

RURAL HIPOTECARIO XII Fondo de Titulización de Activos



Brief report

Date: 01/31/2022
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
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 Caixa Rural Torrent
 Caja Campo, Caja Rural
 Caixa Rural Aragonesa y de los Pirineos
 Caixa Rural Central
 Caixa Rural de Albacete
 Caixa Rural de Aragón
 Caixa Rural de Asturias
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 Caixa Rural Nuestra Señora de la Esperanza de Onda
 Caixa Rural San Jaime de Alquerías
 Niño Perdido
 Caixa Rural San José de Burriana
 Caixa Rural San José de Nules
 Caixa 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
Total		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													
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	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	
			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	5.37	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	
			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	
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	
		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	
			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	6.03	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	
			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	8.01	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	
			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	17.43	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	
			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	88.30%	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	36,027,445.43	0.0000%	
Servicer ppal collect not yet credited	1,033,063.21		
Servicer ints collect not yet credited	33,121.59		
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	5,040	8,245	
Principal			
Principal outstanding	285,408,559.26	910,099,987.12	
Average loan	56,628.68	110,382.05	
Minimum	257.70	4,591.26	
Maximum	330,272.74	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	02/11/2022	08/06/2011	
Maximum	11/10/2049	11/10/2049	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	0.48%	0.00%	
1-year EURIBOR/MIBOR (Mortgage Market)	97.65%	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	1.48%		

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	2.71	6.79	0.05	8.24
10.01 - 20%	10.45	15.74	1.15	16.54
20.01 - 30%	17.81	25.46	3.64	25.58
30.01 - 40%	25.40	35.13	7.21	35.20
40.01 - 50%	29.12	44.42	11.17	45.40
50.01 - 60%	10.47	54.24	16.12	55.25
60.01 - 70%	3.34	63.99	21.26	65.14
70.01 - 80%	0.71	71.60	33.26	75.31
80.01 - 90%			3.57	84.45
90.01 - 100%			2.56	94.39
Weighted average (WALTV)		36.54		61.99
Minimum		0.08		6.46
Maximum		75.12		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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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)	0.25%	0.31%	0.31%	0.31%	0.29%
Annual Percentage Rate (CPR)	2.97%	3.62%	3.71%	3.66%	3.42%

Geographic distribution

	Current	At constitution date
Andalucia	12.95%	14.08%
Aragon	7.47%	8.18%
Asturias	0.51%	0.77%
Balearic Islands	0.01%	0.05%
Basque Country	2.68%	1.70%
Canary Islands	1.81%	1.63%
Castilla-La Mancha	36.40%	33.45%
Castilla-Leon	1.10%	0.84%
Catalonia	1.14%	1.43%
Extremadura	1.61%	1.51%
Galicia	0.03%	0.07%
La Rioja	1.08%	1.36%
Madrid	5.47%	5.65%
Murcia	0.62%	0.54%
Navarra	1.95%	1.57%
Valencia	25.16%	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	408	141,966.51	5,960.40	0.00	147,926.91	26.29	22,715,840.95	22,863,767.86	77.54	28.64
from > 1 to = 2 months	49	48,751.40	3,230.48	0.00	51,981.88	9.24	2,696,008.54	2,747,990.42	9.32	30.32
from > 2 to = 3 months	19	22,167.49	2,518.06	0.00	24,685.55	4.39	1,320,711.66	1,345,397.21	4.56	35.92
from > 3 to = 6 months	6	17,446.60	227.01	0.00	17,673.61	3.14	295,747.64	313,421.25	1.06	20.41
from > 6 to < 12 months	22	72,434.61	4,559.16	0.00	76,993.77	13.68	1,551,237.67	1,628,231.44	5.52	37.49
from = 12 to < 18 months	6	194,103.61	5,362.91	0.00	199,466.52	35.45	186,263.22	385,729.74	1.31	41.94
from = 18 to < 24 months	1	11,683.14	190.91	0.00	11,874.05	2.11	125,759.84	137,633.89	0.47	62.04
from ≥ 2 years	6	29,203.27	2,886.15	0.00	32,089.42	5.70	31,287.15	63,376.57	0.21	7.14
Subtotal	517	537,756.63	24,935.08	0.00	562,691.71	100.00	28,922,856.67	29,485,548.38	100.00	29.33
Total	517	537,756.63	24,935.08	0.00	562,691.71		28,922,856.67	29,485,548.38		

Additional information