

# RURAL HIPOTECARIO VII Fondo de Titulización de Activos

## Brief report

**Date:** 08/31/2009  
**Currency:** EUR

**Date of constitution**  
 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  
 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  
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 Caja Rural del Duero  
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 Caja Rural del Sur

**Lead Managers**  
 Banco Cooperativo  
 BBVA  
 DZ Bank  
 Société Générale

**Bond Underwriters and Placement Agents**  
 Banco Cooperativo  
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 ABN AMRO  
 Banco Pastor  
 Banesto  
 Caja Madrid  
 EBN Banco

**Servicer Credit Support Provider**  
 Banco Cooperativo Español

**Bond Paying Agent**  
 Banco Cooperativo

**Market**  
 AIAF Mercado de Renta Fija

**Register of Book Securities**  
 Iberclear

**Treasury Account**  
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**Swap**  
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**Start-up Loan**  
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**Subordinated Loan**  
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 Caja Rural del Sur

**Assets Custodian**  
 Banco Cooperativo Español

**Fund Auditors**  
 Ernst&Young

## Issued securities: Asset-Backed Bonds

| Bonds issue               |                        |   |                              |  |   |   |  |                           |              |
|---------------------------|------------------------|---|------------------------------|--|---|---|--|---------------------------|--------------|
| Series<br>ISIN Code       | Issue date<br>Nº bonds | Principal outstanding<br>(Bond Unit / Series Total / %Factor) |                              | Interest type<br>Reference rate and margin<br>Payment Date | Interest Rate<br>Next coupon                                | Redemption                                    |  | Rating<br>Fitch / Moody's |              |
|                           |                        | Current   | Original                     |  |   | Final maturity (legal)                        | Next   | Current                   | Original     |
| Series A1<br>ES0366366005 | 05/06/2005<br>9,571    | 51,161.30<br>489,664,802.30<br>51.16%                         | 100,000.00<br>957,100,000.00 | Floating<br>3-M Euribor+0.130%<br>15.Mar/Jun/Sep/Dec       | 1.4070%<br>09/15/2009<br>183.958981 Gross<br>150.846364 Net | 03/15/2038<br>Quarterly<br>15.Mar/Jun/Sep/Dec | 09/15/2009<br>"Pass-Through"   | AAA<br>Aaa                | AAA<br>Aaa   |
| Series A2<br>ES0366366013 | 05/06/2005<br>1,000    | 85,000.00<br>85,000,000.00<br>85.00%                          | 100,000.00<br>100,000,000.00 | Floating<br>BEI Rate Interest+0.000%<br>15.Mar/Jun/Sep/Dec | 1.4070%<br>09/15/2009<br>305.631667 Gross<br>250.617967 Net | 03/15/2015<br>Quarterly<br>15.Mar/Jun/Sep/Dec | 06/15/2008<br>Planned  | AAA<br>Aaa                | AAA<br>Aaa   |
| Series B<br>ES0366366021  | 05/06/2005<br>192      | 100,000.00<br>19,200,000.00<br>100.00%                        | 100,000.00<br>19,200,000.00  | Floating<br>3-M Euribor+0.210%<br>15.Mar/Jun/Sep/Dec       | 1.4870%<br>09/15/2009<br>380.011111 Gross<br>311.609111 Net | 03/15/2038<br>Quarterly<br>15.Mar/Jun/Sep/Dec | To be determined<br>"Pass-Through"<br>Pro rata<br>deferred start /<br>Secuential | AA+<br>Aa3                | A+<br>Aa3    |
| Series C<br>ES0366366039  | 05/06/2005<br>237      | 100,000.00<br>23,700,000.00<br>100.00%                        | 100,000.00<br>23,700,000.00  | Floating<br>3-M Euribor+0.550%<br>15.Mar/Jun/Sep/Dec       | 1.8270%<br>09/15/2009<br>466.900000 Gross<br>382.858000 Net | 03/15/2038<br>Quarterly<br>15.Mar/Jun/Sep/Dec | To be determined<br>"Pass-Through"<br>Pro rata<br>deferred start /<br>Secuential | BBB-<br>Baa3              | BBB-<br>Baa3 |
| <b>Total</b>              |                        | <b>617,564,802.30</b>   | <b>1,100,000,000.00</b>      |  |   |   |  |                           |              |

| Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) |                               |                |       |                         |            |            |            |            |            |            |            |  |  |
|---|-------------------------------|----------------|-------|-------------------------|------------|------------|------------|------------|------------|------------|------------|--|--|
| Series  | Optionality                   | Average life   | Years | % Monthly CPR (SMM)     |            |            |            |            |            |            |            |  |  |
|   |                               |                |       | 0.17                    | 0.34       | 0.51       | 0.69       | 0.87       | 1.06       | 1.25       | 1.44       |  |  |
|   |                               |                |       | % Annual equivalent CPR |            |            |            |            |            |            |            |  |  |
|   |                               |                |       | 2.00                    | 4.00       | 6.00       | 8.00       | 10.00      | 12.00      | 14.00      | 16.00      |  |  |
| Series A1   | With optional redemption *    | Average life   | Years | 8.76                    | 7.54       | 6.56       | 5.73       | 5.06       | 4.48       | 4.01       | 3.59       |  |  |
|   |                               | Final Maturity | Years | 06/17/2018              | 03/29/2017 | 06/04/2016 | 08/06/2015 | 06/10/2014 | 06/03/2014 | 09/16/2013 | 04/15/2013 |  |  |
|   |                               | Final Maturity | Years | 14.51                   | 13.01      | 11.76      | 10.50      | 9.50       | 8.50       | 7.75       | 7.01       |  |  |
|   | Without optional redemption * | Average life   | Years | 9.59                    | 8.40       | 7.41       | 6.58       | 5.88       | 5.28       | 4.76       | 4.32       |  |  |
|   |                               | Final Maturity | Years | 04/15/2019              | 05/02/2018 | 09/02/2017 | 12/04/2016 | 07/30/2015 | 12/24/2014 | 06/20/2014 | 08/01/2014 |  |  |
|   |                               | Final Maturity | Years | 25.51                   | 25.51      | 25.51      | 25.51      | 25.51      | 25.51      | 25.51      | 25.51      |  |  |
| Series A2   | With optional redemption *    | Average life   | Years | 2.97                    | 2.97       | 2.97       | 2.97       | 2.97       | 2.97       | 2.97       | 2.97       |  |  |
|   |                               | Final Maturity | Years | 02/09/2012              | 02/09/2012 | 02/09/2012 | 02/09/2012 | 02/09/2012 | 02/09/2012 | 02/09/2012 | 02/09/2012 |  |  |
|   |                               | Final Maturity | Years | 5.50                    | 5.50       | 5.50       | 5.50       | 5.50       | 5.50       | 5.50       | 5.50       |  |  |
|   | Without optional redemption * | Average life   | Years | 2.97                    | 2.97       | 2.97       | 2.97       | 2.97       | 2.97       | 2.97       | 2.97       |  |  |
|   |                               | Final Maturity | Years | 03/15/2015              | 03/15/2015 | 03/15/2015 | 03/15/2015 | 03/15/2015 | 03/15/2015 | 03/15/2015 | 03/15/2015 |  |  |
|   |                               | Final Maturity | Years | 02/09/2012              | 02/09/2012 | 02/09/2012 | 02/09/2012 | 02/09/2012 | 02/09/2012 | 02/09/2012 | 02/09/2012 |  |  |
| Series B  | With optional redemption *    | Average life   | Years | 8.61                    | 7.49       | 6.58       | 5.81       | 5.19       | 4.64       | 4.20       | 3.81       |  |  |
|   |                               | Final Maturity | Years | 04/25/2018              | 09/03/2017 | 04/14/2016 | 05/07/2015 | 11/21/2014 | 04/05/2014 | 11/26/2013 | 07/07/2013 |  |  |
|   |                               | Final Maturity | Years | 14.51                   | 13.01      | 11.76      | 10.50      | 9.50       | 8.50       | 7.75       | 7.01       |  |  |
|   | Without optional redemption * | Average life   | Years | 9.39                    | 8.29       | 7.38       | 6.60       | 5.95       | 5.39       | 4.91       | 4.50       |  |  |
|   |                               | Final Maturity | Years | 01/02/2019              | 12/27/2017 | 01/28/2017 | 04/20/2016 | 08/27/2015 | 02/02/2015 | 12/08/2014 | 03/15/2014 |  |  |
|   |                               | Final Maturity | Years | 25.51                   | 25.51      | 25.51      | 25.51      | 25.51      | 25.51      | 25.51      | 25.51      |  |  |
| Series C  | With optional redemption *    | Average life   | Years | 8.61                    | 7.49       | 6.58       | 5.81       | 5.19       | 4.64       | 4.20       | 3.81       |  |  |
|   |                               | Final Maturity | Years | 04/25/2018              | 09/03/2017 | 04/14/2016 | 05/07/2015 | 11/21/2014 | 04/05/2014 | 11/26/2013 | 07/07/2013 |  |  |
|   |                               | Final Maturity | Years | 14.51                   | 13.01      | 11.76      | 10.50      | 9.50       | 8.50       | 7.75       | 7.01       |  |  |
|   | Without optional redemption * | Average life   | Years | 9.39                    | 8.29       | 7.38       | 6.60       | 5.95       | 5.39       | 4.91       | 4.50       |  |  |
|   |                               | Final Maturity | Years | 01/02/2019              | 12/27/2017 | 01/28/2017 | 04/19/2016 | 08/27/2015 | 02/02/2015 | 12/08/2014 | 03/15/2014 |  |  |
|   |                               | Final Maturity | Years | 25.51                   | 25.51      | 25.51      | 25.51      | 25.51      | 25.51      | 25.51      | 25.51      |  |  |

