



# RURAL HIPOTECARIO VII Fondo de Titulización de Activos

## Brief report

Date: 11/30/2020

Currency: EUR

### Constitution date

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 Español  
BBVA  
DZ Bank  
Société Générale

### Bond Underwriters and Placement Agents

Banco Cooperativo Español  
BBVA  
DZ Bank  
Société Générale  
ABN AMRO  
Banco Pastor  
Banesto  
Caja Madrid  
EBN Banco

### Servicer Credit Support Provider

Banco Cooperativo Español

### Bond Paying Agent

Société Générale

### Market

AIAF Mercado de Renta Fija

### Register of Book Securities

Iberclear

### Treasury Account

Société Générale

### Swap

Banco Cooperativo Español

### 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 Auditor

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### 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)	0.41%	0.46%	0.39%	0.36%	0.50%
Annual Percentage Rate (CPR)	4.75%	5.35%	4.61%	4.25%	5.84%

Geographic distribution		
	Current	At constitution date
Andalucia	34.64%	36.89%
Aragon	6.96%	6.77%
Asturias	1.10%	1.11%
Balearic Islands	5.02%	3.82%
Basque Country	1.31%	3.21%
Canary Islands	6.27%	4.36%
Cantabria	2.32%	1.66%
Castilla-La Mancha	0.60%	0.70%
Castilla-Leon	9.40%	7.75%
Catalonia	1.74%	1.75%
Extremadura	0.00%	0.01%
Galicia	0.03%	0.06%
La Rioja	4.35%	3.62%
Madrid	0.40%	0.69%
Murcia	0.66%	0.53%
Navarra	1.96%	4.37%
Valencia	23.24%	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	119	29,028.67	1,668.44	0.00	30,697.11	1.18	3,720,122.76	3,750,819.87	30.99	24.87
from > 1 to = 2 months	32	17,702.68	1,345.98	0.00	19,048.66	0.73	946,636.73	965,685.39	7.98	24.99
from > 2 to = 3 months	16	20,399.90	1,591.49	0.00	21,991.39	0.85	562,794.40	584,785.79	4.83	23.38
from > 3 to = 6 months	43	66,360.23	6,444.36	0.00	72,804.59	2.80	1,836,822.18	1,909,626.77	15.78	23.59
from > 6 to < 12 months	22	53,327.97	11,167.16	0.00	64,495.13	2.48	999,567.88	1,064,063.01	8.79	30.30
from = 12 to < 18 months	12	65,449.97	5,874.51	0.00	71,324.48	2.74	496,842.36	568,166.84	4.69	33.43
from = 18 to < 24 months	3	22,047.17	2,089.04	0.00	24,136.21	0.93	69,140.62	93,276.83	0.77	32.36
from ≥ 2 years	59	2,017,251.34	280,509.30	0.00	2,297,760.64	88.30	867,497.12	3,165,257.76	26.16	36.60
Subtotal	306	2,291,567.93	310,690.28	0.00	2,602,258.21	100.00	9,499,424.05	12,101,682.26	100.00	27.70
Total	306	2,291,567.93	310,690.28	0.00	2,602,258.21		9,499,424.05	12,101,682.26		