

RURAL HIPOTECARIO XII Fondo de Titulización de Activos



Brief report

Date: 08/31/2021  
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 Gallega  
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  
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Caja Rural de Soria  
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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  
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KPMG Auditores

Financial Swaps  
Banco Cooperativo Español

Issued securities: Asset-Backed Bonds

| Bonds issue              |                        |                                                               |                              |                                                            |                                                           |                                               |                                                                                                   |                                  |                  |
|--------------------------|------------------------|---------------------------------------------------------------|------------------------------|------------------------------------------------------------|-----------------------------------------------------------|-----------------------------------------------|---------------------------------------------------------------------------------------------------|----------------------------------|------------------|
| Series<br>ISIN Code      | Issue date<br>Nº bonds | Principal outstanding<br>(Bond Unit / Series Total / %Factor) |                              | Interest type<br>Reference rate and margin<br>Payment Date | Interest Rate<br>Next coupon                              | Redemption                                    |                                                                                                   | Rating<br>DBRS / Fitch / Moody's |                  |
|                          |                        | Current                                                       | Original                     |                                                            |                                                           | Final maturity (legal)                        | Next                                                                                              | Current                          | Original         |
| Series A<br>ES0323976003 | 11/04/2009<br>8,622    | 31,721.48<br>273,502,600.56<br>31.72%                         | 100,000.00<br>862,200,000.00 | Floating<br>3-M Euribor+0.300%<br>22.Mar/Jun/Sep/Dec       | 0.0000%<br>09/22/2021<br>0.000000 Gross<br>0.000000 Net   | 06/22/2053<br>Quarterly<br>22.Mar/Jun/Sep/Dec | 09/22/2021<br>"Pass-Through"<br>Secutential /<br>Pro rata under<br>certain<br>circumstances       | AAA (sf)<br>A+sf<br>n.c.         | n.c. n.c.<br>Aaa |
| Series B<br>ES0323976011 | 11/04/2009<br>205      | 67,753.62<br>13,889,492.10<br>67.75%                          | 100,000.00<br>20,500,000.00  | Floating<br>3-M Euribor+0.500%<br>22.Mar/Jun/Sep/Dec       | 0.0000%<br>09/22/2021<br>0.000000 Gross<br>0.000000 Net   | 06/22/2053<br>Quarterly<br>22.Mar/Jun/Sep/Dec | To Be Determined<br>"Pass-Through"<br>Secutential /<br>Pro rata under<br>certain<br>circumstances | A+sf<br>n.c.                     | n.c. A1          |
| Series C<br>ES0323976029 | 11/04/2009<br>273      | 76,632.62<br>20,920,705.26<br>76.63%                          | 100,000.00<br>27,300,000.00  | Floating<br>3-M Euribor+0.700%<br>22.Mar/Jun/Sep/Dec       | 0.1560%<br>09/22/2021<br>30.550871 Gross<br>24.746206 Net | 06/22/2053<br>Quarterly<br>22.Mar/Jun/Sep/Dec | To Be Determined<br>"Pass-Through"<br>Secutential /<br>Pro rata under<br>certain<br>circumstances | Asf<br>n.c.                      | n.c.<br>Baa3     |
| Total                    |                        | 308,312,797.92                                                | 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)     |       | 0.17       | 0.25       | 0.34       | 0.42       | 0.51       | 0.60       | 0.78       |
|                                                                                                                                                 |                               | % Annual equivalent CPR |       | 2.00       | 3.00       | 4.00       | 5.00       | 6.00       | 7.00       | 9.00       |
|                                                                                                                                                 |                               | Average life            | Years | 4.70       | 4.70       | 4.70       | 4.70       | 4.70       | 4.70       | 4.70       |
| Series A                                                                                                                                        | With optional redemption *    | Final Maturity          | Years | 03/02/2026 | 03/02/2026 | 03/02/2026 | 03/02/2026 | 03/02/2026 | 03/02/2026 | 03/02/2026 |
|                                                                                                                                                 |                               |                         |       | 8.51       | 8.51       | 8.51       | 8.51       | 8.51       | 8.51       | 8.51       |
|                                                                                                                                                 |                               |                         | Date  | 12/22/2029 | 12/22/2029 | 12/22/2029 | 12/22/2029 | 12/22/2029 | 12/22/2029 | 12/22/2029 |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years | 5.10       | 5.10       | 5.10       | 5.10       | 5.10       | 5.10       | 5.10       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 07/26/2026 | 07/26/2026 | 07/26/2026 | 07/26/2026 | 07/26/2026 | 07/26/2026 | 07/26/2026 |
|                                                                                                                                                 |                               |                         |       | 13.01      | 13.01      | 13.01      | 13.01      | 13.01      | 13.01      | 13.01      |
| Series B                                                                                                                                        | With optional redemption *    | Average life            | Years | 06/22/2034 | 06/22/2034 | 06/22/2034 | 06/22/2034 | 06/22/2034 | 06/22/2034 | 06/22/2034 |
|                                                                                                                                                 |                               | Final Maturity          | Years | 8.51       | 8.51       | 8.51       | 8.51       | 8.51       | 8.51       | 8.51       |
|                                                                                                                                                 |                               |                         | Date  | 12/22/2029 | 12/22/2029 | 12/22/2029 | 12/22/2029 | 12/22/2029 | 12/22/2029 | 12/22/2029 |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years | 13.75      | 13.75      | 13.75      | 13.75      | 13.75      | 13.75      | 13.75      |
|                                                                                                                                                 |                               | Final Maturity          | Years | 03/19/2035 | 03/19/2035 | 03/19/2035 | 03/19/2035 | 03/19/2035 | 03/19/2035 | 03/19/2035 |
|                                                                                                                                                 |                               |                         |       | 14.76      | 14.76      | 14.76      | 14.76      | 14.76      | 14.76      | 14.76      |
| Series C                                                                                                                                        | With optional redemption *    | Average life            | Years | 8.51       | 8.51       | 8.51       | 8.51       | 8.51       | 8.51       | 8.51       |
|                                                                                                                                                 |                               | Final Maturity          | Years | 12/22/2029 | 12/22/2029 | 12/22/2029 | 12/22/2029 | 12/22/2029 | 12/22/2029 | 12/22/2029 |
|                                                                                                                                                 |                               |                         | Date  | 12/22/2029 | 12/22/2029 | 12/22/2029 | 12/22/2029 | 12/22/2029 | 12/22/2029 | 12/22/2029 |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years | 04/25/2039 | 04/25/2039 | 04/25/2039 | 04/25/2039 | 04/25/2039 | 04/25/2039 | 04/25/2039 |
|                                                                                                                                                 |                               | Final Maturity          | Years | 28.27      | 28.27      | 28.27      | 28.27      | 28.27      | 28.27      | 28.27      |
|                                                                                                                                                 |                               |                         | Date  | 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  |  |
| Series A                | 88.71% | 273,502,600.56 | 20.50% | 862,200,000.00 | 9.85% |  |
| Series B                | 4.51%  | 13,889,492.10  | 15.99% | 20,500,000.00  | 7.60% |  |
| Series C                | 6.79%  | 20,920,705.26  | 9.20%  | 27,300,000.00  | 4.60% |  |
| Issue of Bonds          |        | 308,312,797.92 |        | 910,000,000.00 |       |  |
| Reserve Fund            | 9.20%  | 28,364,777.41  | 4.60%  | 41,860,000.00  |       |  |

