

RURAL HIPOTECARIO XII Fondo de Titulización de Activos



Brief report

Date: 12/31/2022
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

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 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

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	26,519.59 228,651,904.98	100,000.00 862,200,000.00	Floating 3-M Euribor+0.300% 22.Mar/Jun/Sep/Dec	2.3810% 157.857859 Gross 127.864866 Net	06/22/2053 Quarterly 22.Mar/Jun/Sep/Dec	03/22/2023 "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	56,145.77 11,509,882.85	100,000.00 20,500,000.00	Floating 3-M Euribor+0.500% 22.Mar/Jun/Sep/Dec	2.5810% 362.280581 Gross 293.447271 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	56,151.93 15,329,476.89	100,000.00 27,300,000.00	Floating 3-M Euribor+0.700% 22.Mar/Jun/Sep/Dec	2.7810% 390.396293 Gross 316.220997 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		255,491,264.72		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	With optional redemption *	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	5.22	4.88	4.56	4.34	4.05	3.85	3.67	3.50
		Final Maturity	Years	03/11/2028	11/08/2027	07/13/2027	04/24/2027	01/07/2027	10/28/2026	08/23/2026	06/20/2026
		Date		12/22/2030	06/22/2030	12/22/2029	09/22/2029	03/22/2029	12/22/2028	09/22/2028	06/22/2028
	Without optional redemption *	Average life	Years	6.75	6.41	6.09	5.80	5.53	5.28	5.04	4.82
		Final Maturity	Years	09/19/2029	05/17/2029	01/22/2029	10/08/2028	06/30/2028	03/30/2028	01/05/2028	10/17/2027
		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
Series B	With optional redemption *	Average life	Years	5.22	4.88	4.56	4.34	4.05	3.85	3.67	3.50
		Final Maturity	Years	03/11/2028	11/08/2027	07/13/2027	04/24/2027	01/07/2027	10/28/2026	08/23/2026	06/20/2026
		Date		12/22/2030	06/22/2030	12/22/2029	09/22/2029	03/22/2029	12/22/2028	09/22/2028	06/22/2028
	Without optional redemption *	Average life	Years	6.75	6.41	6.09	5.80	5.53	5.28	5.04	4.82
		Final Maturity	Years	09/19/2029	05/17/2029	01/22/2029	10/08/2028	06/30/2028	03/30/2028	01/05/2028	10/17/2027
		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
Series C	With optional redemption *	Average life	Years	5.22	4.88	4.56	4.34	4.05	3.85	3.67	3.50
		Final Maturity	Years	03/11/2028	11/08/2027	07/13/2027	04/24/2027	01/07/2027	10/28/2026	08/23/2026	06/20/2026
		Date		12/22/2030	06/22/2030	12/22/2029	09/22/2029	03/22/2029	12/22/2028	09/22/2028	06/22/2028
	Without optional redemption *	Average life	Years	6.75	6.41	6.09	5.80	5.53	5.28	5.04	4.82
		Final Maturity	Years	09/19/2029	05/17/2029	01/22/2029	10/08/2028	06/30/2028	03/30/2028	01/05/2028	10/17/2027
		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

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	% CE	% CE	% CE	
Series A	89.49%	228,651,904.98	19.71%	94.75%	862,200,000.00
Series B	4.51%	11,509,882.85	15.20%	2.25%	20,500,000.00
Series C	6.00%	15,329,476.89	9.20%	3.00%	27,300,000.00
Issue of Bonds		255,491,264.72			910,000,000.00
Reserve Fund	9.20%	23,505,196.35	4.60%		41,860,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	30,421,312.20	0.000%	
Servicer ppal collect not yet credited	897,343.58		
Servicer ints collect not yet credited	202,827.40		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		23,505,196.35	3.081%
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	4,746	8,245	
Principal			
Principal outstanding	253,053,530.29	910,099,987.12	
Average loan	53,319.33	110,382.05	
Minimum	24.20	4,591.26	
Maximum	316,781.14	496,292.86	
Interest rate			
Weighted average (wac)	2.25%	3.20%	
Minimum	0.00%	1.59%	
Maximum	5.63%	7.38%	
Final maturity			
Weighted average (WARM) (months)	169	296	
Minimum	01/08/2023	08/06/2011	
Maximum	11/10/2049	11/10/2049	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	0.45%	0.00%	
1-year EURIBOR/MIBOR (Mortgage Market)	97.68%	97.08%	
Mortgage Market: Savings Banks	0.00%	2.50%	
Mortgage Market: All Institutions	0.40%	0.40%	
Secondary Market Public Debt 2-6 years	1.47%		

