

# RURAL HIPOTECARIO XII Fondo de Titulización de Activos



## Brief report

**Date:** 06/30/2023  
**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  
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

### 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	24,579.26 211,922.379.72	100,000.00 862,200,000.00	Floating 3-M Euribor+0.300% 22.Mar/Jun/Sep/Dec	3.8870% 09/22/2023 244.156714 Gross 197.766938 Net	06/22/2053 Quarterly 22.Mar/Jun/Sep/Dec	09/22/2023 "Pass-Through" Secuential / Pro rata under certain circumstances	AAA (sf) A+sf n.c.	n.c. n.c. Aaa	
Series B ES0323976011	11/04/2009 205	52,037.81 10,667,751.05	100,000.00 20,500,000.00	Floating 3-M Euribor+0.500% 22.Mar/Jun/Sep/Dec	4.0870% 09/22/2023 543.511798 Gross 440.244556 Net	06/22/2053 Quarterly 22.Mar/Jun/Sep/Dec	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	Asf n.c.	n.c. A1	
Series C ES0323976029	11/04/2009 273	52,043.52 14,207,880.96	100,000.00 27,300,000.00	Floating 3-M Euribor+0.700% 22.Mar/Jun/Sep/Dec	4.2870% 09/22/2023 570.171457 Gross 461.838880 Net	06/22/2053 Quarterly 22.Mar/Jun/Sep/Dec	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	Asf n.c.	n.c. Baa3	
<b>Total</b>		236,798,011.73		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	% Monthly CPR (SMM)									
			% Annual equivalent CPR									
Series A	With optional redemption *	Average life	Years	5.22	4.87	4.64	4.32	4.01	3.81	3.63	3.45	
		Final Maturity	Years	09/08/2028	05/04/2028	01/02/2028	10/14/2027	06/24/2027	04/13/2027	02/05/2027	12/02/2026	
			Date	03/22/2031	09/22/2030	03/22/2030	12/22/2029	06/22/2029	03/22/2029	12/22/2028	09/22/2028	
	Without optional redemption *	Average life	Years	6.90	6.55	6.23	5.92	5.64	5.38	5.14	4.92	
		Final Maturity	Years	05/15/2030	01/07/2030	09/10/2029	05/23/2029	02/10/2029	11/07/2028	08/10/2028	05/20/2028	
			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	4.87	4.64	4.32	4.01	3.81	3.63	3.45	
		Final Maturity	Years	09/08/2028	05/04/2028	01/02/2028	10/14/2027	06/24/2027	04/13/2027	02/05/2027	12/02/2026	
			Date	03/22/2031	09/22/2030	03/22/2030	12/22/2029	06/22/2029	03/22/2029	12/22/2028	09/22/2028	
	Without optional redemption *	Average life	Years	6.90	6.55	6.23	5.92	5.64	5.38	5.14	4.92	
		Final Maturity	Years	05/15/2030	01/07/2030	09/10/2029	05/23/2029	02/10/2029	11/07/2028	08/10/2028	05/20/2028	
			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	4.87	4.64	4.32	4.01	3.81	3.63	3.45	
		Final Maturity	Years	09/08/2028	05/04/2028	01/02/2028	10/14/2027	06/24/2027	04/13/2027	02/05/2027	12/02/2026	
			Date	03/22/2031	09/22/2030	03/22/2030	12/22/2029	06/22/2029	03/22/2029	12/22/2028	09/22/2028	
	Without optional redemption *	Average life	Years	6.90	6.55	6.23	5.92	5.64	5.38	5.14	4.92	
		Final Maturity	Years	05/15/2030	01/07/2030	09/10/2029	05/23/2029	02/10/2029	11/07/2028	08/10/2028	05/20/2028	
			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)					
Series		Current		At issue date	
		% CE	% CE	% CE	% CE
Series A	89.49%	211,922,379.72	19.71%	94.75%	862,200,000.00
Series B	4.51%	10,667,751.05	15.20%	2.25%	20,500,000.00
Series C	6.00%	14,207,880.96	9.20%	3.00%	27,300,000.00
Issue of Bonds		236,798,011.73			910,000,000.00
Reserve Fund	9.20%	21,785,417.08	4.60%		41,860,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	26,934,140.18	0.000%	
Servicer ppal collect not yet credited	746,848.40		
Servicer ints collect not yet credited	343,935.77		
<b>Liabilities</b>	<b>Available</b>	<b>Balance</b>	<b>Interest</b>
Subordinated Loan L/T		21,785,417.08	4.587%
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	4,508	8,245	
Principal			
Principal outstanding	234,811,785.79	910,099,987.12	
Average loan	52,087.80	110,382.05	
Minimum	226.18	4,591.26	
Maximum	311,341.50	496,292.86	
Interest rate			
Weighted average (wac)	3.93%	3.20%	
Minimum	0.34%	1.59%	
Maximum	6.76%	7.38%	
Final maturity			
Weighted average (WARM) (months)	166	296	
Minimum	07/21/2023	08/06/2011	
Maximum	11/10/2049	11/10/2049	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	0.42%	0.00%	
1-year EURIBOR/MIBOR (Mortgage Market)	97.72%	97.08%	
Mortgage Market: Savings Banks	0.00%	2.50%	
Mortgage Market: All Institutions	0.41%	0.40%	
Secondary Market Public Debt 2-6 years	1.45%		

