

RURAL HIPOTECARIO VII Fondo de Titulización de Activos

Brief report

Date: 05/31/2016
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)	0.63%	1.70%	1.27%	0.93%	0.56%
Annual Percentage Rate (CPR)	7.26%	18.59%	14.22%	10.63%	6.52%

Geographic distribution		
	Current	At constitution date
Andalucia	36.56%	36.89%
Aragon	6.92%	6.77%
Asturias	1.02%	1.11%
Balearic Islands	4.88%	3.82%
Basque Country	1.47%	3.21%
Canary Islands	5.46%	4.36%
Cantabria	2.18%	1.66%
Castilla-La Mancha	0.80%	0.70%
Castilla-Leon	9.32%	7.75%
Catalonia	1.30%	1.75%
Extremadura	0.01%	0.01%
Galicia	0.04%	0.06%
La Rioja	4.34%	3.62%
Madrid	0.56%	0.68%
Murcia	0.68%	0.53%
Navarra	2.27%	4.37%
Valencia	22.18%	22.69%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%		%		
Delinquencies										
Up to 1 month	239	64,427.25	10,767.18	0.00	75,194.43	1.85	10,281,271.59	10,356,466.02	44.86	34.72
from > 1 to ≤ 2 months	64	35,492.56	8,509.95	0.00	44,002.51	1.08	2,851,701.37	2,895,703.88	12.54	37.84
from > 2 to ≤ 3 months	39	33,437.16	6,486.16	0.00	39,923.32	0.98	1,526,741.31	1,566,664.63	6.79	30.45
from > 3 to ≤ 6 months	32	44,414.71	11,874.14	0.00	56,288.85	1.38	1,618,635.18	1,674,924.03	7.26	40.47
from > 6 to < 12 months	24	343,621.40	11,196.68	0.00	354,818.08	8.72	439,498.46	794,216.54	3.44	30.81
from ≥ 12 to < 18 months	14	147,827.36	22,170.53	0.00	169,997.89	4.18	537,027.92	707,025.81	3.06	44.15
from ≥ 18 to < 24 months	13	104,595.96	18,176.87	0.00	122,772.83	3.02	227,639.28	350,412.11	1.52	29.01
from ≥ 2 years	72	2,794,615.51	408,797.59	0.00	3,203,413.10	78.78	1,537,208.91	4,740,622.01	20.53	43.22
Subtotal	497	3,568,331.91	497,979.10	0.00	4,066,311.01	100.00	19,019,724.02	23,086,035.03	100.00	36.58
Doubt debts (subjectives)										
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
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	497	3,568,331.91	497,979.10	0.00	4,066,311.01		19,019,724.02	23,086,035.03		36.58