Optional Clean up call when the amount of the Outstanding Balance of the securitised assets is less than 10 per 100 of the initial Outstanding Balance.  
 Hypothesis of delinquency and default assumptions of the securitised assets: 0%.

## Credit enhancement and financial operations

| Credit enhancement (CE) |        |                |        |                |                  |
|-------------------------|--------|----------------|--------|----------------|------------------|
| Class                   | %      | Current        |        | At issue date  |                  |
|                         |        | % CE           | % CE   | % CE           | % CE             |
| Class A                 | 93.05% | 574,664,802.30 | 8.80%  | 96.10%         | 1,057,100,000.00 |
| Series A1               | 79.29% | 489,664,802.30 | 87.01% | 957,100,000.00 |                  |
| Series A2               | 13.76% | 85,000,000.00  | 9.09%  | 100,000,000.00 |                  |
| Series B                | 3.11%  | 19,200,000.00  | 5.69%  | 1.75%          | 19,200,000.00    |
| Series C                | 3.84%  | 23,700,000.00  | 1.85%  | 2.15%          | 23,700,000.00    |
| Issue of Bonds          |        | 617,564,802.30 |        |                | 1,100,000,000.00 |
| Reserve Fund            | 1.85%  | 11,440,000.00  |        | 1.04%          | 11,440,000.00    |

| Other financial operations (current)   |                  |                |                 |
|--|------------------|----------------|-----------------|
| Assets                                 | Balance          | Interest       |                 |
| Treasury Account                       | 33,302,695.19    | 1.217%         |                 |
| Servicer ppal collect not yet credited | 585,845.65       |                |                 |
| Servicer ints collect not yet credited | 294,482.81       |                |                 |
| <b>Liabilities</b>                     | <b>Available</b> | <b>Balance</b> | <b>Interest</b> |
| Start-up Loan                          |                  | 619,500.00     | 2.283%          |
| Subordinated Loan                      |                  | 11,440,000.00  | 2.283%          |

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## Brief report

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**Currency:** EUR

**Date of constitution**  
04/29/2005

**VAT Reg. no.**  
V84329598

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

**Originator**  
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AIAF Mercado de Renta Fija

**Register of Book Securities**  
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**Assets Custodian**  
Banco Cooperativo Español

**Fund Auditors**  
Ernst&Young

### Collateral: Residential mortgage loans

| General   |                |                      |
|---|----------------|----------------------|
|   | Current        | At constitution date |
| Count   | 11,069         | 16,155               |
| <b>Principal</b>                                  |                |                      |
| Principal outstanding                             | 602,265,090.31 | 1,100,016,438.76     |
| Average loan                                      | 54,410.07      | 68,091.39            |
| Minimum   | 17.30          | 3,101.28             |
| Maximum   | 437,220.17     | 544,097.40           |
| <b>Interest rate</b>                              |                |                      |
| Weighted average (wac)                            | 4.05%          | 3.37%                |
| Minimum   | 1.61%          | 2.31%                |
| Maximum   | 7.39%          | 9.50%                |
| <b>Final maturity</b>                             |                |                      |
| Weighted average (WARM) (months)                  | 207            | 254                  |
| Minimum   | 09/05/2009     | 12/29/2005           |
| Maximum   | 12/15/2034     | 04/01/2035           |
| <b>Index (principal outstanding distribution)</b> |                |                      |
| 6-month EURIBOR/MIBOR                             | 0.00%          | 0.03%                |
| 1-year EURIBOR/MIBOR                              | 4.49%          | 7.64%                |
| 1-year EURIBOR/MIBOR (Mortgage Market)            | 75.24%         | 71.28%               |
| Mortgage Market: Savings Banks                    | 7.90%          | 9.00%                |
| Mortgage Market: All Institutions                 | 12.36%         | 12.03%               |
| Savings Banks Lending Rate (CECA Indicator)       | 0.01%          | 0.01%                |

