

RURAL HIPOTECARIO VII Fondo de Titulización de Activos

Brief report

Date: 02/28/2019
Currency: EUR

Constitution date
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 Español
BBVA
DZ Bank
Société Générale

Bond Underwriters and Placement Agents

Banco Cooperativo Español
BBVA
DZ Bank
Société Générale
ABN AMRO
Banco Pastor
Banesto
Caja Madrid
EBN Banco

Servicer Credit Support Provider
Banco Cooperativo Español

Bond Paying Agent
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Société Générale

Swap
Banco Cooperativo Español

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 Auditor
KPMG Auditores

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.11%	0.32%	0.33%	0.31%	0.52%
Annual Percentage Rate (CPR)	1.28%	3.79%	3.94%	3.63%	6.10%

Geographic distribution		
	Current	At constitution date
Andalucía	35.31%	36.89%
Aragón	6.89%	6.77%
Asturias	1.07%	1.11%
Balearic Islands	5.10%	3.82%
Basque Country	1.37%	3.21%
Canary Islands	5.99%	4.36%
Cantabria	2.49%	1.66%
Castilla-La Mancha	0.71%	0.70%
Castilla-León	9.27%	7.75%
Catalonia	1.53%	1.75%
Extremadura	0.00%	0.01%
Galicia	0.03%	0.06%
La Rioja	4.18%	3.82%
Madrid	0.48%	0.69%
Murcia	0.64%	0.53%
Navarra	1.99%	4.37%
Valencia	22.95%	22.69%

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	169	45,764.73	4,279.05	0.00	50,043.78	1.66	6,324,461.57	6,374,505.35	44.11	29.23
from > 1 to = 2 months	36	26,170.03	3,713.91	0.00	29,883.94	0.99	1,430,268.99	1,460,152.93	10.10	31.58
from > 2 to = 3 months	22	21,805.52	2,724.21	0.00	24,529.73	0.81	909,466.00	933,995.73	6.46	30.74
from > 3 to = 6 months	13	20,441.04	4,311.35	0.00	24,752.39	0.82	582,009.86	606,762.25	4.20	35.13
from > 6 to < 12 months	11	31,066.25	4,050.79	0.00	35,117.04	1.16	461,455.20	496,572.24	3.44	37.43
from = 12 to < 18 months	8	41,169.88	5,438.02	0.00	46,607.90	1.55	283,203.23	329,811.13	2.28	30.84
from = 18 to < 24 months	5	13,511.86	3,353.77	0.00	16,865.63	0.56	95,533.34	112,398.97	0.78	29.74
from ≥ 2 years	70	2,412,906.45	374,409.69	0.00	2,787,316.14	92.44	1,351,076.22	4,138,392.36	28.63	40.05
Subtotal	334	2,612,835.76	402,280.79	0.00	3,015,116.55	100.00	11,437,474.41	14,452,590.96	100.00	32.62
Total	334	2,612,835.76	402,280.79	0.00	3,015,116.55		11,437,474.41	14,452,590.96		