

RURAL HIPOTECARIO VII Fondo de Titulización de Activos



Brief report

Date: 10/31/2021
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
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 Caja Rural Central
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Servicer
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Bond Underwriters and Placement Agents
 Banco Cooperativo Español
 BBVA
 DZ Bank
 Société Générale

Servicer Credit Support Provider
 Banco Cooperativo Español

Bond Paying Agent
 Société Générale

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 AIAF Mercado de Renta Fija

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Treasury Account
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Swap
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Assets Custodian
 Banco Cooperativo Español

Fund Auditor

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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/ Edision, 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

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	9,287.90 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	12/15/2021 "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	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 / 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	0.0060% 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 / Secuential	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											
		% Monthly CPR (SMM)									
		% Annual equivalent CPR									
		0.17	0.25	0.34	0.42	0.51	0.60	0.69	0.78		
		2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00		
Series A1	With optional redemption *	Average life	Years	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
	Without optional redemption *	Average life	Years	3.61	3.48	3.35	3.23	3.11	3.00	2.90	2.80
		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
Series B	With optional redemption *	Average life	Years	9.84	9.61	9.36	9.11	8.86	8.61	8.37	8.12
		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
	Without optional redemption *	Average life	Years	10.50	10.25	10.01	9.75	9.50	9.25	9.01	8.75
		Final Maturity	Years	03/15/2032	12/15/2031	09/15/2031	09/15/2031	06/15/2031	03/15/2031	12/15/2030	09/15/2030
Series C	With optional redemption *	Average life	Years	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
	Without optional redemption *	Average life	Years	11.54	11.42	11.29	11.15	11.00	10.84	10.68	10.51
		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

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)					
		Current		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
Series C	5.68%	5,614,442.31	5.71%	2.15%	23,700,000.00
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		8,210,184.42	-0.500%
Servicer ppal collect not yet credited		276,243.49	
Servicer ints collect not yet credited		7,520.21	
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		5,720,000.00	0.456%
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			
		Current	At constitution date
Count		3,849	16,155
Principal			
Principal outstanding		97,055,722.62	1,100,016,438.76
Average loan		25,215.83	68,091.39
Minimum		6.64	3,101.28
Maximum		166,038.26	544,097.40
Interest rate			
Weighted average (wac)		0.75%	3.37%
Minimum		0.00%	2.31%
Maximum		5.00%	9.50%
Final maturity			
Weighted average (WARM) (months)		106	254
Minimum		11/04/2021	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		7.23%	9.14%
1-year EURIBOR/MIBOR (Mortgage Market)		75.84%	69.78%
Mortgage Market: Savings Banks		0.00%	9.00%
Mortgage Market: All Institutions		13.46%	12.03%
Savings Banks Lending Rate (CECA Indicator)		0.00%	0.01%
Secondary Market Public Debt 2-6 years		3.46%	0.00%

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	8.29	6.81	0.17	7.80
10.01 - 20%	18.57	15.47	1.19	16.18
20.01 - 30%	33.13	25.17	2.80	25.61
30.01 - 40%	31.08	35.42	7.06	35.65
40.01 - 50%	8.03	42.76	11.07	45.27
50.01 - 60%	0.91	51.43	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)	26.68		62.19	
Minimum	0.01		2.75	
Maximum	55.15		122.90	

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.31%	0.32%	0.33%	0.37%	0.49%
Annual Percentage Rate (CPR)	3.62%	3.80%	3.92%	4.33%	5.76%

Geographic distribution		
	Current	At constitution date
Andalucia	34.30%	36.89%
Aragon	7.02%	6.77%
Asturias	1.14%	1.11%
Balearic Islands	5.16%	3.82%
Basque Country	1.33%	3.21%
Canary Islands	6.50%	4.36%
Cantabria	2.30%	1.66%
Castilla-La Mancha	0.55%	0.70%
Castilla-Leon	9.41%	7.75%
Catalonia	1.76%	1.75%
Extremadura	0.00%	0.01%
Galicia	0.03%	0.06%
La Rioja	4.46%	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	114	26,182.76	1,250.24	0.00	27,433.00	1.45	3,154,018.86	3,181,451.86	39.67	22.81
from > 1 to = 2 months	27	13,835.50	1,015.93	0.00	14,851.43	0.79	751,130.64	765,982.07	9.55	23.59
from > 2 to = 3 months	11	8,718.65	565.60	0.00	9,284.25	0.49	232,068.97	241,353.22	3.01	18.33
from > 3 to = 6 months	8	14,470.88	567.94	0.00	15,038.82	0.80	287,610.26	302,649.08	3.77	21.83
from > 6 to < 12 months	11	27,999.40	1,185.35	0.00	29,184.75	1.55	282,601.67	311,786.42	3.89	18.42
from = 12 to < 18 months	11	39,410.29	1,244.80	0.00	40,655.09	2.16	448,216.79	488,871.88	6.10	26.27
from = 18 to < 24 months	7	149,368.07	15,970.49	0.00	165,338.56	8.77	399,485.97	564,824.53	7.04	41.57
from ≥ 2 years	47	1,388,943.96	195,238.70	0.00	1,584,182.66	84.00	579,562.24	2,163,744.90	26.98	31.54
Subtotal	236	1,668,929.51	217,039.05	0.00	1,885,968.56	100.00	6,134,695.40	8,020,663.96	100.00	25.32
Total	236	1,668,929.51	217,039.05	0.00	1,885,968.56		6,134,695.40	8,020,663.96		