| Prepayments                  |               |               |               |                |            |
|------------------------------|---------------|---------------|---------------|----------------|------------|
|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month mort. (SMM)     | 0.39%         | 0.52%         | 0.50%         | 0.50%          | 0.71%      |
| Annual Percentage Rate (CPR) | 4.63%         | 6.05%         | 5.83%         | 5.86%          | 8.15%      |

| LTV Distribution         |         |       |                      |       |
|--------------------------|---------|-------|----------------------|-------|
|                          | Current |       | At constitution date |       |
|                          | % Pool  | % LTV | % Pool               | % LTV |
| 0.01 - 10%               | 0.74    | 7.19  | 0.17                 | 7.81  |
| 10.01 - 20%              | 3.21    | 15.78 | 1.16                 | 16.19 |
| 20.01 - 30%              | 7.10    | 25.76 | 2.81                 | 25.61 |
| 30.01 - 40%              | 11.52   | 35.17 | 7.07                 | 35.65 |
| 40.01 - 50%              | 16.87   | 45.17 | 11.07                | 45.27 |
| 50.01 - 60%              | 21.03   | 55.18 | 16.45                | 55.26 |
| 60.01 - 70%              | 27.54   | 65.22 | 21.36                | 65.28 |
| 70.01 - 80%              | 9.40    | 72.52 | 35.18                | 75.26 |
| 80.01 - 90%              | 2.40    | 84.73 | 2.62                 | 84.88 |
| 90.01 - 100%             | 0.20    | 90.73 | 2.08                 | 94.62 |
| Weighted average (WALTV) | 52.66   |       | 62.17                |       |
| Minimum                  | 0.01    |       | 2.75                 |       |
| Maximum                  | 91.89   |       | 99.06                |       |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucía               | 36.44%  | 36.88%               |
| Aragón                  | 6.82%   | 6.76%                |
| Asturias                | 1.05%   | 1.11%                |
| Balearic Islands        | 4.43%   | 3.82%                |
| Basque Country          | 3.46%   | 3.21%                |
| Canary Islands          | 4.41%   | 4.35%                |
| Cantabria               | 1.83%   | 1.66%                |
| Castilla-La Mancha      | 0.78%   | 0.69%                |
| Castilla-León           | 8.64%   | 7.73%                |
| Catalonia               | 1.12%   | 1.76%                |
| Extremadura             | 0.01%   | 0.02%                |
| Galicia                 | 0.07%   | 0.06%                |
| La Rioja                | 4.26%   | 3.83%                |
| Madrid                  | 0.59%   | 0.68%                |
| Murcia                  | 0.61%   | 0.53%                |
| Navarra                 | 4.79%   | 4.37%                |
| Valencia                | 20.68%  | 22.72%               |

