

RURAL HIPOTECARIO XII Fondo de Titulización de Activos



Brief report

Date: 07/31/2023
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
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 Caixa Rural de Teruel
 Caixa Rural de Toledo
 Caixa Rural del Mediterráneo, Ruralcaja
 Caixa Rural del Sur
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 Cajasiete, Caja Rural
 Credit Valencia

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 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
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 Banco Cooperativo Español

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Treasury Account
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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	
Total		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	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	4.87	4.54	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	4.54	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	4.54	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	% CE	At issue date		
			% CE	Current	At constitution date
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	30,447,421.48	-0.779%	
Servicer ppal collect not yet credited	825,323.78		
Servicer ints collect not yet credited	369,131.34		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		21,785,417.08	4.587%
Subordinated Loan S/T		0.00	0.00
Start-up Loan L/T		0.00	0.00
Start-up Loan S/T		0.00	0.00

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	4,477	8,245	
Principal			
Principal outstanding	231,936,354.18	910,099,987.12	
Average loan	51,806.20	110,382.05	
Minimum	8.41	4,591.26	
Maximum	310,537.41	496,292.86	
Interest rate			
Weighted average (wac)	4.12%	3.20%	
Minimum	0.60%	1.59%	
Maximum	6.76%	7.38%	
Final maturity			
Weighted average (WARM) (months)	165	296	
Minimum	08/05/2023	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)	97.71%	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	1.46%		

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	3.27	6.75	0.05	8.24
10.01 - 20%	12.73	15.50	1.15	16.54
20.01 - 30%	21.59	25.43	3.64	25.58
30.01 - 40%	30.73	35.42	7.21	35.20
40.01 - 50%	21.64	44.03	11.17	45.40
50.01 - 60%	7.56	54.20	16.12	55.25
60.01 - 70%	2.42	63.87	21.26	65.14
70.01 - 80%	0.05	71.82	33.26	75.31
80.01 - 90%			3.57	84.45
90.01 - 100%			2.56	94.39
Weighted average (WALTV)		33.78		61.99
Minimum		0.01		6.46
Maximum		71.82		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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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.51%	0.52%	0.57%	0.49%	0.31%
Annual Percentage Rate (CPR)	5.92%	6.08%	6.58%	5.67%	3.63%

Geographic distribution		
	Current	At constitution date
Andalucia	13.18%	14.08%
Aragon	7.41%	8.18%
Asturias	0.56%	0.77%
Balearic Islands	0.01%	0.05%
Basque Country	2.56%	1.70%
Canary Islands	1.73%	1.63%
Castilla-La Mancha	36.35%	33.45%
Castilla-Leon	1.16%	0.84%
Catalonia	1.19%	1.43%
Extremadura	1.48%	1.51%
Galicia	0.01%	0.07%
La Rioja	1.03%	1.36%
Madrid	5.15%	5.65%
Murcia	0.69%	0.54%
Navarra	2.03%	1.57%
Valencia	25.46%	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	442	138,603.20	65,795.50	0.00	204,398.70	35.11	23,874,893.50	24,079,292.20	80.79	27.69
from > 1 to = 2 months	50	37,083.05	18,770.30	0.00	55,853.35	9.59	2,632,871.31	2,688,724.66	9.02	29.73
from > 2 to = 3 months	14	15,099.84	10,338.60	0.00	25,438.44	4.37	1,170,375.12	1,195,813.56	4.01	37.82
from > 3 to = 6 months	7	11,092.12	7,762.80	0.00	18,854.92	3.24	633,127.41	651,982.33	2.19	29.61
from > 6 to < 12 months	9	39,752.99	13,048.61	0.00	52,801.60	9.07	678,467.38	731,268.98	2.45	29.57
from = 12 to < 18 months	4	18,834.29	3,808.43	0.00	22,642.72	3.89	145,382.29	168,025.01	0.56	25.57
from = 18 to < 24 months	1	4,784.93	4,297.96	0.00	9,082.89	1.56	60,770.23	69,853.12	0.23	52.93
from ≥ 2 years	7	188,922.63	4,201.12	0.00	193,123.75	33.17	27,078.66	220,202.41	0.74	18.37
Subtotal	534	454,173.05	128,023.32	0.00	582,196.37	100.00	29,222,965.90	29,805,162.27	100.00	28.16
Total	534	454,173.05	128,023.32	0.00	582,196.37		29,222,965.90	29,805,162.27		