

# RURAL HIPOTECARIO VII Fondo de Titulización de Activos

## Cartera de Activos Titulizados / Portfolio of Securitised Assets

**Análisis de morosidad:** Tasa de recuperación<sup>1</sup> de mora +3 meses (años desde entrada en mora) - Detalle por trimestres de entrada en mora<sup>2</sup>

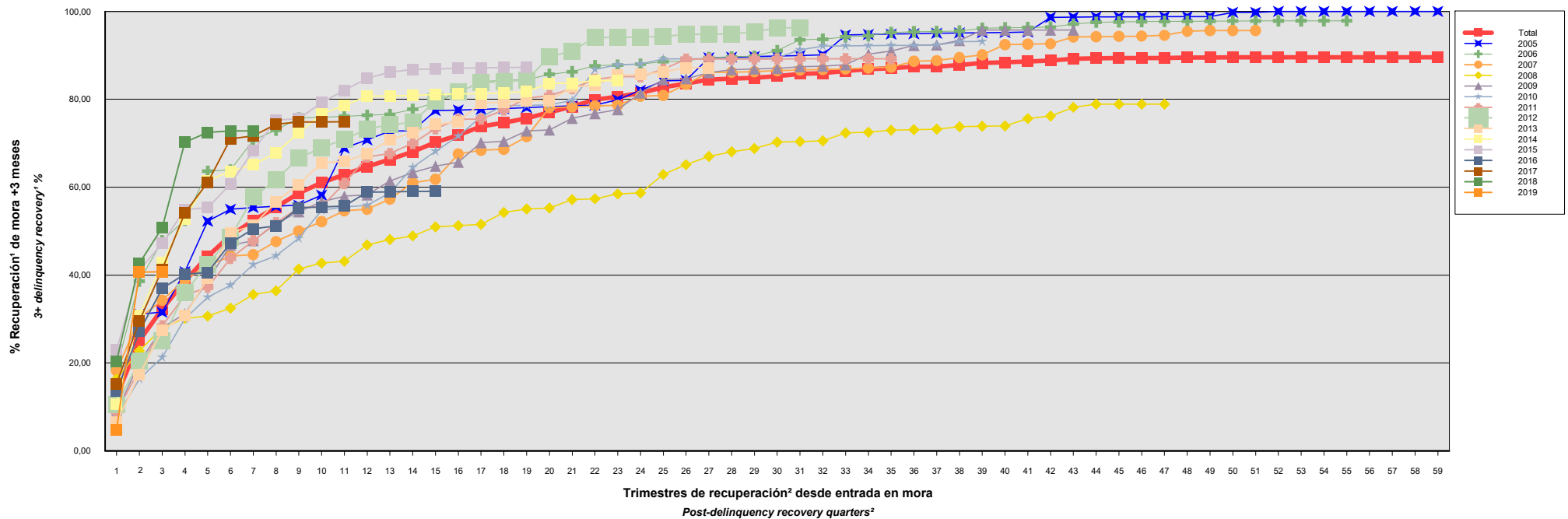
**Delinquency analysis:** 3+ months delinquency recovery<sup>1</sup> rate (years after delinquency occurs) - Detailed by quarters of occurrence<sup>2</sup>

**Activos / Assets:** Préstamos hipotecarios vivienda (PHs/CTHs) / Residential mortgage loans (PTCs/MCs)

**Fecha / Date:** 31/08/2019

**Divisa / Currency:** EUR

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<sup>1</sup> Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.

<sup>2</sup> Sólo se muestran datos de periodos en los que hay entradas de activos titulizados en mora por el plazo analizado.

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Entrada en mora Delinquency	Total	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Σ Saldo Vivo Activos entrada mora (Ppaal.Miles €) Outstanding Balance of Assets upon delinquency (€ thou. Principal) Σ	62.520,979	2.684,079	6.296,878	4.972,770	6.288,334	8.390,025	6.355,422	5.980,048	5.820,924	5.200,139	3.008,418	2.183,588	1.527,566	2.262,470	1.039,831	510,488
Nº Activos / Nº. of Assets	964	35	79	64	78	109	92	87	85	86	64	58	32	56	24	15
1	12,42%	11,88%	18,73%	18,19%	16,39%	8,91%	7,75%	8,83%	10,58%	6,51%	10,63%	22,95%	13,67%	15,22%	20,43%	4,86%
2	25,10%	31,15%	38,64%	30,23%	22,79%	20,07%	16,34%	18,56%	20,50%	17,37%	30,76%	41,11%	27,20%	29,54%	42,72%	40,68%
3	32,29%	31,58%	47,82%	34,31%	27,99%	28,09%	21,31%	28,42%	25,14%	27,46%	42,91%	47,24%	36,97%	41,36%	50,82%	40,80%
4	38,62%	40,77%	52,51%	38,96%	30,15%	31,20%	30,05%	35,41%	36,11%	30,79%	52,79%	54,92%	40,23%	54,14%	70,23%	
5	44,25%	52,27%	63,64%	42,11%	30,66%	38,71%	34,99%	37,25%	42,42%	39,28%	61,50%	55,35%	40,58%	61,05%	72,49%	
6	49,00%	54,98%	63,93%	44,32%	32,49%	46,82%	37,70%	43,82%	48,59%	49,65%	63,60%	60,72%	47,33%	70,99%	72,79%	
7	52,47%	55,39%	70,71%	44,65%	35,60%	47,85%	42,39%	47,82%	57,76%	51,28%	65,16%	68,34%	50,55%	71,66%	72,79%	
8	55,44%	55,65%	72,98%	47,63%	36,43%	51,71%	44,38%	51,89%	61,70%	56,75%	67,77%	75,28%	51,20%	74,33%		
9	58,65%	55,92%	75,74%	50,03%	41,41%	54,40%	48,37%	55,35%	66,60%	60,63%	72,36%	75,59%	55,33%	74,81%		
10	61,03%	58,18%	75,91%	52,15%	42,73%	56,68%	54,76%	55,62%	69,01%	65,60%	76,67%	79,26%	55,49%	74,84%		
11	62,89%	68,89%	76,16%	54,64%	43,16%	57,95%	55,49%	60,84%	70,88%	65,89%	78,60%	82,04%	55,70%	74,87%		
12	64,69%	70,78%	76,37%	54,98%	46,87%	58,28%	55,88%	66,87%	73,26%	67,57%	80,68%	84,78%	58,89%			
13	66,30%	72,73%	76,56%	57,28%	48,09%	61,42%	58,72%	67,65%	74,20%	70,85%	80,78%	86,15%	58,96%			
14	68,09%	72,86%	77,74%	61,04%	48,92%	63,35%	64,53%	69,99%	74,80%	72,41%	80,89%	86,77%	59,03%			

