

# RURAL HIPOTECARIO XII Fondo de Titulización de Activos



## Brief report

**Date:** 02/29/2024  
**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  
 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**  
 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	Original
Series A ES0323976003	11/04/2009 8,622	22,768.90 196,313,455.80	100,000.00 862,200,000.00	Floating 3-M Euribor+0.300% 22.Mar/Jun/Sep/Dec	4.2160% 03/22/2024 242.650697 Gross 196.547065 Net	06/22/2053 Quarterly 22.Mar/Jun/Sep/Dec	03/22/2024 "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	48,445.84 9,931,397.20	100,000.00 20,500,000.00	Floating 3-M Euribor+0.500% 22.Mar/Jun/Sep/Dec	4.4160% 03/22/2024 540.784763 Gross 438.035658 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	100,000.00 27,300,000.00	Floating 3-M Euribor+0.700% 22.Mar/Jun/Sep/Dec	4.6160% 03/22/2024 607.255357 Gross 491.876839 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	
<b>Total</b>		220,452,733.96		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	4.86	4.52	4.29	3.98	3.78	3.59	3.32	3.15			
		Final Maturity	Years	10/30/2028	06/28/2028	04/05/2028	12/15/2027	10/02/2027	07/24/2027	04/16/2027	02/12/2027			
		Date	03/22/2031	09/22/2030	06/22/2030	12/22/2029	09/22/2029	06/22/2029	12/22/2028	09/22/2028				
	Without optional redemption *	Average life	Years	5.95	5.63	5.33	5.05	4.80	4.55	4.33	4.13			
		Final Maturity	Years	12/03/2029	08/06/2029	04/19/2029	01/07/2029	10/06/2028	07/10/2028	04/20/2028	02/05/2028			
		Date	03/22/2038	06/22/2037	03/22/2037	09/22/2036	03/22/2036	12/22/2035	06/22/2035	03/22/2035				
Series B	With optional redemption *	Average life	Years	5.02	4.67	4.44	4.12	3.92	3.72	3.43	3.26			
		Final Maturity	Years	12/28/2028	08/22/2028	05/29/2028	02/03/2028	11/20/2027	09/09/2027	05/27/2027	03/24/2027			
		Date	03/22/2031	09/22/2030	06/22/2030	12/22/2029	09/22/2029	06/22/2029	12/22/2028	09/22/2028				
	Without optional redemption *	Average life	Years	3.16	3.02	2.85	2.67	2.61	2.36	2.30	2.16			
		Final Maturity	Years	02/16/2027	12/28/2026	10/27/2026	08/20/2026	07/31/2026	04/30/2026	04/08/2026	02/17/2026			
		Date	03/22/2038	09/22/2037	03/22/2037	09/22/2036	06/22/2036	12/22/2035	09/22/2035	03/22/2035				
Series C	With optional redemption *	Average life	Years	7.25	6.76	6.50	6.01	5.76	5.50	5.01	4.76			
		Final Maturity	Years	03/22/2031	09/22/2030	06/21/2030	12/21/2029	09/22/2029	06/22/2029	12/22/2028	09/22/2028			
		Date	03/22/2031	09/22/2030	06/22/2030	12/22/2029	09/22/2029	06/22/2029	12/22/2028	09/22/2028				
	Without optional redemption *	Average life	Years	16.79	16.15	15.56	14.96	14.47	13.90	13.46	13.01			
		Final Maturity	Years	10/02/2040	02/11/2040	07/11/2039	12/04/2038	06/06/2038	11/11/2037	06/04/2037	12/23/2036			
		Date	06/22/2044	09/22/2043	03/22/2043	06/22/2042	03/22/2042	03/22/2041	09/22/2040	03/22/2040				

