



# RURAL HIPOTECARIO VII Fondo de Titulización de Activos

## Brief report

Date: 12/31/2016  
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

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

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### 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)	0.48%	0.48%	0.50%	0.88%	0.56%
Annual Percentage Rate (CPR)	5.60%	5.66%	5.86%	10.04%	6.51%

### Geographic distribution

	Current	At constitution date
Andalucía	36.05%	36.89%
Aragón	7.03%	6.77%
Asturias	1.00%	1.11%
Balearic Islands	5.03%	3.82%
Basque Country	1.28%	3.21%
Canary Islands	5.64%	4.36%
Cantabria	2.27%	1.66%
Castilla-La Mancha	0.76%	0.70%
Castilla-León	9.41%	7.75%
Catalonia	1.37%	1.75%
Extremadura	0.01%	0.01%
Galicia	0.04%	0.06%
La Rioja	4.35%	3.82%
Madrid	0.50%	0.69%
Murcia	0.72%	0.53%
Navarra	2.06%	4.37%
Valencia	22.46%	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	495	144,702.24	22,287.32	0.00	166,989.56	4.07	17,544,221.84	17,711,211.40	60.85	31.46
from > 1 to ≤ 2 months	45	28,620.86	5,295.75	0.00	33,916.61	0.83	1,918,998.76	1,952,915.37	6.71	34.11
from > 2 to ≤ 3 months	31	27,461.54	6,158.99	0.00	33,620.53	0.82	1,359,044.62	1,392,665.15	4.78	32.60
from > 3 to ≤ 6 months	19	76,620.50	5,986.95	0.00	82,607.45	2.01	675,756.65	758,364.10	2.61	34.62
from > 6 to < 12 months	32	115,623.96	19,282.91	0.00	134,906.87	3.29	1,430,306.58	1,565,213.45	5.38	37.47
from ≥ 12 to < 18 months	5	100,299.54	4,361.91	0.00	104,661.45	2.55	102,023.86	206,685.31	0.71	29.33
from ≥ 18 to < 24 months	12	276,312.59	14,297.28	0.00	290,609.87	7.08	262,773.53	553,383.40	1.90	44.18
from ≥ 2 years	78	2,819,025.25	437,633.96	0.00	3,256,659.21	79.35	1,709,469.77	4,966,128.98	17.06	43.01
Subtotal	717	3,588,666.48	515,305.07	0.00	4,103,971.55	100.00	25,002,595.61	29,106,567.16	100.00	33.78
<i>Doubt debts (subjectives)</i>										
	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	717	3,588,666.48	515,305.07	0.00	4,103,971.55		25,002,595.61	29,106,567.16		33.78