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	Total	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
15	70,21%	77,43%	79,21%	61,83%	50,98%	64,81%	68,16%	73,33%	79,64%	74,29%	81,10%	86,90%	59,03%			
16	71,86%	77,57%	81,54%	67,55%	51,26%	65,71%	71,63%	75,45%	81,64%	74,89%	81,23%	87,05%				
17	73,83%	77,71%	84,01%	68,39%	51,56%	70,17%	76,00%	75,53%	83,82%	79,18%	81,31%	87,13%				
18	74,69%	77,89%	84,29%	68,62%	54,27%	70,45%	78,55%	77,57%	83,99%	79,36%	81,41%	87,22%				
19	75,68%	78,13%	84,49%	71,48%	55,03%	72,81%	78,63%	80,25%	84,40%	79,65%	81,75%	87,24%				
20	77,04%	78,32%	85,69%	78,11%	55,25%	73,02%	78,71%	80,83%	89,69%	79,76%	83,61%					
21	78,31%	78,50%	86,27%	78,27%	57,19%	75,69%	79,72%	82,45%	91,00%	82,80%	83,65%					
22	79,90%	78,66%	87,62%	78,47%	57,38%	76,75%	86,81%	84,54%	94,05%	83,24%	84,27%					
23	80,57%	79,90%	87,78%	78,65%	58,46%	77,65%	87,84%	85,15%	94,09%	85,48%	84,27%					
24	81,41%	82,04%	88,01%	80,69%	58,72%	81,41%	88,02%	85,17%	94,16%	85,60%						
25	82,75%	84,18%	88,56%	80,88%	62,91%	84,50%	89,18%	86,83%	94,30%	86,21%						
26	83,56%	84,31%	88,72%	83,42%	65,11%	84,67%	89,24%	89,13%	94,73%	87,16%						
27	84,46%	89,46%	89,49%	86,09%	66,99%	86,03%	89,29%	89,14%	94,81%	87,18%						
28	84,70%	89,58%	89,64%	86,17%	68,06%	86,72%	89,34%	89,16%	94,90%							
29	84,87%	89,72%	89,81%	86,27%	68,80%	86,88%	89,39%	89,18%	95,29%							
30	85,28%	89,81%	91,06%	86,51%	70,25%	87,02%	89,43%	89,18%	96,26%							
31	85,80%	89,93%	93,53%	86,66%	70,39%	87,40%	91,26%	89,20%	96,26%							
32	85,95%	90,10%	93,65%	86,80%	70,56%	87,50%	92,11%	89,21%								
33	86,44%	94,64%	94,19%	86,89%	72,36%	87,86%	92,16%	89,21%								
34	86,84%	94,73%	94,45%	87,14%	72,50%	90,31%	92,21%	89,21%								

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	Total	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
35	87,07%	94,83%	95,22%	87,29%	72,98%	90,96%	92,26%	89,21%								
36	87,39%	94,89%	95,35%	88,67%	73,11%	92,28%	92,28%									
37	87,44%	95,02%	95,42%	88,80%	73,19%	92,37%	92,33%									
38	87,78%	95,09%	95,53%	89,49%	73,76%	93,40%	93,13%									
39	88,23%	95,14%	96,15%	90,10%	73,86%	95,77%	93,15%									
40	88,43%	95,20%	96,25%	92,43%	73,94%	95,77%										
41	88,62%	95,28%	96,32%	92,54%	75,60%	95,77%										
42	88,84%	98,65%	96,42%	92,63%	76,20%	95,77%										
43	89,24%	98,69%	97,13%	94,17%	78,19%	95,77%										
44	89,35%	98,74%	97,53%	94,23%	78,88%											
45	89,37%	98,76%	97,60%	94,32%	78,90%											
46	89,38%	98,77%	97,67%	94,37%	78,91%											
47	89,40%	98,79%	97,72%	94,55%	78,91%											
48	89,48%	98,79%	97,75%	95,45%												
49	89,50%	98,82%	97,78%	95,65%												
50	89,54%	99,78%	97,80%	95,65%												
51	89,54%	99,78%	97,82%	95,65%												
52	89,56%	100,00%	97,85%													
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	Total	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
55	89,56%	100,00%	97,87%													
56	89,56%	100,00%														
57	89,56%	100,00%														
58	89,56%	100,00%														
59	89,56%	100,00%														

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