

# RURAL HIPOTECARIO XII Fondo de Titulización de Activos



## Brief report

Date: 09/30/2023  
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

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 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  
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Caja Rural de Soria  
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Caja Rural de Zamora  
Caja Rural del Mediterráneo, Ruralcaja  
Caja Rural del Sur  
Caja Rural Nuestra Señora de la Esperanza de Ondá  
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  
Société Générale

Market  
AIAF Mercado de Renta Fija

Register of Book Securities  
Iberclear

Treasury Account  
Société Générale

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
Series A ES0323976003	11/04/2009 8,622	23,648.53 203,897,625.66 23.65%	100,000.00 862,200,000.00	Floating 3-M Euribor+0.300% 22.Mar/Jun/Sep/Dec	4.2340% 12/22/2023 253.101020 Gross 205.011826 Net	06/22/2053 Quarterly 22.Mar/Jun/Sep/Dec	12/22/2023 "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	50,191.13 10,289,181.65 50.19%	100,000.00 20,500,000.00	Floating 3-M Euribor+0.500% 22.Mar/Jun/Sep/Dec	4.4340% 12/22/2023 562.550550 Gross 455.665945 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. A1
Series C ES0323976029	11/04/2009 273	52,043.52 14,207,880.96 52.04%	100,000.00 27,300,000.00	Floating 3-M Euribor+0.700% 22.Mar/Jun/Sep/Dec	4.6340% 12/22/2023 609.623337 Gross 493.794903 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		228,394,688.27		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										
		% Monthly CPR (SMM)								
		% Annual equivalent CPR								
		0,17	0,25	0,34	0,42	0,51	0,60	0,69	0,78	
Series A	With optional redemption *	Average life	Years	4.96	4.62	4.39	4.08	3.88	3.60	3.42
		Date	09/07/2028	05/05/2028	02/09/2028	10/21/2027	08/07/2027	04/26/2027	02/19/2027	12/18/2026
		Final Maturity	Years	7.50	7.01	6.75	6.25	6.01	5.50	5.01
		Date	03/22/2031	09/22/2030	06/22/2030	12/22/2029	09/22/2029	03/22/2029	12/22/2028	09/22/2028
	Without optional redemption *	Average life	Years	6.08	5.75	5.44	5.16	4.90	4.66	4.44
		Date	10/19/2029	06/20/2029	03/01/2029	11/18/2028	08/15/2028	05/19/2028	02/27/2028	12/13/2027
		Final Maturity	Years	15.26	14.51	14.01	13.51	13.01	12.76	12.01
		Date	12/22/2038	03/22/2038	09/22/2037	03/22/2037	09/22/2036	06/22/2036	12/22/2035	09/22/2035
Series B	With optional redemption *	Average life	Years	5.13	4.78	4.54	4.22	4.02	3.72	3.54
		Date	11/06/2028	07/01/2028	04/06/2028	12/11/2027	09/27/2027	06/10/2027	04/04/2027	01/29/2027
		Final Maturity	Years	7.50	7.01	6.75	6.25	6.01	5.50	5.01
		Date	03/22/2031	09/22/2030	06/22/2030	12/22/2029	09/22/2029	03/22/2029	12/22/2028	09/22/2028
	Without optional redemption *	Average life	Years	6.68	6.33	6.01	5.72	5.45	5.19	4.96
		Date	05/25/2030	01/18/2030	09/23/2029	06/08/2029	03/01/2029	11/28/2028	09/04/2028	06/15/2028
		Final Maturity	Years	15.26	14.76	14.26	13.76	13.26	12.76	12.01
		Date	12/22/2038	06/22/2038	12/22/2037	06/22/2037	12/22/2036	06/22/2036	03/22/2036	09/22/2035
Series C	With optional redemption *	Average life	Years	7.50	7.01	6.75	6.25	6.01	5.50	5.01
		Date	03/21/2031	09/22/2030	06/22/2030	12/22/2029	09/21/2029	03/21/2029	12/22/2028	09/22/2028
		Final Maturity	Years	7.50	7.01	6.75	6.25	6.01	5.50	5.01
		Date	03/22/2031	09/22/2030	06/22/2030	12/22/2029	09/22/2029	03/22/2029	12/22/2028	09/22/2028
	Without optional redemption *	Average life	Years	18.79	18.18	17.55	16.97	16.41	15.89	14.92
		Date	07/03/2042	11/14/2041	04/06/2041	09/05/2040	02/16/2040	08/06/2039	02/06/2039	08/18/2038
		Final Maturity	Years	26.02	26.02	26.02	26.02	26.02	26.02	26.02
		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
Series A	89.27%	203,897,625.66	19.93%	94.75%	862,200,000.00
Series B	4.51%	10,289,181.65	15.42%	2.25%	20,500,000.00
Series C	6.22%	14,207,880.96	9.20%	3.00%	27,300,000.00
Issue of Bonds		228,394,688.27			910,000,000.00
Reserve Fund	9.20%	21,012,311.32	4.60%		41,860,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	26,036,492.31	3.452%	
Servicer ppal collect not yet credited	842,663.00		
Servicer ints collect not yet credited	382,640.96		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		21,012,311.32	4.934%
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	4,414	8,245	
Principal			
Principal outstanding	226,473,648.26	910,099,987.12	
Average loan	51,308.03	110,382.05	
Minimum	255.11	4,591.26	
Maximum	308,920.86	496,292.86	
Interest rate			
Weighted average (wac)	4.40%	3.20%	
Minimum	0.60%	1.59%	
Maximum	7.05%	7.38%	
Final maturity			
Weighted average (WARM) (months)	163	296	
Minimum	10/01/2023	08/06/2011	
Maximum	11/10/2049	11/10/2049	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	0.46%	0.00%	
1-year EURIBOR/MIBOR (Mortgage Market)	97.67%	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
0.01 - 10%	3.32	6.73	0.05
10.01 - 20%	13.18	15.49	1.15
20.01 - 30%	21.85	25.42	3.64
30.01 - 40%	31.16	35.39	7.21
40.01 - 50%	20.56	43.97	11.17
50.01 - 60%	7.54	54.12	16.12
60.01 - 70%	2.33	63.79	21.26
70.01 - 80%	0.05	71.52	33.26
80.01 - 90%			3.57
90.01 - 100%			2.56
Weighted average (WALTV)	33.50		61.99
Minimum	0.06		6.46
Maximum	71.52		99.84

