

RURAL HIPOTECARIO VII Fondo de Titulización de Activos

Brief report

Date: 06/30/2017
Currency: EUR

Date of constitution
04/29/2005

VAT Reg. no.
V84329598

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

Originator

Caixa Popular-Caixa Rural
Caixa Rural de Balears
Caja Campo, Caja Rural
Caja Rural Central
Caja Rural de Albacete
Caja Rural de Aragón
Caja Rural de Burgos
Caja Rural de Gijón
Caja Rural de Granada
Caja Rural de Navarra
Caja Rural de Tenerife
Caja Rural de Teruel
Caja Rural de Zamora
Caja Rural del Duero
Caja Rural del Mediterráneo, Ruralcaja
Caja Rural del Sur

Servicer

Caixa Popular-Caixa Rural
Caixa Rural de Balears
Caja Campo, Caja Rural
Caja Rural Central
Caja Rural de Albacete
Caja Rural de Aragón
Caja Rural de Burgos
Caja Rural de Gijón
Caja Rural de Granada
Caja Rural de Navarra
Caja Rural de Tenerife
Caja Rural de Teruel
Caja Rural de Zamora
Caja Rural del Duero
Caja Rural del Mediterráneo, Ruralcaja
Caja Rural del Sur

Lead Managers

Banco Cooperativo
BBVA
DZ Bank
Société Générale

Bond Underwriters and Placement Agents

Banco Cooperativo
BBVA
DZ Bank
Société Générale
ABN AMRO
Banco Popular
Banco Santander
Bankia
EBN Banco

Servicer Credit Support Provider

Banco Cooperativo Español

Bond Paying Agent

Citibank

Market

AIAF Mercado de Renta Fija

Register of Book Securities

Iberclear

Treasury Account

Citibank

Swap

Banco Cooperativo

Start-up Loan

Caixa Popular-Caixa Rural
Caixa Rural de Balears
Caja Campo, Caja Rural
Caja Rural Central
Caja Rural de Albacete
Caja Rural de Aragón
Caja Rural de Burgos
Caja Rural de Gijón
Caja Rural de Granada
Caja Rural de Navarra
Caja Rural de Tenerife
Caja Rural de Teruel
Caja Rural de Zamora
Caja Rural del Duero
Caja Rural del Mediterráneo, Ruralcaja
Caja Rural del Sur

Subordinated Loan

Caixa Popular-Caixa Rural
Caixa Rural de Balears
Caja Campo, Caja Rural
Caja Rural Central
Caja Rural de Albacete
Caja Rural de Aragón
Caja Rural de Burgos
Caja Rural de Gijón
Caja Rural de Granada
Caja Rural de Navarra
Caja Rural de Tenerife
Caja Rural de Teruel
Caja Rural de Zamora
Caja Rural del Duero
Caja Rural del Mediterráneo, Ruralcaja
Caja Rural del Sur

Assets Custodian

Banco Cooperativo Español

Fund Auditors

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

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Additional information

Europa de Titulización: C/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 📠 +34 91 411 84 68 🌐 www.edt-sg.com ✉ info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.36%	0.37%	0.35%	0.43%	0.55%
Annual Percentage Rate (CPR)	4.27%	4.38%	4.13%	5.01%	6.41%

Geographic distribution		
	Current	At constitution date
Andalucía	35.86%	36.89%
Aragón	7.08%	6.77%
Asturias	1.02%	1.11%
Balearic Islands	4.80%	3.82%
Basque Country	1.28%	3.21%
Canary Islands	5.67%	4.36%
Cantabria	2.32%	1.66%
Castilla-La Mancha	0.75%	0.70%
Castilla-León	9.47%	7.75%
Catalonia	1.39%	1.75%
Extremadura	0.01%	0.01%
Galicia	0.04%	0.06%
La Rioja	4.38%	3.82%
Madrid	0.49%	0.69%
Murcia	0.75%	0.53%
Navarra	2.08%	4.37%
Valencia	22.64%	22.69%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%		Total	%	
<i>Delinquencies</i>										
Up to 1 month	209	58,536.43	5,932.36	0.00	64,468.79	1.56	7,544,462.20	7,608,930.99	41.71	29.87
from > 1 to ≤ 2 months	48	29,730.06	5,045.14	0.00	34,775.20	0.84	1,976,417.32	2,011,192.52	11.02	32.69
from > 2 to ≤ 3 months	20	17,728.49	3,551.05	0.00	21,279.54	0.51	819,251.85	840,531.39	4.61	33.10
from > 3 to ≤ 6 months	21	29,879.47	3,456.88	0.00	33,336.35	0.80	779,498.85	812,835.20	4.46	30.06
from > 6 to < 12 months	25	118,453.56	11,838.42	0.00	130,291.98	3.14	1,126,160.39	1,256,452.37	6.89	33.62
from ≥ 12 to < 18 months	15	356,755.03	11,538.74	0.00	368,293.77	8.88	300,788.98	669,082.75	3.67	28.29
from ≥ 18 to < 24 months	5	112,622.86	4,776.07	0.00	117,398.93	2.83	25,362.02	142,760.95	0.78	23.89
from ≥ 2 years	78	2,954,577.90	420,979.55	0.00	3,375,557.45	81.43	1,525,031.26	4,900,588.71	26.86	44.55
Subtotal	421	3,678,283.80	467,118.21	0.00	4,145,402.01	100.00	14,096,972.87	18,242,374.88	100.00	33.43
<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	421	3,678,283.80	467,118.21	0.00	4,145,402.01		14,096,972.87	18,242,374.88		33.43