

RURAL HIPOTECARIO XII Fondo de Titulización de Activos

Brief report

Date: 03/31/2023
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
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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
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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
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Caja Rural de Asturias
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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	
Series A ES0323976003	11/04/2009 8,622	25,511.85 219,963,170.70 25.51%	100,000.00 862,200,000.00	Floating 3-M Euribor+0.300% 22.Mar/Jun/Sep/Dec	3.0500% 06/22/2023 198.850698 Gross 161.069065 Net	06/22/2053 Quarterly 22.Mar/Jun/Sep/Dec	06/22/2023 "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	54,012.24 11,072,509.20 54.01%	100,000.00 20,500,000.00	Floating 3-M Euribor+0.500% 22.Mar/Jun/Sep/Dec	3.2500% 06/22/2023 448.601660 Gross 363.367345 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. A1
Series C ES0323976029	11/04/2009 273	54,018.17 14,746,960.41 54.02%	100,000.00 27,300,000.00	Floating 3-M Euribor+0.700% 22.Mar/Jun/Sep/Dec	3.4500% 06/22/2023 476.260199 Gross 385.770761 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		245,782,640.31	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	5.29	4.94	4.61	4.30	4.09	3.89	3.62	3.44
			Date	07/03/2028	02/27/2028	10/29/2027	07/07/2027	04/22/2027	02/09/2027	10/31/2026	08/27/2026
		Final Maturity	Years	8.01	7.51	7.01	6.51	6.26	6.01	5.51	5.26
		Date	03/22/2031	09/22/2030	03/22/2030	09/22/2029	06/22/2029	03/22/2029	09/22/2028	06/22/2028	
	Without optional redemption *	Average life	Years	6.86	6.51	6.19	5.89	5.61	5.36	5.11	4.89
			Date	01/29/2030	09/23/2029	05/28/2029	02/08/2029	10/29/2028	07/27/2028	04/30/2028	02/09/2028
Final Maturity		Years	26.52	26.52	26.52	26.52	26.52	26.52	26.52	26.52	
	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	09/22/2049	
Series B	With optional redemption *	Average life	Years	5.29	4.94	4.61	4.30	4.09	3.89	3.62	3.44
			Date	07/03/2028	02/27/2028	10/29/2027	07/07/2027	04/22/2027	02/09/2027	10/31/2026	08/27/2026
		Final Maturity	Years	8.01	7.51	7.01	6.51	6.26	6.01	5.51	5.26
		Date	03/22/2031	09/22/2030	03/22/2030	09/22/2029	06/22/2029	03/22/2029	09/22/2028	06/22/2028	
	Without optional redemption *	Average life	Years	6.86	6.51	6.19	5.89	5.61	5.36	5.11	4.89
			Date	01/29/2030	09/23/2029	05/28/2029	02/08/2029	10/29/2028	07/27/2028	04/30/2028	02/09/2028
Final Maturity		Years	26.52	26.52	26.52	26.52	26.52	26.52	26.52	26.52	
	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	09/22/2049	
Series C	With optional redemption *	Average life	Years	5.29	4.94	4.61	4.30	4.09	3.89	3.62	3.44
			Date	07/03/2028	02/27/2028	10/29/2027	07/07/2027	04/22/2027	02/09/2027	10/31/2026	08/27/2026
		Final Maturity	Years	8.01	7.51	7.01	6.51	6.26	6.01	5.51	5.26
		Date	03/22/2031	09/22/2030	03/22/2030	09/22/2029	06/22/2029	03/22/2029	09/22/2028	06/22/2028	
	Without optional redemption *	Average life	Years	6.86	6.51	6.19	5.89	5.61	5.36	5.11	4.89
			Date	01/29/2030	09/23/2029	05/28/2029	02/08/2029	10/29/2028	07/27/2028	04/30/2028	02/09/2028
Final Maturity		Years	26.52	26.52	26.52	26.52	26.52	26.52	26.52	26.52	
	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	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.											

