

RURAL HIPOTECARIO VII Fondo de Titulización de Activos



Brief report

Date: 07/31/2021
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
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Issued securities: Asset-Backed Bonds

Bonds Issue										
Series	ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating	
			Current	Original			Final maturity (legal)	Next	Current	Original
Series A1	ES0366366005	05/06/2005 9,571	9,794.07 93,739,043.97 9.79%	100,000.00 957,100,000.00	Floating 3-M Euribor+0.130% 15.Mar/Jun/Sep/Dec	0.0000% 09/15/2021 0.000000 Gross 0.000000 Net	03/15/2038 Quarterly 15.Mar/Jun/Sep/Dec	09/15/2021 "Pass-Through"	AAAsf Aa1 (sf)	AAA Aaa
Series A2	ES0366366013	05/06/2005 1,000	100,000.00 100,000,000.00	100,000.00 100,000,000.00	Floating BEI Rate Interest+0.000% 15.Mar/Jun/Sep/Dec	09/15/2021	03/15/2015 Quarterly 15.Mar/Jun/Sep/Dec	Planned	AA+sf Aa2 (sf)	AAA Aaa
Series B	ES0366366021	05/06/2005 192	22,764.61 4,370,805.12 22.76%	100,000.00 19,200,000.00	Floating 3-M Euribor+0.210% 15.Mar/Jun/Sep/Dec	0.0000% 09/15/2021 0.000000 Gross 0.000000 Net	03/15/2038 Quarterly 15.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	AA+sf Aa3 (sf)	A+ Aa3
Series C	ES0366366039	05/06/2005 237	23,689.63 5,614,442.31 23.69%	100,000.00 23,700,000.00	Floating 3-M Euribor+0.550% 15.Mar/Jun/Sep/Dec	0.0020% 09/15/2021 0.121080 Gross 0.098075 Net	03/15/2038 Quarterly 15.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	Asf Ba2 (sf)	BBB- Baa3
Total			103,724,291.40	1,100,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date															
Series	Option	Average life	Years	% Monthly CPR (SMM)											
				0.17	0.25	0.34	0.42	0.51	0.60	0.69	0.78				
Series A1	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		Final Maturity	Years	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	
	Without optional redemption *	Average life	Years	3.71	3.57	3.43	3.31	3.19	3.08	2.97	2.87	2.75	2.67	2.60	
		Final Maturity	Years	02/28/2025	01/07/2025	11/19/2024	10/04/2024	08/21/2024	07/11/2024	06/02/2024	04/26/2024	04/26/2024	04/26/2024	04/26/2024	
	Series B	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Final Maturity	Years	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021
Without optional redemption *		Average life	Years	10.11	9.87	9.62	9.36	9.10	8.84	8.59	8.34	8.10	7.87	7.65	
		Final Maturity	Years	07/24/2031	04/26/2031	01/24/2031	10/23/2030	07/20/2030	04/17/2030	01/14/2030	10/16/2029	10/16/2029	10/16/2029	10/16/2029	
Series C		With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Final Maturity	Years	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021
	Without optional redemption *	Average life	Years	11.80	11.68	11.54	11.40	11.25	11.09	10.92	10.74	10.57	10.41	10.25	
		Final Maturity	Years	03/31/2033	02/14/2033	12/27/2032	11/05/2032	09/10/2032	07/13/2032	05/12/2032	03/09/2032	03/09/2032	03/09/2032	03/09/2032	

Optional Clean up call when the amount of the Outstanding Balance of the securitised assets is less than 10 per 100 of the initial Outstanding Balance.
Hypothesis of delinquency and default assumptions of the securitised assets: 0%.

Credit enhancement and financial operations

Credit enhancement (CE)						
Class	Current	% CE	At issue date			
			% CE	Current	At issue date	% CE
Class A	90.37%	93,739,043.97	15.13%	96.10%	1,057,100,000.00	4.94%
Series A1	90.37%	93,739,043.97		87.01%	957,100,000.00	
Series A2	0.00%	0.00		9.09%	100,000,000.00	
Series B	4.21%	4,370,805.12	10.92%	1.75%	19,200,000.00	3.19%
Series C	5.41%	5,614,442.31	5.51%	2.15%	23,700,000.00	1.04%
Issue of Bonds		103,724,291.40			1,100,000,000.00	
Reserve Fund	5.51%	5,720,000.00		1.04%	11,440,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	8,351,705.33	-0.500%	
Servicer ppal collect not yet credited	131,828.42		
Servicer ints collect not yet credited	6,432.03		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		5,720,000.00	0.452%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCS)

