

# RURAL HIPOTECARIO XII Fondo de Titulización de Activos



## Brief report

Date: 11/30/2023  
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 Teruel  
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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  
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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
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											
Series	With optional redemption *	Average life	Years	% Monthly CPR (SMM)						Average life	Years
				0.17	0.25	0.34	0.42	0.51	0.60		
				% 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	4.96	4.62	4.39	4.08	3.88	3.60	3.42	3.24
		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	5.25	5.01
	Without optional redemption *	Average life	Years	6.08	5.75	5.44	5.16	4.90	4.66	4.44	4.23
		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	12.26	12.01
Series B	With optional redemption *	Average life	Years	5.13	4.78	4.54	4.22	4.02	3.72	3.54	3.36
		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
		Final Maturity	Years	7.50	7.01	6.75	6.25	6.01	5.50	5.25	5.01
	Without optional redemption *	Average life	Years	6.68	6.33	6.01	5.72	5.45	5.19	4.96	4.74
		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	12.51	12.01
Series C	With optional redemption *	Average life	Years	7.50	7.01	6.75	6.25	6.01	5.50	5.25	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	5.25	5.01
	Without optional redemption *	Average life	Years	18.79	18.18	17.55	16.97	16.41	15.89	15.39	14.92
		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
		Final Maturity	Years	26.02	26.02	26.02	26.02	26.02	26.02	26.02	26.02
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	% CE	
Series A	89.27%	203,897,625.66	19.93%	94.75%	862,200,000.00	9.85%
Series B	4.51%	10,289,181.65	15.42%	2.25%	20,500,000.00	7.60%
Series C	6.22%	14,207,880.96	9.20%	3.00%	27,300,000.00	4.60%
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	33,078,803.28	3.700%	
Servicer ppal collect not yet credited	905,893.03		
Servicer ints collect not yet credited	369,402.61		
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	4,338	8,245	
Principal			
Principal outstanding	221,038,571.12	910,099,987.12	
Average loan	50,954.03	110,382.05	
Minimum	137.14	4,591.26	
Maximum	307,293.09	496,292.86	
Interest rate			
Weighted average (wac)	4.63%	3.20%	
Minimum	0.60%	1.59%	
Maximum	7.05%	7.38%	
Final maturity			
Weighted average (WARM) (months)	162	296	
Minimum	12/01/2023	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)	97.66%	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	1.47%		

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	3.48	6.79	0.05	8.24
10.01 - 20%	13.44	15.50	1.15	16.54
20.01 - 30%	21.87	25.37	3.64	25.58
30.01 - 40%	31.85	35.36	7.21	35.20
40.01 - 50%	19.75	44.00	11.17	45.40
50.01 - 60%	7.33	54.16	16.12	55.25
60.01 - 70%	2.22	63.78	21.26	65.14
70.01 - 80%	0.05	71.24	33.26	75.31
80.01 - 90%			3.57	84.45
90.01 - 100%			2.56	94.39
Weighted average (WALTV)		33.24		61.99
Minimum		0.04		6.46
Maximum		71.24		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

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.50%	0.52%	0.49%	0.54%	0.31%
Annual Percentage Rate (CPR)	5.79%	6.07%	5.71%	6.29%	3.68%

Geographic distribution		
	Current	At constitution date
Andalucia	12.98%	14.08%
Aragon	7.38%	8.18%
Asturias	0.53%	0.77%
Balearic Islands	0.01%	0.05%
Basque Country	2.64%	1.70%
Canary Islands	1.74%	1.63%
Castilla-La Mancha	36.57%	33.45%
Castilla-Leon	1.14%	0.84%
Catalonia	1.18%	1.43%
Extremadura	1.47%	1.51%
Galicia	0.01%	0.07%
La Rioja	1.00%	1.36%
Madrid	5.04%	5.65%
Murcia	0.71%	0.54%
Navarra	2.03%	1.57%
Valencia	25.56%	27.17%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
<b>Delinquencies</b>										
Up to 1 month	450	135,968.80	68,407.93	0.00	204,276.73	25.50	24,173,318.54	24,377,595.27	79.57	27.18
from > 1 to = 2 months	57	48,037.17	26,561.17	0.00	74,598.34	9.31	3,227,374.13	3,301,972.47	10.78	30.13
from > 2 to = 3 months	9	7,539.21	5,600.96	0.00	13,140.17	1.64	549,642.03	562,782.20	1.84	33.87
from > 3 to = 6 months	10	22,452.42	15,983.63	0.00	38,436.05	4.80	936,422.76	974,858.81	3.18	32.69
from > 6 to < 12 months	10	131,507.10	23,668.46	0.00	155,175.56	19.37	704,300.01	859,475.57	2.81	30.48
from = 12 to < 18 months	3	13,988.91	5,334.55	0.00	19,323.46	2.41	158,522.26	177,845.72	0.58	24.04
from = 18 to < 24 months	3	95,679.44	6,303.71	0.00	101,983.15	12.73	59,851.47	161,834.62	0.53	30.86
from ≥ 2 years	7	189,382.65	4,622.46	0.00	194,005.11	24.22	26,223.70	220,228.81	0.72	18.37
Subtotal	549	644,455.70	156,482.87	0.00	800,938.57	100.00	29,835,654.90	30,636,593.47	100.00	27.70
<b>Total</b>	<b>549</b>	<b>644,455.70</b>	<b>156,482.87</b>	<b>0.00</b>	<b>800,938.57</b>		<b>29,835,654.90</b>	<b>30,636,593.47</b>		