

RURALPYME 2 FTPYME Fondo de Titulización de Activos

Brief report

Date: 01/31/2013
Currency: EUR

Date of constitution
11/24/2006

VAT Reg. no.
V84899756

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

Originator
Caixa Popular-Caixa Rural
Caixa Rural de Balears
Caja Rural Aragonesa y de los Pirineos
Caja Rural Central
Caja Rural de Aragón
Caja Rural de Burgos
Caja Rural de Ciudad Real
Caja Rural de Córdoba
Caja Rural de Gijón
Caja Rural de Navarra
Caja Rural de Teruel
Caja Rural de Zamora
Caja Rural del Mediterráneo, Ruralcaja
Caja Rural del Sur

Lead Managers
Banco Cooperativo
DZ Bank
RBS
Société Générale

Bond Underwriters and Placement Agents
Banco Cooperativo
DZ Bank
Royal Bank of Scotland
Société Générale

Bancaja
Banco Pastor
BBVA
Danske Bank

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

Swap
Banco Cooperativo

Assets Custodian
Banco Cooperativo Español

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

Collateral: SME Loans

General		
	Current	At constitution date
Count	818	2,449
Principal		
Principal outstanding	122,515,402.90	593,049,974.43
Average loan	149,774.33	242,160.05
Minimum	289.99	11,405.04
Maximum	3,144,019.82	6,401,308.65
Interest rate		
Weighted average (wac)	2.70%	4.36%
Minimum	0.57%	2.85%
Maximum	5.00%	6.81%
Final maturity		
Weighted average (WARM) (months)	88	123
Minimum	02/06/2013	04/15/2007
Maximum	08/22/2034	05/18/2026
Index (principal outstanding distribution)		
3-month EURIBOR/MIBOR	0.52%	0.64%
6-month EURIBOR/MIBOR	2.00%	9.57%
1-year EURIBOR/MIBOR	10.99%	8.58%
1-year EURIBOR/MIBOR (Mortgage Market)	79.28%	74.61%
Mortgage Market: Savings Banks	5.18%	4.81%
Mortgage Market: All Institutions	1.92%	1.62%
Savings Banks Lending Rate (CECA Indicator)	0.00%	0.13%
No translated	0.12%	0.00%

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.65%	1.40%	0.97%	0.79%	0.78%
Annual Percentage Rate (CPR)	7.47%	15.55%	11.06%	9.07%	8.95%

Distribution by sector (CNAE 2009)		
	Current	At constitution date
(A) - Agriculture, stockbreeding, fishing and silviculture	17.54%	23.97%
(C) - Manufacturing industry	19.20%	23.56%
(G) - Wholesale and retail trade; repair of motor vehicles and motorcycles	18.68%	13.88%
(F) - Building	12.52%	11.60%
(I) - Catering trade	7.61%	6.79%
(L) - Real estate activities	6.68%	6.48%
(H) - Transport and storage	2.47%	2.98%
(Q) - Health Activities and Social Services	3.33%	2.81%
(M) - Professional, scientific and technical activities	3.05%	2.62%
(R) - Artistic, recreational and entertainment activities	2.48%	1.68%
(S) - Other services	0.99%	1.15%
(N) - Clerical activities and support services	1.58%	0.60%
(J) - Information and communications	2.37%	0.58%
(B) - Extractive industries	0.54%	0.55%
(P) - Education	0.29%	0.28%
(K) - Financial and insurance activities	0.62%	0.14%
(D) - Supply of electric power, gas, steam and air-conditioning	0.07%	0.10%
(E) - Water supply, sanitation activities, waste management and depollution	0.00%	0.08%

Geographic distribution		
	Current	At constitution date
Andalucía	28.53%	29.78%
Aragón	19.73%	29.70%
Asturias	1.36%	1.06%
Balearic Islands	3.39%	2.20%
Basque Country	1.94%	2.30%
Cantabria	0.41%	0.20%
Castilla-La Mancha	6.30%	3.87%
Castilla-León	6.12%	5.59%
Catalonia	3.16%	3.06%
Extremadura		0.03%
Galicia	0.20%	0.09%
La Rioja	1.69%	1.66%
Madrid	0.54%	1.68%
Murcia	0.87%	0.64%
Navarra	9.01%	7.43%
Valencia	16.74%	10.65%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	
		Principal	Interest	Other	Total	%		Total	%
<i>Delinquencies</i>									
Up to 1 month	46	83,351.23	12,598.42	0.00	95,949.65	1.52	6,820,353.91	6,916,303.56	22.18
from > 1 to ≤ 2 months	15	154,453.16	11,191.91	0.00	165,645.07	2.63	2,077,060.36	2,242,705.43	7.19
from > 2 to ≤ 3 months	23	154,877.90	22,458.18	0.00	177,336.08	2.82	2,725,285.08	2,902,621.16	9.31
from > 3 to ≤ 6 months	8	45,411.26	9,350.65	0.00	54,761.91	0.87	962,287.53	1,017,049.44	3.26
from > 6 to < 12 months	12	421,917.93	125,071.46	0.00	546,989.39	8.69	4,705,527.07	5,252,516.46	16.85
from ≥ 12 to < 18 months	19	966,839.10	175,930.91	0.00	1,142,770.01	18.16	3,573,965.34	4,716,735.35	15.13
from ≥ 18 to < 24 months	7	256,009.50	33,030.36	0.00	289,039.86	4.59	333,730.48	622,770.34	2.00
from ≥ 2 years	48	3,117,769.27	703,565.59	0.00	3,821,334.86	60.72	3,685,412.01	7,506,746.87	24.08
Subtotal	178	5,200,629.35	1,093,197.48	0.00	6,293,826.83	100.00	24,883,621.78	31,177,448.61	100.00
<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
Total	178	5,200,629.35	1,093,197.48	0.00	6,293,826.83		24,883,621.78	31,177,448.61	

Additional information