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	3.17	6.68	0.05	8.24
10.01 - 20%	12.79	15.52	1.15	16.54
20.01 - 30%	21.66	25.51	3.64	25.58
30.01 - 40%	30.04	35.47	7.21	35.20
40.01 - 50%	22.28	44.07	11.17	45.40
50.01 - 60%	7.54	54.29	16.12	55.25
60.01 - 70%	2.46	63.92	21.26	65.14
70.01 - 80%	0.05	71.97	33.26	75.31
80.01 - 90%			3.57	84.45
90.01 - 100%			2.56	94.39
Weighted average (WALTV)	33.90		61.99	
Minimum	0.07		6.46	
Maximum	71.97		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

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### VAT Reg. no.

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### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month, mort. (SMM)	0.45%	0.52%	0.57%	0.48%	0.31%
Annual Percentage Rate (CPR)	5.29%	6.02%	6.64%	5.62%	3.62%

### Geographic distribution

	Current	At constitution date
Andalucia	13.14%	14.08%
Aragon	7.37%	8.18%
Asturias	0.55%	0.77%
Balearic Islands	0.01%	0.05%
Basque Country	2.59%	1.70%
Canary Islands	1.71%	1.63%
Castilla-La Mancha	36.35%	33.45%
Castilla-Leon	1.15%	0.84%
Catalonia	1.19%	1.43%
Extremadura	1.51%	1.51%
Galicia	0.01%	0.07%
La Rioja	1.03%	1.36%
Madrid	5.20%	5.65%
Murcia	0.68%	0.54%
Navarra	2.02%	1.57%
Valencia	25.49%	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	427	140,269.25	55,148.79	0.00	195,418.04	34.55	23,112,534.10	23,307,952.14	80.94	27.50
from > 1 to = 2 months	43	33,514.98	18,337.25	0.00	51,852.23	9.17	2,403,284.54	2,455,136.77	8.53	30.84
from > 2 to = 3 months	17	18,799.20	12,707.75	0.00	31,506.95	5.57	1,537,856.71	1,569,363.66	5.45	34.47
from > 3 to = 6 months	6	10,890.81	7,443.04	0.00	18,333.85	3.24	492,823.82	511,157.67	1.78	35.29
from > 6 to < 12 months	7	37,343.22	8,084.18	0.00	45,427.40	8.03	449,136.59	494,563.99	1.72	24.10
from = 12 to < 18 months	4	18,282.34	3,362.91	0.00	21,645.25	3.83	145,934.24	167,579.49	0.58	25.50
from = 18 to < 24 months	1	4,555.05	4,066.82	0.00	8,621.87	1.52	61,000.11	69,621.98	0.24	52.75
from ≥ 2 years	7	188,705.98	4,080.86	0.00	192,786.84	34.09	27,295.31	220,082.15	0.76	18.36
Subtotal	512	452,360.83	113,231.60	0.00	565,592.43	100.00	28,229,865.42	28,795,457.85	100.00	28.03
Total	512	452,360.83	113,231.60	0.00	565,592.43		28,229,865.42	28,795,457.85		

### Additional information