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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	
Series A	89.49%	219,963,170.70	19.71%	862,200,000.00	9.85%	
Series B	4.51%	11,072,509.20	15.20%	20,500,000.00	7.60%	
Series C	6.00%	14,746,960.41	9.20%	27,300,000.00	4.60%	
Issue of Bonds		245,782,640.31		910,000,000.00		
Reserve Fund	9.20%	22,612,002.91		41,860,000.00		

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	28,719,523.44	0.000%	
Servicer ppai collect not yet credited	775,081.49		
Servicer ints collect not yet credited	287,792.14		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		22,612,002.91	3.750%
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		4,630	8,245
Principal			
Principal outstanding		243,269,475.73	910,099,987.12
Average loan		52,542.00	110,382.05
Minimum		178.09	4,591.26
Maximum		314,071.60	496,292.86
Interest rate			
Weighted average (wac)		3.25%	3.20%
Minimum		0.00%	1.59%
Maximum		6.09%	7.38%
Final maturity			
Weighted average (WARM) (months)		168	296
Minimum		04/02/2023	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)		97.67%	97.08%
Mortgage Market: Savings Banks		0.00%	2.50%
Mortgage Market: All Institutions		0.40%	0.40%
Secondary Market Public Debt 2-6 years		1.47%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	3.19	6.73	0.05	8.24
10.01 - 20%	12.34	15.56	1.15	16.54
20.01 - 30%	21.23	25.51	3.64	25.58
30.01 - 40%	29.38	35.50	7.21	35.20
40.01 - 50%	23.24	44.14	11.17	45.40
50.01 - 60%	7.84	54.26	16.12	55.25
60.01 - 70%	2.64	63.88	21.26	65.14
70.01 - 80%	0.14	71.06	33.26	75.31
80.01 - 90%			3.57	84.45
90.01 - 100%			2.56	94.39
Weighted average (WALTV)	34.28		61.99	
Minimum	0.08		6.46	
Maximum	72.44		99.64	

Additional information

Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid  +34 91 585 15 00  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)	0.73%	0.63%	0.55%	0.42%	0.30%
Annual Percentage Rate (CPR)	8.43%	7.25%	6.41%	4.92%	3.57%

Geographic distribution

	Current	At constitution date
Andalucia	13.11%	14.08%
Aragon	7.43%	8.18%
Asturias	0.54%	0.77%
Balearic Islands	0.01%	0.05%
Basque Country	2.54%	1.70%
Canary Islands	1.75%	1.63%
Castilla-La Mancha	36.24%	33.45%
Castilla-Leon	1.13%	0.84%
Catalonia	1.20%	1.43%
Extremadura	1.48%	1.51%
Galicia	0.01%	0.07%
La Rioja	1.03%	1.36%
Madrid	5.31%	5.65%
Murcia	0.67%	0.54%
Navarra	2.03%	1.57%
Valencia	25.51%	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	420	134,454.74	46,083.28	0.00	180,538.02	29.78	22,245,388.77	22,425,926.79	78.50	27.83
from > 1 to = 2 months	53	48,507.94	17,949.88	0.00	66,457.82	10.96	3,096,882.50	3,163,340.32	11.07	28.65
from > 2 to = 3 months	19	20,288.19	7,638.35	0.00	27,926.54	4.61	1,610,804.59	1,638,731.13	5.74	37.40
from > 3 to = 6 months	6	13,960.42	2,763.23	0.00	16,723.65	2.76	310,798.50	327,522.15	1.15	23.77
from > 6 to < 12 months	6	28,294.12	5,057.63	0.00	33,351.75	5.50	398,766.86	432,118.61	1.51	29.47
from = 12 to < 18 months	4	14,767.57	2,350.03	0.00	17,117.60	2.82	210,059.57	227,177.17	0.80	34.45
from = 18 to < 24 months	2	4,220.45	3,834.80	0.00	8,055.25	1.33	61,695.51	69,750.76	0.24	25.27
from ≥ 2 years	7	251,897.87	4,259.03	0.00	256,156.90	42.25	27,939.98	284,096.88	0.99	24.26
Subtotal	517	516,391.30	89,936.23	0.00	606,327.53	100.00	27,962,336.28	28,568,663.81	100.00	28.30
Total	517	516,391.30	89,936.23	0.00	606,327.53		27,962,336.28	28,568,663.81		