

RURAL HIPOTECARIO XII Fondo de Titulización de Activos



Brief report

Date: 08/31/2022
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
 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 Aragonesa y de los Pirineos
 Caja Rural Central
 Caja Rural de Albacete
 Caja Rural de Aragón
 Caja Rural de Asturias
 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	Original
Series A ES0323976003	11/04/2009 8,622	28,262.56 243,679,792.32 28.26%	100,000.00 862,200,000.00	Floating 3-M Euribor+0.300% 22.Mar/Jun/Sep/Dec	0.1220% 09/22/2022 8.811638 Gross 7.137427 Net	06/22/2053 Quarterly 22.Mar/Jun/Sep/Dec	09/22/2022 "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	59,835.88 12,266,355.40 59.84%	100,000.00 20,500,000.00	Floating 3-M Euribor+0.500% 22.Mar/Jun/Sep/Dec	0.3220% 09/22/2022 49.238281 Gross 39.883008 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	59,842.45 16,336,988.85 59.84%	100,000.00 27,300,000.00	Floating 3-M Euribor+0.700% 22.Mar/Jun/Sep/Dec	0.5220% 09/22/2022 79.829828 Gross 64.662161 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		272,283,136.57		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	Type	Yr	% 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	5.27	4.93	4.61	4.39	4.11	3.91	3.73	3.47		
		Final Maturity	Years	09/25/2027	05/25/2027	01/30/2027	11/11/2026	07/29/2026	05/20/2026	03/15/2026	12/11/2025		
			Years	8.26	7.75	7.26	7.01	6.51	6.26	6.01	5.50		
	Without optional redemption *	Average life	Years	6.71	6.37	6.05	5.76	5.49	5.24	5.01	4.79		
		Final Maturity	Years	03/05/2029	11/01/2028	07/09/2028	03/25/2028	12/17/2027	09/17/2027	06/23/2027	04/05/2027		
			Years	27.27	27.27	27.27	27.27	27.27	27.27	27.27	27.27		
Series B	With optional redemption *	Average life	Years	5.27	4.93	4.61	4.39	4.11	3.91	3.73	3.47		
		Final Maturity	Years	09/25/2027	05/25/2027	01/30/2027	11/11/2026	07/29/2026	05/20/2026	03/15/2026	12/11/2025		
			Years	8.26	7.75	7.26	7.01	6.51	6.26	6.01	5.50		
	Without optional redemption *	Average life	Years	6.71	6.37	6.05	5.76	5.49	5.24	5.01	4.79		
		Final Maturity	Years	03/05/2029	11/01/2028	07/09/2028	03/25/2028	12/17/2027	09/17/2027	06/23/2027	04/05/2027		
			Years	27.27	27.27	27.27	27.27	27.27	27.27	27.27	27.27		
Series C	With optional redemption *	Average life	Years	5.27	4.93	4.61	4.39	4.11	3.91	3.73	3.47		
		Final Maturity	Years	09/25/2027	05/25/2027	01/30/2027	11/11/2026	07/29/2026	05/20/2026	03/15/2026	12/11/2025		
			Years	8.26	7.75	7.26	7.01	6.51	6.26	6.01	5.50		
	Without optional redemption *	Average life	Years	6.71	6.37	6.05	5.76	5.49	5.24	5.01	4.79		
		Final Maturity	Years	03/05/2029	11/01/2028	07/09/2028	03/25/2028	12/17/2027	09/17/2027	06/23/2027	04/05/2027		
			Years	27.27	27.27	27.27	27.27	27.27	27.27	27.27	27.27		