| Current delinquency  |        |              |            |       |              |        |                  |               |                                |       |
|--|--------|--------------|------------|-------|--------------|--------|------------------|---------------|--------------------------------|-------|
| Aging  | Assets | Overdue debt |            |       |              |        | Outstanding debt | Total debt    | % Total debt / Appraisal Value |       |
|  |        | Principal    | Interest   | Other | Total        | %      |                  |               |                                |       |
| <b>Servicer Credit Support Provider</b><br>Banco Cooperativo Español   |        |              |            |       |              |        |                  |               |                                |       |
| <b>Bond Paying Agent</b><br>Banco Cooperativo  |        |              |            |       |              |        |                  |               |                                |       |
| <b>Market</b><br>AIAF Mercado de Renta Fija  |        |              |            |       |              |        |                  |               |                                |       |
| <b>Register of Book Securities</b><br>Iberclear  |        |              |            |       |              |        |                  |               |                                |       |
| <b>Treasury Account</b><br>Banco Cooperativo   |        |              |            |       |              |        |                  |               |                                |       |
| <b>Swap</b><br>Banco Cooperativo   |        |              |            |       |              |        |                  |               |                                |       |
| <b>Start-up Loan</b><br>Caixa Popular-Caixa Rural<br>Caixa Rural de Balears<br>Caja Campo, Caja Rural<br>Caja Rural Central<br>Caja Rural de Albacete<br>Caja Rural de Aragón<br>Caja Rural de Burgos<br>Caja Rural de Gijón<br>Caja Rural de Granada<br>Caja Rural de Navarra<br>Caja Rural de Tenerife<br>Caja Rural de Teruel<br>Caja Rural de Zamora<br>Caja Rural del Duero<br>Caja Rural del Mediterráneo, Ruralcaja<br>Caja Rural del Sur     |        |              |            |       |              |        |                  |               |                                |       |
| <b>Subordinated Loan</b><br>Caixa Popular-Caixa Rural<br>Caixa Rural de Balears<br>Caja Campo, Caja Rural<br>Caja Rural Central<br>Caja Rural de Albacete<br>Caja Rural de Aragón<br>Caja Rural de Burgos<br>Caja Rural de Gijón<br>Caja Rural de Granada<br>Caja Rural de Navarra<br>Caja Rural de Tenerife<br>Caja Rural de Teruel<br>Caja Rural de Zamora<br>Caja Rural del Duero<br>Caja Rural del Mediterráneo, Ruralcaja<br>Caja Rural del Sur |        |              |            |       |              |        |                  |               |                                |       |
| <b>Assets Custodian</b><br>Banco Cooperativo Español   |        |              |            |       |              |        |                  |               |                                |       |
| <b>Fund Auditors</b><br>Ernst&Young  |        |              |            |       |              |        |                  |               |                                |       |
|  |        |              |            |       |              |        |                  |               |                                |       |
| Delinquencies  |        |              |            |       |              |        |                  |               |                                |       |
| Up to 1 month  | 434    | 97,668.68    | 78,164.61  | 0.00  | 175,833.29   | 13.79  | 25,796,501.33    | 25,972,334.62 | 53.06                          | 49.93 |
| from > 1 to ≤ 2 months   | 108    | 54,825.16    | 59,511.99  | 0.00  | 114,337.15   | 8.97   | 8,219,526.67     | 8,333,863.82  | 17.03                          | 53.15 |
| from > 2 to ≤ 3 months   | 47     | 40,619.30    | 40,074.68  | 0.00  | 80,693.98    | 6.33   | 3,844,471.42     | 3,925,165.40  | 8.02                           | 59.76 |
| from > 3 to ≤ 6 months   | 45     | 51,063.30    | 79,533.52  | 0.00  | 130,596.82   | 10.24  | 3,704,871.65     | 3,835,468.47  | 7.84                           | 57.07 |
| from > 6 to < 12 months  | 26     | 50,103.17    | 71,103.07  | 0.00  | 121,206.24   | 9.51   | 1,787,049.39     | 1,908,255.63  | 3.90                           | 52.33 |
| from ≥ 12 to < 18 months   | 29     | 113,360.47   | 165,820.23 | 0.00  | 279,180.70   | 21.90  | 2,389,021.14     | 2,668,201.84  | 5.45                           | 48.71 |
| from ≥ 18 to < 24 months   | 14     | 53,763.82    | 112,127.40 | 0.00  | 165,891.22   | 13.01  | 1,187,093.22     | 1,352,984.44  | 2.76                           | 74.16 |
| from ≥ 24 months   | 13     | 82,109.60    | 125,226.87 | 0.00  | 207,336.47   | 16.26  | 743,617.84       | 950,954.31    | 1.94                           | 61.63 |
| Subtotal   | 716    | 543,513.50   | 731,562.37 | 0.00  | 1,275,075.87 | 100.00 | 47,672,152.66    | 48,947,228.53 | 100.00                         | 52.36 |
| <b>Doubt debts (subjectives)</b>   |        |              |            |       |              |        |                  |               |                                |       |
|  | 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  | 716    | 543,513.50   | 731,562.37 | 0.00  | 1,275,075.87 |        | 47,672,152.66    | 48,947,228.53 |                                | 52.36 |