

RURAL HIPOTECARIO XII Fondo de Titulización de Activos

Brief report

Date: 08/31/2022
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
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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
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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
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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

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Issued securities: Asset-Backed Bonds

Bonds issue									
Series ISIN Code	Issue date N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating DBRS / Fitch / Moody's	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0323976003	11/04/2009 8,622	28,262.56 243,679,792.32 28.26%	100,000.00 862,200,000.00	Floating 3-M Euribor+0.300% 22.Mar/Jun/Sep/Dec	0.1220% 09/22/2022 8.811638 Gross 7.137427 Net	06/22/2053 Quarterly 22.Mar/Jun/Sep/Dec	09/22/2022 "Pass-Through" Secutential / Pro rata under certain circumstances	AAA (sf) A+sf n.c.	n.c. n.c. Aaa
Series B ES0323976011	11/04/2009 205	59,835.88 12,266,355.40 59.84%	100,000.00 20,500,000.00	Floating 3-M Euribor+0.500% 22.Mar/Jun/Sep/Dec	0.3220% 09/22/2022 49.238281 Gross 39.883008 Net	06/22/2053 Quarterly 22.Mar/Jun/Sep/Dec	To Be Determined "Pass-Through" Secutential / Pro rata under certain circumstances	A+sf n.c.	n.c. A1
Series C ES0323976029	11/04/2009 273	59,842.45 16,336,988.85 59.84%	100,000.00 27,300,000.00	Floating 3-M Euribor+0.700% 22.Mar/Jun/Sep/Dec	0.5220% 09/22/2022 79.829828 Gross 64.662161 Net	06/22/2053 Quarterly 22.Mar/Jun/Sep/Dec	To Be Determined "Pass-Through" Secutential / Pro rata under certain circumstances	Asf n.c.	n.c. Baa3
Total		272,283,136.57	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	0,69	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	5.27	4.93	4.61	4.39	4.11	3.91	3.73	3.47
		Final Maturity	Years	09/25/2027	05/25/2027	01/30/2027	11/11/2026	07/29/2026	05/20/2026	03/15/2026	12/11/2025
	Without optional redemption *	Average life	Years	6.71	6.37	6.05	5.76	5.49	5.24	5.01	4.79
		Final Maturity	Years	03/05/2029	11/01/2028	07/09/2028	03/25/2028	12/17/2027	09/17/2027	06/23/2027	04/05/2027
	With optional redemption *	Average life	Years	5.27	4.93	4.61	4.39	4.11	3.91	3.73	3.47
		Final Maturity	Years	09/25/2027	05/25/2027	01/30/2027	11/11/2026	07/29/2026	05/20/2026	03/15/2026	12/11/2025
Series B	With optional redemption *	Average life	Years	5.27	4.93	4.61	4.39	4.11	3.91	3.73	3.47
		Final Maturity	Years	09/25/2027	05/25/2027	01/30/2027	11/11/2026	07/29/2026	05/20/2026	03/15/2026	12/11/2025
	Without optional redemption *	Average life	Years	6.71	6.37	6.05	5.76	5.49	5.24	5.01	4.79
		Final Maturity	Years	03/05/2029	11/01/2028	07/09/2028	03/25/2028	12/17/2027	09/17/2027	06/23/2027	04/05/2027
	With optional redemption *	Average life	Years	5.27	4.93	4.61	4.39	4.11	3.91	3.73	3.47
		Final Maturity	Years	09/25/2027	05/25/2027	01/30/2027	11/11/2026	07/29/2026	05/20/2026	03/15/2026	12/11/2025
Series C	With optional redemption *	Average life	Years	5.27	4.93	4.61	4.39	4.11	3.91	3.73	3.47
		Final Maturity	Years	09/25/2027	05/25/2027	01/30/2027	11/11/2026	07/29/2026	05/20/2026	03/15/2026	12/11/2025
	Without optional redemption *	Average life	Years	6.71	6.37	6.05	5.76	5.49	5.24	5.01	4.79
		Final Maturity	Years	03/05/2029	11/01/2028	07/09/2028	03/25/2028	12/17/2027	09/17/2027	06/23/2027	04/05/2027
	With optional redemption *	Average life	Years	5.27	4.93	4.61	4.39	4.11	3.91	3.73	3.47
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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%