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	% CE	At issue date		
			Current	% CE	
Series A	89.49%	243,679,792.32	19.71%	94.75%	862,200,000.00
Series B	4.51%	12,266,355.40	15.20%	2.25%	20,500,000.00
Series C	6.00%	16,336,988.85	9.20%	3.00%	27,300,000.00
Issue of Bonds		272,283,136.57			910,000,000.00
Reserve Fund	9.20%	25,050,048.56	4.60%		41,860,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	36,639,104.71	0.0000%	
Servicer ppal collect not yet credited	886,876.99		
Servicer ints collect not yet credited	83,216.54		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		25,050,048.56	0.8222%
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	4,855	8,245	
Principal			
Principal outstanding	264,829,785.58	910,099,987.12	
Average loan	54,547.84	110,382.05	
Minimum	206.90	4,591.26	
Maximum	321,591.26	496,292.86	
Interest rate			
Weighted average (wac)	0.97%	3.20%	
Minimum	0.00%	1.59%	
Maximum	4.50%	7.38%	
Final maturity			
Weighted average (WARM) (months)	172	296	
Minimum	09/07/2022	08/06/2011	
Maximum	11/10/2049	11/10/2049	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	0.44%	0.00%	
1-year EURIBOR/MIBOR (Mortgage Market)	97.69%	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%	2.90	6.70	0.05	8.24
10.01 - 20%	11.32	15.58	1.15	16.54
20.01 - 30%	19.69	25.41	3.64	25.58
30.01 - 40%	27.67	35.31	7.21	35.20
40.01 - 50%	25.67	44.14	11.17	45.40
50.01 - 60%	9.58	54.12	16.12	55.25
60.01 - 70%	2.92	64.40	21.26	65.14
70.01 - 80%	0.26	71.52	33.26	75.31
80.01 - 90%			3.57	84.45
90.01 - 100%			2.56	94.39
Weighted average (WALTV)		35.31		61.99
Minimum		0.09		6.46
Maximum		73.77		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

Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid www.edt-sg.com info@edt-sg.com
 Official register CNMV: C/ Edison, 4 - 28006 Madrid www.cnmv.com +34 91 585 15 00

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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
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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)	0.15%	0.28%	0.36%	0.33%	0.29%
Annual Percentage Rate (CPR)	1.75%	3.32%	4.27%	3.91%	3.46%

Geographic distribution

	Current	At constitution date
Andalucia	13.05%	14.08%
Aragon	7.39%	8.18%
Asturias	0.53%	0.77%
Balearic Islands	0.01%	0.05%
Basque Country	2.61%	1.70%
Canary Islands	1.77%	1.63%
Castilla-La Mancha	36.44%	33.45%
Castilla-Leon	1.14%	0.84%
Catalonia	1.14%	1.43%
Extremadura	1.53%	1.51%
Galicia	0.03%	0.07%
La Rioja	1.06%	1.36%
Madrid	5.36%	5.65%
Murcia	0.64%	0.54%
Navarra	2.04%	1.57%
Valencia	25.26%	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	488	174,413.34	20,787.49	0.00	195,200.83	33.90	27,440,733.38	27,635,934.21	84.67	28.27
from > 1 to = 2 months	53	45,118.62	4,514.41	0.00	49,633.03	8.62	2,640,563.02	2,690,196.05	8.24	28.62
from > 2 to = 3 months	13	17,451.58	1,877.98	0.00	19,329.56	3.36	1,036,283.76	1,055,613.32	3.23	32.42
from > 3 to = 6 months	6	15,139.26	1,024.83	0.00	16,164.09	2.81	402,366.72	418,530.81	1.28	33.24
from > 6 to < 12 months	8	24,962.44	916.96	0.00	25,879.40	4.49	342,707.23	368,586.63	1.13	18.27
from = 12 to < 18 months	5	10,932.81	4,006.05	0.00	14,938.86	2.59	170,749.50	185,688.36	0.57	24.89
from = 18 to < 24 months	2	243,328.31	1,531.29	0.00	244,859.60	42.52	0.00	244,859.60	0.75	58.70
from ≥ 2 years	5	7,712.80	2,167.54	0.00	9,880.34	1.72	29,557.31	39,437.65	0.12	5.23
Subtotal	580	539,059.16	36,826.55	0.00	575,885.71	100.00	32,062,960.92	32,638,846.63	100.00	28.23
Total	580	539,059.16	36,826.55	0.00	575,885.71		32,062,960.92	32,638,846.63		

Additional information