



# RURAL HIPOTECARIO XII Fondo de Titulización de Activos

## Brief report

Date: 02/29/2012

Currency: EUR

### Date of constitution

11/04/2009

### VAT Reg. no.

V85812600

### Management Company

Europea 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: Popular, 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)	0.27%	0.25%	0.20%	0.22%	0.25%
Annual Percentage Rate (CPR)	3.19%	2.93%	2.40%	2.58%	2.90%

### Geographic distribution

	Current	At constitution date
Andalucia	13.60%	14.08%
Aragon	7.92%	8.18%
Asturias	0.73%	0.77%
Balearic Islands	0.05%	0.05%
Basque Country	1.81%	1.70%
Canary Islands	1.64%	1.63%
Castilla-La Mancha	33.72%	33.45%
Castilla-Leon	0.83%	0.84%
Catalonia	1.51%	1.43%
Extremadura	1.50%	1.51%
Galicia	0.07%	0.06%
La Rioja	1.28%	1.36%
Madrid	5.68%	5.65%
Murcia	0.58%	0.54%
Navarra	1.60%	1.57%
Valencia	27.48%	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	1,056	304,233.44	195,644.26	0.00	499,877.70	30.42	106,678,119.96	107,177,997.66	69.22	52.17
from > 1 to ≤ 2 months	201	140,481.58	109,954.35	0.00	250,435.93	15.24	21,019,100.76	21,269,636.69	13.54	53.82
from > 2 to ≤ 3 months	83	81,874.51	84,903.60	0.00	166,778.11	10.15	10,595,109.03	10,761,887.14	6.85	58.17
from > 3 to ≤ 6 months	45	65,053.90	65,883.97	0.00	130,937.87	7.97	5,771,630.22	5,902,568.09	3.76	58.64
from > 6 to < 12 months	66	151,611.77	151,834.39	0.00	303,446.16	18.47	7,654,369.25	7,957,815.41	5.07	61.73
from ≥ 12 to < 18 months	23	105,022.74	99,119.35	0.00	204,142.09	12.42	2,689,157.21	2,893,299.30	1.84	65.81
from ≥ 18 to < 24 months	10	41,666.08	42,574.29	0.00	84,240.37	5.13	990,898.67	1,076,139.04	0.68	58.04
from ≥ 2 years	1	1,644.56	1,628.22	0.00	3,272.78	0.20	65,980.30	69,263.08	0.04	71.44
Subtotal	1,485	891,588.58	751,542.43	0.00	1,643,131.01	100.00	155,464,365.40	157,107,496.41	100.00	53.67
<i>Doubt debts (subjectives)</i>										
	0	0.00	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	1,485	891,588.58	751,542.43	0.00	1,643,131.01		155,464,365.40	157,107,496.41		53.67

### Additional information