RURAL HIPOTECARIO XII Fondo de Titulización de Activos

Brief report

Date: 02/28/2022
Currency: EUR

Constitution date
11/04/2009

VAT Reg. no.
V85812600

Management Company
Europea de Titulización, S.G.F.T

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Caja Rural Castellón - S. Isidro
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Caja Rural de Canarias
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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) Current	 Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	 Next	Rating DBRS / Fitch / Moody's Current	 Original
Series A ES0323976003	11/04/2009 8,622	29,780.03 256,763,418.66 29.78%	100,000.00 862,200,000.00	Floating 3-M Euribor+0.300% 22.Mar/Jun/Sep/Dec	0.0000% 03/22/2022 0.000000 Gross 0.000000 Net	06/22/2053 Quarterly 22.Mar/Jun/Sep/Dec	03/22/2022 "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	63,901.55 13,099,817.75 63.90%	100,000.00 20,500,000.00	Floating 3-M Euribor+0.500% 22.Mar/Jun/Sep/Dec	0.0000% 03/22/2022 0.000000 Gross 0.000000 Net	06/22/2053 Quarterly 22.Mar/Jun/Sep/Dec	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	A+sf n.c.	n.c. A1
Series C ES0323976029	11/04/2009 273	76,632.62 20,920,705.26 76.63%	100,000.00 27,300,000.00	Floating 3-M Euribor+0.700% 22.Mar/Jun/Sep/Dec	0.1120% 03/22/2022 21.457134 Gross 17.380279 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		290,783,941.67	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	Redemption			0,17	0,25	0,34	0,42	0,51	0,60	0,69	0,78
		% 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	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70
			Date	09/01/2026	09/01/2026	09/01/2026	09/01/2026	09/01/2026	09/01/2026	09/01/2026	09/01/2026
		Final Maturity	Years	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01
			Date	12/22/2029	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	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37
			Date	05/05/2027	05/05/2027	05/05/2027	05/05/2027	05/05/2027	05/05/2027	05/05/2027	05/05/2027
		Final Maturity	Years	14.01	14.01	14.01	14.01	14.01	14.01	14.01	14.01
			Date	12/22/2035	12/22/2035	12/22/2035	12/22/2035	12/22/2035	12/22/2035	12/22/2035	12/22/2035
Series B	With optional redemption *	Average life	Years	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95
			Date	12/01/2026	12/01/2026	12/01/2026	12/01/2026	12/01/2026	12/01/2026	12/01/2026	12/01/2026
		Final Maturity	Years	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01
			Date	12/22/2029	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	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03
			Date	01/02/2028	01/02/2028	01/02/2028	01/02/2028	01/02/2028	01/02/2028	01/02/2028	01/02/2028
		Final Maturity	Years	14.26	14.26	14.26	14.26	14.26	14.26	14.26	14.26
			Date	03/22/2036	03/22/2036	03/22/2036	03/22/2036	03/22/2036	03/22/2036	03/22/2036	03/22/2036
Series C	With optional redemption *	Average life	Years	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01
			Date	12/21/2029	12/21/2029	12/21/2029	12/21/2029	12/21/2029	12/21/2029	12/21/2029	12/21/2029
		Final Maturity	Years	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01
			Date	12/22/2029	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	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43
			Date	05/24/2039	05/24/2039	05/24/2039	05/24/2039	05/24/2039	05/24/2039	05/24/2039	05/24/2039
		Final Maturity	Years	27.77	27.77	27.77	27.77	27.77	27.77	27.77	27.77
			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	% CE		At issue date	% CE
Series A	88.30%	256,763,418.66	20.90%	94.75%	862,200,000.00	9.85%
Series B	4.51%	13,099,817.75	16.39%	2.25%	20,500,000.00	7.60%
Series C	7.19%	20,920,705.26	9.20%	3.00%	27,300,000.00	4.60%
Issue of Bonds		290,783,941.67			910,000,000.00	
Reserve Fund	9.20%	26,752,122.63		4.60%	41,860,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		38,346,243.98	0.000%
Servicer ppal collect not yet credited		1,197,891.13	
Servicer ints collect not yet credited		39,968.32	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		26,752,122.63	0.412%
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	5,020	8,245
Principal		
Principal outstanding	282,629,539.50	910,099,987.12
Average loan	56,300.71	110,382.05
Minimum	256.85	4,591.26
Maximum	329,016.96	496,292.86
Interest rate		
Weighted average (wac)	0.43%	3.20%
Minimum	0.00%	1.59%
Maximum	4.50%	7.38%
Final maturity		
Weighted average (WARM) (months)	177	296
Minimum	03/01/2022	08/06/2011
Maximum	11/10/2049	11/10/2049
Index (principal outstanding distribution)		
1-year EURIBOR/MIBOR	0.48%	0.00%
1-year EURIBOR/MIBOR (Mortgage Market)	97.65%	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	1.48%	

