



# RURAL HIPOTECARIO XII Fondo de Titulización de Activos

## Brief report

Date: 05/31/2022

Currency: EUR

### Constitution date

11/04/2009

### VAT Reg. no.

V85812600

### Management Company

Europa 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 dels Sorells  
Caixa Rural de Balears  
Caixa Rural Galega  
Caixa Rural La Vall "San Isidro"  
Caixa Rural Torrent  
Caja Campo, Caja Rural  
Caja Rural Aragonense 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

### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month, mort. (SMM)	0.31%	0.45%	0.38%	0.34%	0.29%
Annual Percentage Rate (CPR)	3.65%	5.21%	4.43%	4.02%	3.46%

### Geographic distribution

	Current	At constitution date
Andalucia	13.02%	14.08%
Aragon	7.45%	8.18%
Asturias	0.52%	0.77%
Balearic Islands	0.01%	0.05%
Basque Country	2.56%	1.70%
Canary Islands	1.85%	1.63%
Castilla-La Mancha	36.43%	33.45%
Castilla-Leon	1.12%	0.84%
Catalonia	1.13%	1.43%
Extremadura	1.52%	1.51%
Galicia	0.03%	0.07%
La Rioja	1.09%	1.36%
Madrid	5.42%	5.65%
Murcia	0.63%	0.54%
Navarra	2.00%	1.57%
Valencia	25.22%	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	398	132,837.87	6,179.71	0.00	139,017.58	30.72	22,224,362.76	22,363,380.34	81.58	29.34
from > 1 to = 2 months	47	46,249.11	3,911.27	0.00	50,160.38	11.06	2,764,877.43	2,815,037.81	10.27	31.35
from > 2 to = 3 months	18	19,662.19	1,624.19	0.00	21,286.38	4.70	1,105,817.51	1,127,103.89	4.11	32.07
from > 3 to = 6 months	6	11,231.17	366.45	0.00	11,597.62	2.56	317,385.06	328,982.68	1.20	21.30
from > 6 to < 12 months	4	21,524.55	164.18	0.00	21,688.73	4.79	283,114.70	304,803.43	1.11	26.54
from = 12 to < 18 months	7	194,108.45	5,397.51	0.00	199,505.96	44.09	233,598.36	433,104.32	1.58	37.23
from ≥ 2 years	5	7,167.85	2,096.77	0.00	9,264.62	2.05	30,300.54	39,565.16	0.14	5.25
Subtotal	485	432,781.19	19,740.08	0.00	452,521.27	100.00	26,959,456.36	27,411,977.63	100.00	29.37
Total	485	432,781.19	19,740.08	0.00	452,521.27		26,959,456.36	27,411,977.63		

### Additional information