

# RURAL HIPOTECARIO VII Fondo de Titulización de Activos



## Brief report

Date: 09/30/2021  
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  
Caja Rural Central  
Caja Rural de Albacete  
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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

**Lead Managers**  
Banco Cooperativo Español  
BBVA  
DZ Bank  
Société Générale

**Bond Underwriters and Placement Agents**  
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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**  
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**Swap**  
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**Start-up Loan**  
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**Assets Custodian**  
Banco Cooperativo Español

**Fund Auditor**

### Issued securities: Asset-Backed Bonds

Bonds Issue										
Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current Original		Interest type Reference Rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal) Next		Rating Fitch / Moody's Current Original		
		Series A1 ES0366366005	05/06/2005 9,571			9,287.90 88,894,490.90 9.29%	100,000.00 957,100,000.00	Floating 3-M Euribor+0.130% 15.Mar/Jun/Sep/Dec	0.0000% 12/15/2021 0.000000 Gross 0.000000 Net	03/15/2038 Quarterly 15.Mar/Jun/Sep/Dec
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	12/15/2021	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% 12/15/2021 0.000000 Gross 0.000000 Net	03/15/2038 Quarterly 15.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Securitized	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	0.0060% 12/15/2021 0.359293 Gross 0.291027 Net	03/15/2038 Quarterly 15.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Securitized	Asf Ba2 (sf)	BBB- Baa3	
Total		98,879,738.33	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	12/15/2021	12/15/2021	12/15/2021	12/15/2021	12/15/2021	12/15/2021	12/15/2021	12/15/2021	12/15/2021	12/15/2021	12/15/2021
	Without optional redemption *	Average life	Years	3.61	3.48	3.35	3.23	3.11	3.00	2.90	2.80	2.70	2.60	
		Final Maturity	Years	04/25/2025	03/06/2025	01/18/2025	12/05/2024	10/24/2024	09/14/2024	08/08/2024	07/03/2024	06/03/2024	05/03/2024	
	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
			Final Maturity	Years	12/15/2021	12/15/2021	12/15/2021	12/15/2021	12/15/2021	12/15/2021	12/15/2021	12/15/2021	12/15/2021	12/15/2021
Without optional redemption *		Average life	Years	9.84	9.61	9.36	9.11	8.86	8.61	8.37	8.12	7.87	7.62	
		Final Maturity	Years	07/17/2031	04/22/2031	01/23/2031	10/24/2030	07/25/2030	04/25/2030	01/24/2030	10/28/2029	07/03/2029	04/03/2029	
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
			Final Maturity	Years	12/15/2021	12/15/2021	12/15/2021	12/15/2021	12/15/2021	12/15/2021	12/15/2021	12/15/2021	12/15/2021	12/15/2021
	Without optional redemption *	Average life	Years	11.54	11.42	11.29	11.15	11.00	10.84	10.68	10.51	10.35	10.19	
		Final Maturity	Years	03/27/2033	02/11/2033	12/25/2032	11/05/2032	09/11/2032	07/16/2032	05/19/2032	03/17/2032	01/15/2032	11/13/2031	

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	% CE	% CE	% CE	
Class A	89.90%	88,894,490.90	15.81%	96.10%	1,057,100,000.00	
Series A1	89.90%	88,894,490.90	87.01%	957,100,000.00	4.94%	
Series A2	0.00%	0.00	9.09%	100,000,000.00		
Series B	4.42%	4,370,805.12	11.39%	1.75%	19,200,000.00	3.19%
Series C	5.68%	5,614,442.31	5.71%	2.15%	23,700,000.00	1.04%
Issue of Bonds		98,879,738.33			1,100,000,000.00	
Reserve Fund	5.71%	5,642,169.33	1.04%		11,440,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	6,678,520.68	-0.500%	
Servicer ppal collect not yet credited	132,626.32		
Servicer ints collect not yet credited	6,055.04		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		5,720,000.00	0.4566%
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	Current	At constitution date	
		Count	Value
Principal	3,890	16,155	
Principal outstanding	98,610,250.68	1,100,016,438.76	
Average loan	25,349.68	68,091.39	
Minimum	6.85	3,101.28	
Maximum	167,104.86	544,097.40	
Interest rate			
Weighted average (wac)	0.76%	3.37%	
Minimum	0.00%	2.31%	
Maximum	5.00%	9.50%	
Final maturity			
Weighted average (WARM) (months)	106	254	
Minimum	10/01/2021	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	7.20%	9.14%	
1-year EURIBOR/MIBOR (Mortgage Market)	75.88%	69.78%	
Mortgage Market: Savings Banks	0.00%	9.00%	
Mortgage Market: All Institutions	13.47%	12.03%	
Savings Banks Lending Rate (CECA Indicator)	0.00%	0.01%	
Secondary Market Public Debt 2-6 years	3.45%	0.00%	

LTV Distribution				
LTV	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	8.09	6.80	0.17	7.80
10.01 - 20%	18.44	15.41	1.19	16.18
20.01 - 30%	33.20	25.27	2.80	25.61
30.01 - 40%	30.31	35.44	7.06	35.65
40.01 - 50%	8.95	42.61	11.07	45.27
50.01 - 60%	1.01	51.58	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)	26.86		62.19	
Minimum	0.01		2.75	
Maximum	55.46		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

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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)	0.25%	0.29%	0.37%	0.39%	0.49%
Annual Percentage Rate (CPR)	2.97%	3.44%	4.37%	4.59%	5.77%

Geographic distribution		
	Current	At constitution date
Andalucia	34.39%	36.89%
Aragon	7.01%	6.77%
Asturias	1.14%	1.11%
Balearic Islands	5.12%	3.82%
Basque Country	1.32%	3.21%
Canary Islands	6.47%	4.36%
Cantabria	2.30%	1.66%
Castilla-La Mancha	0.56%	0.70%
Castilla-Leon	9.43%	7.75%
Catalonia	1.75%	1.75%
Extremadura	0.00%	0.01%
Galicia	0.03%	0.06%
La Rioja	4.44%	3.62%
Madrid	0.40%	0.69%
Murcia	0.70%	0.53%
Navarra	1.92%	4.37%
Valencia	23.02%	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	111	27,828.42	1,398.55	0.00	29,226.97	1.52	3,314,295.89	3,343,522.86	41.17	24.48
from > 1 to = 2 months	24	12,703.87	774.30	0.00	13,478.17	0.70	642,343.08	655,821.25	8.07	23.57
from > 2 to = 3 months	12	11,554.24	675.83	0.00	12,230.07	0.64	322,353.19	334,583.26	4.12	19.14
from > 3 to = 6 months	8	11,470.76	693.77	0.00	12,164.53	0.63	212,016.19	224,180.72	2.76	23.21
from > 6 to < 12 months	9	23,407.84	727.60	0.00	24,135.44	1.25	292,676.16	316,811.60	3.90	19.42
from = 12 to < 18 months	11	46,171.51	1,276.91	0.00	47,448.42	2.46	434,487.69	481,936.11	5.93	25.69
from = 18 to < 24 months	7	188,400.04	16,595.82	0.00	204,995.86	10.65	363,815.47	568,811.33	7.00	42.71
from ≥ 2 years	48	1,386,138.34	195,464.80	0.00	1,581,603.14	82.15	614,852.74	2,196,455.88	27.04	31.45
Subtotal	230	1,707,675.02	217,607.58	0.00	1,925,282.60	100.00	6,196,840.41	8,122,123.01	100.00	26.22
Total	230	1,707,675.02	217,607.58	0.00	1,925,282.60		6,196,840.41	8,122,123.01		