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	3.10	6.72	0.05	8.24
10.01 - 20%	11.78	15.56	1.15	16.54
20.01 - 30%	20.71	25.44	3.64	25.58
30.01 - 40%	28.63	35.44	7.21	35.20
40.01 - 50%	24.29	44.12	11.17	45.40
50.01 - 60%	8.66	54.26	16.12	55.25
60.01 - 70%	2.66	64.17	21.26	65.14
70.01 - 80%	0.16	71.47	33.26	75.31
80.01 - 90%			3.57	84.45
90.01 - 100%			2.56	94.39
Weighted average (WALTV)	34.70		61.99	
Minimum	0.01		6.46	
Maximum	72.98		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 ☎ +34 91 585 15 00 🌐 www.cnmv.com

RURAL HIPOTECARIO XII Fondo de Titulización de Activos

Brief report

Date: 12/31/2022

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 Sarriá
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 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)	0.56%	0.47%	0.39%	0.37%	0.30%
Annual Percentage Rate (CPR)	6.49%	5.52%	4.56%	4.35%	3.50%

Geographic distribution

	Current	At constitution date
Andalucia	12.99%	14.08%
Aragon	7.41%	8.18%
Asturias	0.54%	0.77%
Balearic Islands	0.01%	0.05%
Basque Country	2.57%	1.70%
Canary Islands	1.74%	1.63%
Castilla-La Mancha	36.44%	33.45%
Castilla-Leon	1.13%	0.84%
Catalonia	1.17%	1.43%
Extremadura	1.54%	1.51%
Galicia	0.01%	0.07%
La Rioja	1.02%	1.36%
Madrid	5.36%	5.65%
Murcia	0.65%	0.54%
Navarra	2.06%	1.57%
Valencia	25.36%	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	380	115,327.66	22,026.28	0.00	137,353.94	25.94	21,332,952.37	21,470,306.31	79.32	28.72
from > 1 to = 2 months	58	49,410.46	11,798.72	0.00	61,209.18	11.56	3,177,848.25	3,239,057.43	11.97	28.88
from > 2 to = 3 months	12	16,191.29	3,721.20	0.00	19,912.49	3.76	1,199,000.70	1,218,913.19	4.50	37.84
from > 3 to = 6 months	4	11,166.02	908.66	0.00	12,074.68	2.28	284,498.74	296,573.42	1.10	28.53
from > 6 to < 12 months	8	28,540.32	3,037.20	0.00	31,577.52	5.96	390,784.46	422,361.98	1.56	26.31
from = 12 to < 18 months	2	7,492.34	4,085.61	0.00	11,577.95	2.19	125,574.68	137,152.63	0.51	51.81
from = 18 to < 24 months	2	63,837.88	544.07	0.00	64,381.95	12.16	0.00	64,381.95	0.24	24.74
from ≥ 2 years	6	188,012.79	3,448.85	0.00	191,461.64	36.16	28,623.63	220,085.27	0.81	20.86
Subtotal	472	479,978.76	49,570.59	0.00	529,549.35	100.00	26,539,282.83	27,068,832.18	100.00	28.97
Total	472	479,978.76	49,570.59	0.00	529,549.35		26,539,282.83	27,068,832.18		

Additional information