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

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Official register CNMV: C/ Edison, 4 - 28006 Madrid 🌐 www.cnmv.com

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## Brief report

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### VAT Reg. no.

V85812600

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Banco Cooperativo Español

### Servicer Credit Support Provider

Banco Cooperativo Español

### Bond Paying Agent

Société Générale

### Market

AIAF Mercado de Renta Fija

### Register of Book Securities

Iberclear

### Treasury Account

Société Générale

### 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)	0.58%	0.50%	0.51%	0.53%	0.31%
Annual Percentage Rate (CPR)	6.79%	5.85%	5.94%	6.17%	3.66%

### Geographic distribution

	Current	At constitution date
Andalucia	13.06%	14.08%
Aragon	7.48%	8.18%
Asturias	0.52%	0.77%
Balearic Islands	0.01%	0.05%
Basque Country	2.60%	1.70%
Canary Islands	1.72%	1.63%
Castilla-La Mancha	36.43%	33.45%
Castilla-Leon	1.14%	0.84%
Catalonia	1.21%	1.43%
Extremadura	1.45%	1.51%
Galicia	0.01%	0.07%
La Rioja	1.03%	1.36%
Madrid	5.15%	5.65%
Murcia	0.70%	0.54%
Navarra	2.01%	1.57%
Valencia	25.47%	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	425	130,642.53	60,650.72	0.00	191,293.25	31.90	22,947,452.62	23,138,745.87	79.68	27.63
from > 1 to = 2 months	49	39,647.90	21,850.47	0.00	61,498.37	10.25	2,742,712.16	2,804,210.53	9.66	29.68
from > 2 to = 3 months	15	13,018.99	8,140.96	0.00	21,159.95	3.53	890,034.71	911,194.66	3.14	32.81
from > 3 to = 6 months	8	12,605.95	10,811.71	0.00	23,417.66	3.90	768,675.24	792,092.90	2.73	30.36
from > 6 to < 12 months	10	43,540.99	17,910.92	0.00	61,451.91	10.25	700,245.51	761,697.42	2.62	29.28
from = 12 to < 18 months	3	16,659.25	4,216.61	0.00	20,875.86	3.48	158,801.71	179,677.57	0.62	27.34
from = 18 to < 24 months	3	17,097.61	9,126.90	0.00	26,224.51	4.37	204,630.97	230,855.48	0.79	43.32
from ≥ 2 years	7	189,315.25	4,455.96	0.00	193,771.21	32.31	26,649.68	220,420.89	0.76	18.39
Subtotal	520	462,528.47	137,164.25	0.00	599,692.72	100.00	28,439,202.60	29,038,895.32	100.00	28.04
Total	520	462,528.47	137,164.25	0.00	599,692.72		28,439,202.60	29,038,895.32		

### Additional information