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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	% CE
Series A	89.49%	243,679,792.32	19.71%	862,200,000.00	9.85%
Series B	4.51%	12,266,355.40	15.20%	20,500,000.00	7.60%
Series C	6.00%	16,336,988.85	9.20%	27,300,000.00	4.60%
Issue of Bonds		272,283,136.57		910,000,000.00	
Reserve Fund	9.20%	25,050,048.56	4.60%	41,860,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	36,639,104.71	0.000%	
Servicer ppal collect not yet credited	886,876.99		
Servicer ints collect not yet credited	83,216.54		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		25,050,048.56	0.822%
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	Count
Principal	Principal outstanding	264,829,785.58	910,099,987.12
	Average loan	54,547.84	110,382.05
	Minimum	206.90	4,591.26
	Maximum	321,591.26	496,292.86
Interest rate	Weighted average (wac)	0.97%	3.20%
	Minimum	0.00%	1.59%
	Maximum	4.50%	7.38%
Final maturity	Weighted average (WARM) (months)	172	296
	Minimum	09/07/2022	08/06/2011
	Maximum	11/10/2049	11/10/2049
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR		0.44%	0.00%
1-year EURIBOR/MIBOR (Mortgage Market)		97.69%	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		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	2.90	6.70	0.05	8.24
10.01 - 20%	11.32	15.58	1.15	16.54
20.01 - 30%	19.69	25.41	3.64	25.58
30.01 - 40%	27.67	35.31	7.21	35.20
40.01 - 50%	25.67	44.14	11.17	45.40
50.01 - 60%	9.58	54.12	16.12	55.25
60.01 - 70%	2.92	64.40	21.26	65.14
70.01 - 80%	0.26	71.52	33.26	75.31
80.01 - 90%			3.57	84.45
90.01 - 100%			2.56	94.39
Weighted average (WALTV)	35.31		61.99	
Minimum	0.09		6.46	
Maximum	73.77		99.64	

Additional information

Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid ☎ www.edt-sg.com ✉ info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 📄 www.cnmv.com

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.15%	0.28%	0.36%	0.33%	0.29%
Annual Percentage Rate (CPR)	1.75%	3.32%	4.27%	3.91%	3.46%

Geographic distribution

	Current	At constitution date
Andalucia	13.05%	14.08%
Aragon	7.39%	8.18%
Asturias	0.53%	0.77%
Balearic Islands	0.01%	0.05%
Basque Country	2.61%	1.70%
Canary Islands	1.77%	1.63%
Castilla-La Mancha	36.44%	33.45%
Castilla-Leon	1.14%	0.84%
Catalonia	1.14%	1.43%
Extremadura	1.53%	1.51%
Galicia	0.03%	0.07%
La Rioja	1.06%	1.36%
Madrid	5.38%	5.65%
Murcia	0.64%	0.54%
Navarra	2.04%	1.57%
Valencia	25.26%	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	488	174,413.34	20,787.49	0.00	195,200.83	33.90	27,440,733.38	27,635,934.21	84.67	28.27
from > 1 to = 2 months	53	45,118.62	4,514.41	0.00	49,633.03	8.62	2,640,563.02	2,690,196.05	8.24	28.52
from > 2 to = 3 months	13	17,451.58	1,877.98	0.00	19,329.56	3.36	1,036,283.76	1,055,613.32	3.23	32.42
from > 3 to = 6 months	6	15,139.26	1,024.83	0.00	16,164.09	2.81	402,366.72	418,530.81	1.28	33.24
from > 6 to < 12 months	8	24,962.44	916.96	0.00	25,879.40	4.49	342,707.23	368,586.63	1.13	18.27
from = 12 to < 18 months	5	10,932.81	4,006.05	0.00	14,938.86	2.59	170,749.50	185,688.36	0.57	24.89
from = 18 to < 24 months	2	243,328.31	1,531.29	0.00	244,859.60	42.52	0.00	244,859.60	0.75	58.70
from ≥ 2 years	5	7,712.80	2,167.54	0.00	9,880.34	1.72	29,557.31	39,437.65	0.12	5.23
Subtotal	580	539,059.16	36,826.55	0.00	575,885.71	100.00	32,062,960.92	32,638,846.63	100.00	28.23
Total	580	539,059.16	36,826.55	0.00	575,885.71		32,062,960.92	32,638,846.63		