General				
Count	Principal	Current	At constitution date	
			Current	At constitution date
		3,940		16,155
	Principal outstanding		101,762,242.15	1,100,016,438.76
	Average loan		25,827.98	68,091.39
	Minimum		7.27	3,101.28
	Maximum		169,237.34	544,097.40
	Interest rate			
	Weighted average (wac)		0.78%	3.37%
	Minimum		0.00%	2.31%
	Maximum		5.00%	9.50%
	Final maturity			
	Weighted average (WARM) (months)		107	254
	Minimum		08/02/2021	12/29/2005
	Maximum		02/08/2035	04/01/2035
	Index (principal outstanding distribution)			
	6-month EURIBOR/MIBOR		0.00%	0.03%
	1-year EURIBOR/MIBOR		7.14%	9.14%
	1-year EURIBOR/MIBOR (Mortgage Market)		75.89%	69.78%
	Mortgage Market: Savings Banks		0.00%	9.00%
	Mortgage Market: All Institutions		13.55%	12.03%
	Savings Banks Lending Rate (CECA Indicator)		0.00%	0.01%
	Secondary Market Public Debt 2-6 years		3.43%	0.00%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	7.52	6.75	0.17	7.80
10.01 - 20%	18.17	15.22	1.19	16.18
20.01 - 30%	32.92	25.35	2.80	25.61
30.01 - 40%	29.02	35.28	7.06	35.65
40.01 - 50%	11.08	42.25	11.07	45.27
50.01 - 60%	1.30	51.73	16.45	55.26
60.01 - 70%			21.35	65.28
70.01 - 80%			35.18	75.26
80.01 - 90%			2.62	84.88
90.01 - 100%			2.09	94.61
100.01 - 110%			0.01	104.23
120.01 - 130%			0.01	122.90
Weighted average (WALTV)		27.21		62.19
Minimum		0.01		2.75
Maximum		56.07		122.90

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/Jorge Juan 68 - 28009 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

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month, mort. (SMM)	0.23%	0.34%	0.39%	0.39%	0.50%
Annual Percentage Rate (CPR)	2.76%	4.03%	4.58%	4.63%	5.79%

Geographic distribution		
	Current	At constitution date
Andalucia	34.31%	36.89%
Aragon	6.98%	6.77%
Asturias	1.13%	1.11%
Balearic Islands	5.19%	3.82%
Basque Country	1.32%	3.21%
Canary Islands	6.45%	4.36%
Cantabria	2.31%	1.66%
Castilla-La Mancha	0.56%	0.70%
Castilla-Leon	9.42%	7.75%
Catalonia	1.73%	1.75%
Extremadura	0.00%	0.01%
Galicia	0.03%	0.06%
La Rioja	4.40%	3.62%
Madrid	0.40%	0.69%
Murcia	0.69%	0.53%
Navarra	1.92%	4.37%
Valencia	23.17%	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	115	26,159.94	1,703.57	0.00	27,863.51	1.42	3,694,311.67	3,722,175.18	44.29	25.73
from > 1 to = 2 months	18	10,610.27	551.75	0.00	11,162.02	0.57	472,199.84	483,361.86	5.75	21.06
from > 2 to = 3 months	9	7,437.54	909.99	0.00	8,347.53	0.42	259,615.34	267,962.87	3.19	26.23
from > 3 to = 6 months	12	15,034.26	990.73	0.00	16,024.99	0.81	310,244.78	326,269.77	3.88	22.36
from > 6 to < 12 months	12	46,478.12	1,230.72	0.00	47,708.84	2.42	565,019.56	612,728.40	7.29	22.84
from = 12 to < 18 months	5	11,564.72	1,799.23	0.00	13,363.95	0.68	105,148.08	118,512.03	1.41	21.81
from = 18 to < 24 months	9	197,907.19	14,999.61	0.00	212,906.80	10.82	417,703.21	630,610.01	7.50	39.92
from ≥ 2 years	47	1,425,426.30	205,119.47	0.00	1,630,545.77	82.86	611,125.62	2,241,671.39	26.68	32.48
Subtotal	227	1,740,618.34	227,305.07	0.00	1,967,923.41	100.00	6,435,368.10	8,403,291.51	100.00	27.15
Total	227	1,740,618.34	227,305.07	0.00	1,967,923.41		6,435,368.10	8,403,291.51		