LTV Distribution

	Current % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	2.74	6.78	0.05	8.24
10.01 - 20%	10.63	15.75	1.15	16.54
20.01 - 30%	17.93	25.46	3.64	25.58
30.01 - 40%	25.60	35.11	7.21	35.20
40.01 - 50%	28.91	44.34	11.17	45.40
50.01 - 60%	10.21	54.24	16.12	55.25
60.01 - 70%	3.34	64.02	21.26	65.14
70.01 - 80%	0.64	71.55	33.26	75.31
80.01 - 90%			3.57	84.45
90.01 - 100%			2.56	94.39
Weighted average (WALTV)		36.37		61.99
Minimum		0.11		6.46
Maximum		74.93		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.
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Additional information
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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.28%	0.31%	0.30%	0.31%	0.29%
Annual Percentage Rate (CPR)	3.29%	3.64%	3.55%	3.61%	3.42%

Geographic distribution

	Current	At constitution date
Andalucia	12.92%	14.08%
Aragon	7.47%	8.18%
Asturias	0.51%	0.77%
Balearic Islands	0.01%	0.05%
Basque Country	2.70%	1.70%
Canary Islands	1.82%	1.63%
Castilla-La Mancha	36.36%	33.45%
Castilla-Leon	1.11%	0.84%
Catalonia	1.14%	1.43%
Extremadura	1.62%	1.51%
Galicia	0.03%	0.07%
La Rioja	1.08%	1.36%
Madrid	5.47%	5.65%
Murcia	0.62%	0.54%
Navarra	1.96%	1.57%
Valencia	25.18%	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	477	167,885.63	6,758.92	0.00	174,644.55	30.59	26,583,767.92	26,758,412.47	80.39	28.76
from > 1 to = 2 months	55	54,770.34	3,069.39	0.00	57,839.73	10.13	3,152,778.67	3,210,618.40	9.65	29.98
from > 2 to = 3 months	16	20,160.33	1,799.60	0.00	21,959.93	3.85	1,191,085.11	1,213,045.04	3.64	34.72
from > 3 to = 6 months	5	8,954.66	153.67	0.00	9,108.33	1.60	277,698.00	286,806.33	0.86	29.81
from > 6 to < 12 months	17	60,056.10	1,461.83	0.00	61,517.93	10.77	1,119,805.00	1,181,322.93	3.55	31.83
from = 12 to < 18 months	5	194,176.02	7,328.14	0.00	201,504.16	35.29	232,408.37	433,912.53	1.30	51.87
from = 18 to < 24 months	1	12,315.06	191.12	0.00	12,506.18	2.19	125,127.92	137,634.10	0.41	62.04
from ≥ 2 years	6	28,978.53	2,876.45	0.00	31,854.98	5.58	31,040.85	62,895.83	0.19	7.09
Subtotal	582	547,296.67	23,639.12	0.00	570,935.79	100.00	32,713,711.84	33,284,647.63	100.00	29.23
Total	582	547,296.67	23,639.12	0.00	570,935.79		32,713,711.84	33,284,647.63		

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