



# RURAL HIPOTECARIO XII Fondo de Titulización de Activos

## Brief report

Date: 09/30/2014  
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  
Barclays Bank PLC

Market  
AIAF Mercado de Renta Fija

Register of Book Securities  
Iberclear

Treasury Account  
Barclays Bank PLC

Assets Custodian  
Banco Cooperativo Español

Start-up Loan  
Entidades Cedentes

Subordinated Loan  
Entidades Cedentes

Fund Auditors  
Deloitte

Financial Swaps  
Banco Cooperativo Español

### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.37%	0.33%	0.33%	0.33%	0.28%
Annual Percentage Rate (CPR)	4.30%	3.91%	3.86%	3.84%	3.26%

### Geographic distribution

	Current	At constitution date
Andalucia	13.78%	14.08%
Aragon	7.74%	8.18%
Asturias	0.81%	0.77%
Balearic Islands	0.06%	0.05%
Basque Country	2.05%	1.70%
Canary Islands	1.71%	1.63%
Castilla-La Mancha	34.92%	33.45%
Castilla-Leon	0.89%	0.84%
Catalonia	1.34%	1.43%
Extremadura	1.55%	1.51%
Galicia	0.08%	0.06%
La Rioja	1.25%	1.36%
Madrid	5.83%	5.65%
Murcia	0.56%	0.54%
Navarra	1.71%	1.57%
Valencia	25.72%	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	985	334,718.73	101,175.31	0.00	435,894.04	5.76	83,801,623.55	84,237,517.59	64.97	45.52
from > 1 to ≤ 2 months	166	121,840.55	58,153.56	0.00	179,994.11	2.38	15,308,634.88	15,488,628.99	11.95	50.01
from > 2 to ≤ 3 months	103	126,206.59	53,513.44	0.00	179,720.03	2.37	9,744,865.62	9,924,585.65	7.65	50.20
from > 3 to ≤ 6 months	29	41,208.08	26,130.70	0.00	67,338.78	0.89	2,621,055.34	2,688,394.12	2.07	53.59
from > 6 to < 12 months	28	95,901.41	48,255.06	0.00	144,156.47	1.90	3,096,920.69	3,241,077.16	2.50	54.36
from ≥ 12 to < 18 months	22	108,577.52	64,231.73	0.00	172,809.25	2.28	2,110,774.92	2,283,584.17	1.76	58.08
from ≥ 18 to < 24 months	32	519,113.79	140,587.67	0.00	659,701.46	8.71	3,033,474.40	3,693,175.86	2.85	56.86
from ≥ 2 years	70	5,293,209.09	441,168.15	0.00	5,734,377.24	75.71	2,361,636.33	8,085,913.57	6.24	57.27
Subtotal	1,435	6,640,775.76	933,215.62	0.00	7,573,991.38	100.00	122,078,785.73	129,652,777.11	100.00	47.78
<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	1,435	6,640,775.76	933,215.62	0.00	7,573,991.38		122,078,785.73	129,652,777.11		47.78

#### Additional information