

RURAL HIPOTECARIO IV Fondo de Titulización Hipotecaria

Brief report

Date: 05/31/2012
Currency: EUR

Date of constitution
11/14/2002

VAT Reg. no.
V83470823

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

Originator

Caja Rural de Aragón
Caja Rural de Navarra
Caja Rural de Zamora
Caja Rural del Mediterráneo, Ruralcaja
Caja Rural Intermediterránea
(Cajamar)

Servicer

Caja Rural de Aragón
Caja Rural de Navarra
Caja Rural de Zamora
Caja Rural del Mediterráneo, Ruralcaja
Caja Rural Intermediterránea
(Cajamar)

Lead Managers

Banco Cooperativo
Crédit Agricole Indosuez
DZ Bank

Bond Underwriters and Placement Agents

Banco Cooperativo
Crédit Agricole Indosuez
DZ Bank
Ahorro Corp. Financiera, S.V. S.A.
BNP Paribas
Banesto
BCP Invermento, S.A.
SG Investment Banking
Bankinter
Natexis Banques Populaires
EBN Banco
BBVA
Tokyo-Mitsubishi International PLC

Servicer Credit Support Provider

Banco Cooperativo Español

Bond Paying Agent

Banco Cooperativo

Market

AIAF Mercado de Renta Fija

Register of Book Securities

Iberclear

Treasury Account

Banco Cooperativo

Start-up Loan

Caja Rural de Aragón
Caja Rural de Navarra
Caja Rural de Zamora
Caja Rural del Mediterráneo, Ruralcaja
Caja Rural Intermediterránea
(Cajamar)

Subordinated Loan

Caja Rural de Aragón
Caja Rural de Navarra
Caja Rural de Zamora
Caja Rural del Mediterráneo, Ruralcaja
Caja Rural Intermediterránea
(Cajamar)

Assets Custodian

Banco Cooperativo Español

Fund Auditors

Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.27%	0.33%	0.42%	0.36%	0.77%
Annual Percentage Rate (CPR)	3.22%	3.90%	4.91%	4.26%	8.84%

Geographic distribution

	Current	At constitution date
Andalucia	33.28%	31.58%
Aragon	5.44%	4.74%
Asturias	0.04%	0.02%
Basque Country	3.75%	3.04%
Canary Islands	0.02%	0.02%
Cantabria	0.02%	0.08%
Castilla-La Mancha	0.09%	0.06%
Castilla-Leon	4.72%	3.61%
Catalonia	10.22%	9.91%
Ceuta	0.05%	0.03%
Galicia	0.22%	0.17%
La Rioja	1.39%	0.98%
Madrid	1.57%	2.34%
Melilla	0.30%	0.25%
Murcia	13.48%	13.56%
Navarra	8.64%	7.32%
Valencia	16.76%	22.27%

Current delinquency

Aging	Assets	Overdue debt			Total	%	Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other					%	
<i>Delinquencies</i>										
Up to 1 month	194	44,553.78	13,641.09	0.00	58,194.87	8.85	7,101,431.34	7,159,626.21	59.68	36.37
from > 1 to ≤ 2 months	52	29,989.78	9,547.48	0.00	39,537.26	6.01	1,870,725.77	1,910,263.03	15.92	37.09
from > 2 to ≤ 3 months	28	28,188.34	9,717.16	0.00	37,905.50	5.76	1,150,262.60	1,188,168.10	9.90	35.06
from > 3 to ≤ 6 months	6	11,454.91	3,406.64	0.00	14,861.55	2.26	256,480.34	271,341.89	2.26	30.81
from > 6 to < 12 months	9	18,311.36	8,231.79	0.00	26,543.15	4.04	336,407.79	362,950.94	3.03	40.80
from ≥ 12 to < 18 months	3	12,722.65	3,203.52	0.00	15,926.17	2.42	60,566.05	76,492.22	0.64	28.87
from ≥ 18 to < 24 months	4	28,066.29	8,929.66	0.00	36,995.95	5.63	191,542.79	228,538.74	1.91	48.02
from ≥ 2 years	12	284,199.14	143,378.25	0.00	427,577.39	65.03	371,816.89	799,394.28	6.66	72.22
Subtotal	308	457,486.25	200,055.59	0.00	657,541.84	100.00	11,339,233.57	11,996,775.41	100.00	37.67
<i>Doubt debts (subjectives)</i>										
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	308	457,486.25	200,055.59	0.00	657,541.84		11,339,233.57	11,996,775.41		37.67

Additional information