

RURAL HIPOTECARIO VII Fondo de Titulización de Activos

Brief report

Date: 11/30/2016
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

Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

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

Europea de Titulización: C/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 📠 +34 91 411 84 68 🌐 www.edt-sg.com ✉ info@edt-sg.com
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)	0.53%	0.47%	0.53%	0.90%	0.56%
Annual Percentage Rate (CPR)	6.18%	5.51%	6.21%	10.32%	6.51%

Geographic distribution

	Current	At constitution date
Andalucía	36.04%	36.89%
Aragón	7.05%	6.77%
Asturias	1.01%	1.11%
Balearic Islands	5.00%	3.82%
Basque Country	1.29%	3.21%
Canary Islands	5.61%	4.36%
Cantabria	2.27%	1.66%
Castilla-La Mancha	0.76%	0.70%
Castilla-León	9.46%	7.75%
Catalonia	1.36%	1.75%
Extremadura	0.01%	0.01%
Galicia	0.04%	0.06%
La Rioja	4.39%	3.82%
Madrid	0.50%	0.69%
Murcia	0.72%	0.53%
Navarra	2.07%	4.37%
Valencia	22.43%	22.69%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%		Total	%	
<i>Delinquencies</i>										
Up to 1 month	218	60,679.32	8,614.95	0.00	69,294.27	1.70	9,673,321.53	9,742,615.80	45.51	36.28
from > 1 to ≤ 2 months	49	29,254.03	6,452.58	0.00	35,706.61	0.88	2,043,673.95	2,079,380.56	9.71	33.66
from > 2 to ≤ 3 months	27	23,128.67	4,370.57	0.00	27,499.24	0.68	1,085,633.22	1,113,132.46	5.20	32.12
from > 3 to ≤ 6 months	18	82,350.16	6,136.21	0.00	88,486.37	2.17	792,452.33	880,938.70	4.12	35.78
from > 6 to < 12 months	39	124,134.41	20,609.38	0.00	144,743.79	3.56	1,594,290.23	1,739,034.02	8.12	33.88
from ≥ 12 to < 18 months	9	288,341.50	6,869.42	0.00	295,210.92	7.25	103,939.04	399,149.96	1.86	34.73
from ≥ 18 to < 24 months	10	148,716.58	21,363.41	0.00	170,079.99	4.18	384,671.17	554,751.16	2.59	46.48
from ≥ 2 years	78	2,810,589.36	429,859.41	0.00	3,240,448.77	79.59	1,658,359.90	4,898,808.67	22.88	42.76
Subtotal	448	3,567,194.03	504,275.93	0.00	4,071,469.96	100.00	17,336,341.37	21,407,811.33	100.00	36.98
<i>Doubt debts (subjectives)</i>										
	0	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	448	3,567,194.03	504,275.93	0.00	4,071,469.96		17,336,341.37	21,407,811.33		36.98