

RURAL HIPOTECARIO XII Fondo de Titulización de Activos

Brief report

Date: 06/30/2011
Currency: EUR

Date of constitution
11/04/2009

VAT Reg. no.
V85812600

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

Originator
Caixa Rural de Callosa den Sarriá,
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 de Sur,
Caja Rural de La Junquera de
Chilches,
Cajasiete, Caja rural,
Credit Valencia

Servicer
Cajas Rurales: Populer, Albalat dels
Sorells, Balears, Galega, La Vall 'San
Isidro', Torrent, Caja Campo,
Aragonesa y de los Pirineos, Central,
Albacete, Aragón, Asturias, Casinos,
Extremadura, Gijón, Granada, Navarra,
Soria, Cajasiete, Teruel, Toledo,
Zamora, Ruralcaja, Sur, Ntra Sra de la
Esperanza de Onda, San Jaime de
Alquerías Niño Perdido, San José de
Burriana, San José de Nules, San
Roque de Almenara, Credit Valencia

Lead Manager and Subscriber
Banco Cooperativo Español

Servicer Credit Support Provider
Banco Cooperativo Español

Bond Paying Agent
Banco Cooperativo Español

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Banco Cooperativo Español

Assets Custodian
Banco Cooperativo Español

Start-up Loan
Entidades Cedentes

Subordinated Loan
Entidades Cedentes

Fund Auditors
Deloitte

Financial Swaps
Banco Cooperativo Español
Caja Navarra

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.20%	0.19%	0.24%	0.26%	0.26%
Annual Percentage Rate (CPR)	2.34%	2.30%	2.89%	3.11%	3.09%

Geographic distribution

	Current	At constitution date
Andalucia	13.64%	14.08%
Aragon	8.08%	8.18%
Asturias	0.74%	0.77%
Balearic Islands	0.05%	0.05%
Basque Country	1.82%	1.70%
Canary Islands	1.61%	1.63%
Castilla-La Mancha	33.65%	33.45%
Castilla-Leon	0.85%	0.84%
Catalonia	1.49%	1.43%
Extremadura	1.51%	1.51%
Galicia	0.07%	0.06%
La Rioja	1.29%	1.36%
Madrid	5.70%	5.65%
Murcia	0.57%	0.54%
Navarra	1.60%	1.57%
Valencia	27.33%	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	990	286,579.69	168,604.99	0.00	455,184.68	38.34	103,892,698.36	104,347,873.04	71.73	54.01
from > 1 to ≤ 2 months	166	113,341.10	87,788.64	0.00	201,129.74	16.94	19,694,456.46	19,895,586.20	13.68	58.18
from > 2 to ≤ 3 months	66	64,038.11	50,771.19	0.00	114,809.30	9.67	7,590,508.26	7,705,317.56	5.30	58.11
from > 3 to ≤ 6 months	46	63,897.36	55,994.64	0.00	119,892.00	10.10	5,503,799.59	5,623,691.59	3.87	56.14
from > 6 to < 12 months	41	94,394.21	88,226.95	0.00	182,621.16	15.38	5,403,102.72	5,585,723.88	3.84	64.56
from ≥ 12 to < 18 months	14	34,693.38	61,370.54	0.00	96,063.92	8.09	1,713,575.03	1,809,638.95	1.24	72.24
from ≥ 18 to < 24 months	6	5,860.28	11,746.54	0.00	17,606.82	1.48	493,329.03	510,935.85	0.35	40.37
Subtotal	1,329	662,804.13	524,503.49	0.00	1,187,307.62	100.00	144,291,459.45	145,478,767.07	100.00	55.29
<i>Doubt debts (subjectives)</i>										
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	1,329	662,804.13	524,503.49	0.00	1,187,307.62		144,291,459.45	145,478,767.07		55.29

Additional information