| Other financial operations (current)   |               |               |          |
|----------------------------------------|---------------|---------------|----------|
| Assets                                 | Balance       | Interest      |          |
| Treasury Account                       | 40,356,418.22 | 0.000%        |          |
| Servicer ppal collect not yet credited | 1,023,096.82  |               |          |
| Servicer ints collect not yet credited | 31,805.33     |               |          |
| Liabilities                            | Available     | Balance       | Interest |
| Subordinated Loan L/T                  |               | 28,364,777.41 | 0.456%   |
| 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                                      |  | 5,156          | 8,245                |
| Principal                                  |  |                |                      |
| Principal outstanding                      |  | 300,378,916.69 | 910,099,987.12       |
| Average loan                               |  | 58,258.13      | 110,382.05           |
| Minimum                                    |  | 71.88          | 4,591.26             |
| Maximum                                    |  | 336,551.64     | 496,292.86           |
| Interest rate                              |  |                |                      |
| Weighted average (wac)                     |  | 0.46%          | 3.20%                |
| Minimum                                    |  | 0.00%          | 1.59%                |
| Maximum                                    |  | 4.50%          | 7.38%                |
| Final maturity                             |  |                |                      |
| Weighted average (WARM) (months)           |  | 181            | 296                  |
| Minimum                                    |  | 09/02/2021     | 08/06/2011           |
| Maximum                                    |  | 11/10/2049     | 11/10/2049           |
| Index (principal outstanding distribution) |  |                |                      |
| 1-year EURIBOR/MIBOR                       |  | 0.89%          | 0.00%                |
| 1-year EURIBOR/MIBOR (Mortgage Market)     |  | 97.22%         | 97.08%               |
| Mortgage Market: Savings Banks             |  | 0.00%          | 2.50%                |
| Mortgage Market: All Institutions          |  | 0.39%          | 0.40%                |
| Secondary Market Public Debt 2-6 years     |  | 1.51%          |                      |

