

RURAL HIPOTECARIO VII Fondo de Titulización de Activos

Brief report

Date: 04/30/2019
Currency: EUR

Constitution date
04/29/2005

VAT Reg. no.
V84329598

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

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

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

Subordinated Loan
Caixa Popular-Caixa Rural
Caixa Rural de Balears
Caixa Rural de Burgos
Caixa Rural Central
Caixa Rural de Albacete
Caixa Rural de Aragón
Caixa Rural de Burgos
Caixa Rural de Gijón
Caixa Rural de Granada
Caixa Rural de Navarra
Caixa Rural de Tenerife
Caixa Rural de Teruel
Caixa Rural de Zamora
Caixa Rural del Duero
Caixa Rural del Mediterráneo, Ruralcaja
Caixa 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)	0.32%	0.28%	0.34%	0.32%	0.52%
Annual Percentage Rate (CPR)	3.76%	3.34%	4.02%	3.83%	6.08%

Geographic distribution		
	Current	At constitution date
Andalucía	35.11%	36.89%
Aragón	6.91%	6.77%
Asturias	1.08%	1.11%
Balearic Islands	5.17%	3.82%
Basque Country	1.39%	3.21%
Canary Islands	6.05%	4.36%
Cantabria	2.49%	1.66%
Castilla-La Mancha	0.70%	0.70%
Castilla-León	9.25%	7.75%
Catalonia	1.56%	1.75%
Extremadura	0.00%	0.01%
Galicia	0.03%	0.06%
La Rioja	4.22%	3.82%
Madrid	0.48%	0.89%
Murcia	0.65%	0.53%
Navarra	1.98%	4.37%
Valencia	22.95%	22.89%

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	148	36,358.07	3,385.74	0.00	39,743.81	1.39	5,251,093.95	5,290,837.76	40.39	27.82
from > 1 to = 2 months	38	23,825.94	2,261.10	0.00	26,087.04	0.92	1,421,605.93	1,447,692.97	11.05	29.26
from > 2 to = 3 months	22	21,492.84	3,122.23	0.00	24,615.07	0.86	945,153.15	969,768.22	7.40	34.60
from > 3 to = 6 months	9	11,662.30	2,120.14	0.00	13,782.44	0.48	314,083.91	327,866.35	2.50	27.27
from > 6 to < 12 months	15	42,365.10	5,983.70	0.00	48,348.80	1.70	622,092.63	670,441.43	5.12	34.16
from = 12 to < 18 months	3	16,498.85	1,150.90	0.00	17,649.75	0.62	99,940.71	117,590.46	0.90	30.49
from = 18 to < 24 months	7	34,246.22	7,726.71	0.00	41,972.93	1.47	254,821.99	296,794.92	2.27	34.81
from ≥ 2 years	70	2,278,754.40	358,921.83	0.00	2,637,676.23	92.55	1,340,605.89	3,978,282.12	30.37	39.10
Subtotal	312	2,465,203.72	384,672.35	0.00	2,849,876.07	100.00	10,249,398.16	13,099,274.23	100.00	31.68
Total	312	2,465,203.72	384,672.35	0.00	2,849,876.07		10,249,398.16	13,099,274.23		