

# RURAL HIPOTECARIO XII Fondo de Titulización de Activos

## Brief report

Date: 12/31/2021  
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  
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**  
Banco Santander

**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

**Subordinated Loan**  
Entidades Cedentes

**Fund Auditor**  
KPMG Auditores

**Financial Swaps**  
Banco Cooperativo Español

### 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
Series A ES0323976003	11/04/2009 8,622	29,780.03 256,763,418.66 29.78%	100,000.00 862,200,000.00	Floating 3-M Euribor+0.300% 22.Mar/Jun/Sep/Dec	0.0000% 03/22/2022 0.000000 Gross 0.000000 Net	06/22/2053 Quarterly 22.Mar/Jun/Sep/Dec	03/22/2022 "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	63,901.55 13,099,817.75 63.90%	100,000.00 20,500,000.00	Floating 3-M Euribor+0.500% 22.Mar/Jun/Sep/Dec	0.0000% 03/22/2022 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 76.63%	100,000.00 27,300,000.00	Floating 3-M Euribor+0.700% 22.Mar/Jun/Sep/Dec	0.1120% 03/22/2022 21,457134 Gross 17.380279 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
<b>Total</b>		290,783,941.67		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																				
		% 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	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	
		Final Maturity	Years	09/01/2026	09/01/2026	09/01/2026	09/01/2026	09/01/2026	09/01/2026	09/01/2026	09/01/2026	09/01/2026	09/01/2026	09/01/2026	09/01/2026	09/01/2026	09/01/2026	09/01/2026	09/01/2026	09/01/2026
			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	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	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37
		Final Maturity	Years	05/05/2027	05/05/2027	05/05/2027	05/05/2027	05/05/2027	05/05/2027	05/05/2027	05/05/2027	05/05/2027	05/05/2027	05/05/2027	05/05/2027	05/05/2027	05/05/2027	05/05/2027	05/05/2027	05/05/2027
			Date	12/22/2035	12/22/2035	12/22/2035	12/22/2035	12/22/2035	12/22/2035	12/22/2035	12/22/2035	12/22/2035	12/22/2035	12/22/2035	12/22/2035	12/22/2035	12/22/2035	12/22/2035	12/22/2035	12/22/2035
Series B	With optional redemption *	Average life	Years	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	
		Final Maturity	Years	12/01/2026	12/01/2026	12/01/2026	12/01/2026	12/01/2026	12/01/2026	12/01/2026	12/01/2026	12/01/2026	12/01/2026	12/01/2026	12/01/2026	12/01/2026	12/01/2026	12/01/2026	12/01/2026	12/01/2026
			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	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	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03
		Final Maturity	Years	01/02/2028	01/02/2028	01/02/2028	01/02/2028	01/02/2028	01/02/2028	01/02/2028	01/02/2028	01/02/2028	01/02/2028	01/02/2028	01/02/2028	01/02/2028	01/02/2028	01/02/2028	01/02/2028	01/02/2028
			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	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	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	
		Final Maturity	Years	12/21/2029	12/21/2029	12/21/2029	12/21/2029	12/21/2029	12/21/2029	12/21/2029	12/21/2029	12/21/2029	12/21/2029	12/21/2029	12/21/2029	12/21/2029	12/21/2029	12/21/2029	12/21/2029	12/21/2029
			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	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	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43
		Final Maturity	Years	05/24/2039	05/24/2039	05/24/2039	05/24/2039	05/24/2039	05/24/2039	05/24/2039	05/24/2039	05/24/2039	05/24/2039	05/24/2039	05/24/2039	05/24/2039	05/24/2039	05/24/2039	05/24/2039	05/24/2039
			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	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)					
	Current		At issue date		
		% CE		% CE	
Series A	88.30%	256,763,418.66	20.90%	94.75%	862,200,000.00
Series B	4.51%	13,099,817.75	16.39%	2.25%	20,500,000.00
Series C	7.19%	20,920,705.26	9.20%	3.00%	27,300,000.00
Issue of Bonds		290,783,941.67			910,000,000.00
Reserve Fund	9.20%	26,752,122.63	4.60%		41,860,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	33,712,813.24	0.0000%	
Servicer ppal collect not yet credited	990,983.03		
Servicer ints collect not yet credited	29,759.05		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		26,752,122.63	0.412%
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	5,062	8,245	
Principal			
Principal outstanding	288,312,641.67	910,099,987.12	
Average loan	56,956.27	110,382.05	
Minimum	244.78	4,591.26	
Maximum	331,528.52	496,292.86	
Interest rate			
Weighted average (wac)	0.44%	3.20%	
Minimum	0.00%	1.59%	
Maximum	4.50%	7.38%	
Final maturity			
Weighted average (WARM) (months)	178	296	
Minimum	01/11/2022	08/06/2011	
Maximum	11/10/2049	11/10/2049	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	0.86%	0.00%	
1-year EURIBOR/MIBOR (Mortgage Market)	97.27%	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	1.49%		