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	
Series A	89.05%	196,313,455.80	20.44%	94.75%	862,200,000.00
Series B	4.51%	9,931,397.20	15.93%	2.25%	20,500,000.00
Series C	6.44%	14,207,880.96	9.49%	3.00%	27,300,000.00
Issue of Bonds		220,452,733.96			910,000,000.00
Reserve Fund	9.49%	20,930,000.00	4.60%		41,860,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	33,193,799.86	3.705%	
Servicer ppal collect not yet credited	781,455.69		
Servicer ints collect not yet credited	370,504.97		
<b>Liabilities</b>	<b>Available</b>	<b>Balance</b>	<b>Interest</b>
Subordinated Loan L/T		20,930,000.00	4.916%
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	4,209	8,245	
Principal			
Principal outstanding	212,791,791.98	910,099,987.12	
Average loan	50,556.38	110,382.05	
Minimum	6.20	4,591.26	
Maximum	304,903.49	496,292.86	
Interest rate			
Weighted average (wac)	4.68%	3.20%	
Minimum	2.86%	1.59%	
Maximum	7.05%	7.38%	
Final maturity			
Weighted average (WARM) (months)	160	296	
Minimum	03/05/2024	08/06/2011	
Maximum	06/30/2049	11/10/2049	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	0.47%	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	1.46%		

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	3.68	6.88	0.05	8.24
10.01 - 20%	13.80	15.48	1.15	16.54
20.01 - 30%	21.94	25.32	3.64	25.58
30.01 - 40%	32.70	35.27	7.21	35.20
40.01 - 50%	18.37	44.05	11.17	45.40
50.01 - 60%	7.33	54.10	16.12	55.25
60.01 - 70%	2.18	63.80	21.26	65.14
70.01 - 80%			33.26	75.31
80.01 - 90%			3.57	84.45
90.01 - 100%			2.56	94.39
Weighted average (WALTV)		32.93		61.99
Minimum		0.00		6.46
Maximum		69.79		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](http://www.edt-sg.com) [info@edt-sg.com](mailto:info@edt-sg.com)  
 Official register CNMV: C/ Edison, 4 - 28006 Madrid [www.cnmv.com](http://www.cnmv.com)

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## Brief report

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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

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Banco Cooperativo Español

### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month, mort. (SMM)	0.42%	0.60%	0.56%	0.55%	0.32%
Annual Percentage Rate (CPR)	4.94%	6.98%	6.52%	6.37%	3.74%

### Geographic distribution

	Current	At constitution date
Andalucia	12.94%	14.08%
Aragon	7.42%	8.18%
Asturias	0.54%	0.77%
Balearic Islands	0.01%	0.05%
Basque Country	2.71%	1.70%
Canary Islands	1.78%	1.63%
Castilla-La Mancha	36.48%	33.45%
Castilla-Leon	1.16%	0.84%
Catalonia	1.18%	1.43%
Extremadura	1.47%	1.51%
Galicia	0.01%	0.07%
La Rioja	0.99%	1.36%
Madrid	5.03%	5.65%
Murcia	0.73%	0.54%
Navarra	2.03%	1.57%
Valencia	25.52%	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	135,341.62	65,579.82	0.00	200,920.44	26.01	22,850,882.29	23,051,802.73	79.73	26.16
from > 1 to = 2 months	50	41,426.00	25,162.56	0.00	66,588.56	8.62	3,020,063.66	3,086,652.22	10.68	31.17
from > 2 to = 3 months	11	10,509.26	5,297.67	0.00	15,806.93	2.05	443,940.02	459,746.95	1.59	22.06
from > 3 to = 6 months	10	68,106.52	9,727.81	0.00	77,834.33	10.08	552,874.19	630,708.52	2.18	32.03
from > 6 to < 12 months	10	34,358.87	30,423.19	0.00	64,782.06	8.39	912,356.39	977,138.45	3.38	31.47
from = 12 to < 18 months	6	122,351.38	15,024.14	0.00	137,375.52	17.78	275,233.57	412,609.09	1.43	25.83
from = 18 to < 24 months	2	10,934.02	4,296.14	0.00	15,230.16	1.97	59,174.25	74,404.41	0.26	28.37
from ≥ 2 years	6	189,466.61	4,461.33	0.00	193,927.94	25.11	25,576.59	219,504.53	0.76	21.13
Subtotal	537	612,494.28	159,971.66	0.00	772,465.94	100.00	28,140,100.96	28,912,566.90	100.00	26.75
Total	537	612,494.28	159,971.66	0.00	772,465.94		28,140,100.96	28,912,566.90		

### Additional information