| LTV Distribution         |         |       |                      |       |
|--------------------------|---------|-------|----------------------|-------|
|                          | Current |       | At constitution date |       |
|                          | % Pool  | % LTV | % Pool               | % LTV |
| 0.01 - 10%               | 2.57    | 6.94  | 0.05                 | 8.24  |
| 10.01 - 20%              | 9.62    | 15.78 | 1.15                 | 16.54 |
| 20.01 - 30%              | 16.95   | 25.37 | 3.64                 | 25.58 |
| 30.01 - 40%              | 24.72   | 35.16 | 7.21                 | 35.20 |
| 40.01 - 50%              | 29.49   | 44.64 | 11.17                | 45.40 |
| 50.01 - 60%              | 12.18   | 54.16 | 16.12                | 55.25 |
| 60.01 - 70%              | 3.62    | 64.18 | 21.26                | 65.14 |
| 70.01 - 80%              | 0.84    | 72.36 | 33.26                | 75.31 |
| 80.01 - 90%              |         |       | 3.57                 | 84.45 |
| 90.01 - 100%             |         |       | 2.56                 | 94.39 |
| Weighted average (WALTV) |         | 37.38 |                      | 61.99 |
| Minimum                  |         | 0.03  |                      | 6.46  |
| Maximum                  |         | 77.21 |                      | 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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# RURAL HIPOTECARIO XII Fondo de Titulización de Activos

## Brief report

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Europea de Titulización, S.G.F.T

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### Prepayments

|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
|------------------------------|---------------|---------------|---------------|----------------|------------|
| Single month. mort. (SMM)    | 0.36%         | 0.32%         | 0.31%         | 0.29%          | 0.29%      |
| Annual Percentage Rate (CPR) | 4.22%         | 3.77%         | 3.67%         | 3.48%          | 3.42%      |

### Geographic distribution

|                    | Current | At constitution date |
|--------------------|---------|----------------------|
| Andalucia          | 13.01%  | 14.08%               |
| Aragon             | 7.48%   | 8.18%                |
| Asturias           | 0.50%   | 0.77%                |
| Balearic Islands   | 0.01%   | 0.05%                |
| Basque Country     | 2.60%   | 1.70%                |
| Canary Islands     | 1.77%   | 1.63%                |
| Castilla-La Mancha | 36.38%  | 33.45%               |
| Castilla-Leon      | 1.09%   | 0.84%                |
| Catalonia          | 1.12%   | 1.43%                |
| Extremadura        | 1.61%   | 1.51%                |
| Galicia            | 0.03%   | 0.07%                |
| La Rioja           | 1.09%   | 1.36%                |
| Madrid             | 5.54%   | 5.65%                |
| Murcia             | 0.60%   | 0.54%                |
| Navarra            | 1.91%   | 1.57%                |
| Valencia           | 25.27%  | 27.17%               |

### Current delinquency

| Aging                    | Assets | Overdue debt |           |       |            |        | Outstanding debt | Total debt    |        | % Total debt / Appraisal Value |
|--------------------------|--------|--------------|-----------|-------|------------|--------|------------------|---------------|--------|--------------------------------|
|                          |        | Principal    | Interest  | Other | Total      | %      |                  |               | %      |                                |
| Delinquencies            |        |              |           |       |            |        |                  |               |        |                                |
| Up to 1 month            | 377    | 135,367.77   | 6,318.66  | 0.00  | 141,686.43 | 39.62  | 23,079,448.03    | 23,221,134.46 | 76.17  | 31.87                          |
| from > 1 to = 2 months   | 50     | 51,659.35    | 2,610.03  | 0.00  | 54,269.38  | 15.18  | 3,249,060.63     | 3,303,330.01  | 10.84  | 31.84                          |
| from > 2 to = 3 months   | 17     | 17,553.89    | 2,117.90  | 0.00  | 19,671.79  | 5.50   | 1,249,252.63     | 1,268,924.42  | 4.16   | 40.34                          |
| from > 3 to = 6 months   | 16     | 33,907.73    | 1,485.86  | 0.00  | 35,393.59  | 9.90   | 1,119,046.08     | 1,154,439.67  | 3.79   | 28.07                          |
| from > 6 to < 12 months  | 16     | 49,943.70    | 5,486.39  | 0.00  | 55,430.09  | 15.50  | 1,078,082.46     | 1,133,512.55  | 3.72   | 37.38                          |
| from = 12 to < 18 months | 4      | 16,499.44    | 4,295.73  | 0.00  | 20,795.17  | 5.82   | 315,850.89       | 336,646.06    | 1.10   | 54.08                          |
| from ≥ 2 years           | 6      | 27,342.53    | 3,004.28  | 0.00  | 30,346.81  | 8.49   | 35,647.16        | 65,993.97     | 0.22   | 7.44                           |
| Subtotal                 | 486    | 332,274.41   | 25,318.85 | 0.00  | 357,593.26 | 100.00 | 30,126,387.88    | 30,483,981.14 | 100.00 | 32.08                          |
| Total                    | 486    | 332,274.41   | 25,318.85 | 0.00  | 357,593.26 |        | 30,126,387.88    | 30,483,981.14 |        |                                |