
Catalonia	1.13%	1.43%
Extremadura	1.62%	1.51%
Galicia	0.03%	0.07%
La Rioja	1.10%	1.36%
Madrid	5.49%	5.65%
Murcia	0.61%	0.54%
Navarra	1.93%	1.57%
Valencia	25.18%	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	407	142,209.89	7,347.95	0.00	149,557.84	40.79	23,774,194.00	23,923,751.84	78.31	30.98	
from > 1 to = 2 months	43	43,236.27	2,744.22	0.00	45,979.49	12.54	2,353,656.18	2,399,635.67	7.85	27.83	
from > 2 to = 3 months	16	22,990.51	1,884.22	0.00	24,874.73	6.78	1,577,975.88	1,602,850.61	5.25	43.50	
from > 3 to = 6 months	10	23,617.74	971.14	0.00	24,588.88	6.71	731,793.75	756,382.63	2.48	29.20	
from > 6 to < 12 months	19	61,118.56	4,478.42	0.00	65,596.98	17.89	1,398,454.75	1,464,051.73	4.79	40.11	
from = 12 to < 18 months	5	19,827.18	4,426.99	0.00	24,254.17	6.61	312,684.20	336,938.37	1.10	47.11	
from ≥ 2 years	6	28,824.46	2,983.73	0.00	31,808.19	8.68	33,906.94	65,715.13	0.22	7.41	
	Subtotal	506	341,823.61	24,836.67	0.00	366,660.28	100.00	30,182,665.70	30,549,325.98	100.00	31.37
Total	506	341,823.61	24,836.67	0.00	366,660.28		30,182,665.70	30,549,325.98			