LTV Distribution			
	Current	At constitution date	
	% Pool	% LTV	% Pool
0.01 - 10%	2.69	6.81	0.05
10.01 - 20%	10.10	15.68	1.15
20.01 - 30%	17.71	25.39	3.64
30.01 - 40%	25.18	35.11	7.21
40.01 - 50%	29.39	44.46	11.17
50.01 - 60%	10.75	54.22	16.12
60.01 - 70%	3.48	64.03	21.26
70.01 - 80%	0.70	71.82	33.26
80.01 - 90%			3.57
90.01 - 100%			2.56
Weighted average (WALTV)	36.73		61.99
Minimum	0.13		6.46
Maximum	75.31		99.64

# RURAL HIPOTECARIO XII Fondo de Titulización de Activos

## Brief report

Date: 12/31/2021

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  
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 Albalat deis 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 La Vall "San Isidro"  
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

Banco Santander

### 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

### 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)	0.40%	0.30%	0.32%	0.30%	0.29%
Annual Percentage Rate (CPR)	4.64%	3.58%	3.73%	3.56%	3.43%

### Geographic distribution

	Current	At constitution date
Andalucia	13.03%	14.08%
Aragon	7.50%	8.18%
Asturias	0.50%	0.77%
Balearic Islands	0.01%	0.05%
Basque Country	2.66%	1.70%
Canary Islands	1.81%	1.63%
Castilla-La Mancha	36.38%	33.45%
Castilla-Leon	1.10%	0.84%
Catalonia	1.14%	1.43%
Extremadura	1.63%	1.51%
Galicia	0.03%	0.07%
La Rioja	1.08%	1.36%
Madrid	5.46%	5.65%
Murcia	0.61%	0.54%
Navarra	1.94%	1.57%
Valencia	25.12%	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	336	113,201.54	5,108.58	0.00	118,310.12	32.98	18,707,078.35	18,825,388.47	73.43	29.64
from > 1 to = 2 months	46	49,612.61	3,819.20	0.00	53,431.81	14.89	2,860,252.69	2,913,684.50	11.37	30.09
from > 2 to = 3 months	19	22,522.06	1,294.35	0.00	23,816.41	6.64	1,382,815.15	1,406,631.56	5.49	36.78
from > 3 to = 6 months	4	17,806.92	143.61	0.00	17,950.53	5.00	265,075.26	283,025.79	1.10	22.32
from > 6 to < 12 months	22	70,548.41	4,957.90	0.00	75,506.31	21.05	1,543,484.40	1,618,990.71	6.32	37.91
from = 12 to < 18 months	6	21,495.25	5,330.48	0.00	26,825.73	7.48	359,432.35	386,258.08	1.51	42.00
from = 18 to < 24 months	1	11,051.22	190.70	0.00	11,241.92	3.13	126,391.76	137,633.68	0.54	62.04
from ≥ 2 years	6	28,805.77	2,869.51	0.00	31,675.28	8.83	32,161.68	63,836.96	0.25	7.19
Subtotal	440	335,043.78	23,714.33	0.00	358,758.11	100.00	25,276,691.64	25,635,449.75	100.00	30.31
Total	440	335,043.78	23,714.33	0.00	358,758.11		25,276,691.64	25,635,449.75		

### Additional information