



# RURAL HIPOTECARIO VII Fondo de Titulización de Activos

## Brief report

**Date:** 03/31/2016  
**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  
 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**

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund. Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

**Additional information**  
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 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)	1.03%	0.92%	0.84%	0.64%	0.54%
Annual Percentage Rate (CPR)	11.74%	10.51%	9.59%	7.37%	6.27%

Geographic distribution		
	Current	At constitution date
Andalucia	35.87%	36.89%
Aragon	6.67%	6.77%
Asturias	1.00%	1.11%
Balearic Islands	4.70%	3.82%
Basque Country	2.74%	3.21%
Canary Islands	5.24%	4.36%
Cantabria	2.09%	1.66%
Castilla-La Mancha	0.77%	0.70%
Castilla-Leon	8.99%	7.75%
Catalonia	1.24%	1.75%
Extremadura	0.01%	0.01%
Galicia	0.04%	0.06%
La Rioja	4.55%	3.62%
Madrid	0.54%	0.68%
Murcia	0.66%	0.53%
Navarra	3.52%	4.37%
Valencia	21.38%	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	269	74,036.87	12,211.51	0.00	86,248.38	2.00	11,696,982.49	11,783,230.87	44.34	35.61
from > 1 to ≤ 2 months	83	53,326.51	12,252.48	0.00	65,578.99	1.52	4,563,991.70	4,629,570.69	17.42	38.70
from > 2 to ≤ 3 months	39	38,066.84	8,029.79	0.00	46,096.63	1.07	1,899,336.71	1,945,433.34	7.32	36.46
from > 3 to ≤ 6 months	35	135,353.20	14,710.12	0.00	150,063.32	3.48	1,299,736.26	1,449,799.58	5.46	32.51
from > 6 to < 12 months	16	241,039.47	11,396.85	0.00	252,436.32	5.85	459,552.83	711,989.15	2.68	44.80
from ≥ 12 to < 18 months	18	223,897.35	28,552.51	0.00	252,449.86	5.85	594,891.65	847,341.51	3.19	37.88
from ≥ 18 to < 24 months	12	142,507.23	12,912.40	0.00	155,419.63	3.60	137,129.59	292,549.22	1.10	27.23
from ≥ 2 years	71	2,894,651.48	410,138.35	0.00	3,304,789.83	76.62	1,607,393.01	4,912,182.84	18.49	44.67
Subtotal	543	3,802,878.95	510,204.01	0.00	4,313,082.96	100.00	22,259,014.24	26,572,097.20	100.00	37.56
<i>Doubt debts (subjectives)</i>										
Banco Cooperativo	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DZ Bank	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Société Générale	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
<b>Total</b>	<b>543</b>	<b>3,802,878.95</b>	<b>510,204.01</b>	<b>0.00</b>	<b>4,313,082.96</b>		<b>22,259,014.24</b>	<b>26,572,097.20</b>		<b>37.56</b>