

# RURAL HIPOTECARIO VII Fondo de Titulización de Activos

## Brief report

Date: 11/30/2021  
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  
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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**  
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**Register of Book Securities**  
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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/ Edison, 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) Current Original		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating Fitch / Moody's Current Original	
						Final maturity (legal)	Next		
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	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											
			% Monthly CPR (SMM)								
	% Annual equivalent CPR		0.17	0.25	0.34	0.42	0.51	0.60	0.69	0.78	0.87
			2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	10.00
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
		Date	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
		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
		Date	12/15/2030	09/15/2030	06/15/2030	03/15/2030	12/15/2029	06/15/2029	06/15/2029	03/15/2029	
Series B	With optional redemption *	Average life	Years	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	
		Date	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
		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
		Date	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	
		Final Maturity	Years	12/15/2021	12/15/2021	12/15/2021	12/15/2021	12/15/2021	12/15/2021	12/15/2021	
		Date	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
		Date	12/15/2034	12/15/2034	12/15/2034	12/15/2034	12/15/2034	12/15/2034	12/15/2034	12/15/2034	

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%	19,200,000.00	3.19%
Series C	5.68%	5,614,442.31	5.71%	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		10,037,320.50	-0.500%
Servicer ppal collect not yet credited		208,443.81	
Servicer ints collect not yet credited		6,202.69	
	Liabilities	Available	Balance
Subordinated Loan L/T			5,720,000.00
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		3,808	16,155	
Principal				
Principal outstanding		95,335,777.60	1,100,016,438.76	
Average loan		25,035.66	68,091.39	
Minimum		15.05	3,101.28	
Maximum		164,971.42	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)		105	254	
Minimum		12/02/2021	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		7.16%	9.14%	
1-year EURIBOR/MIBOR (Mortgage Market)		75.96%	69.78%	
Mortgage Market: Savings Banks		0.00%	9.00%	
Mortgage Market: All Institutions		13.45%	12.03%	
Savings Banks Lending Rate (CECA Indicator)		0.00%	0.01%	
Secondary Market Public Debt 2-6 years		3.42%	0.00%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	8.37	6.74	0.17	7.80
10.01 - 20%	19.01	15.55	1.19	16.18
20.01 - 30%	32.75	25.11	2.80	25.61
30.01 - 40%	31.31	35.34	7.06	35.65
40.01 - 50%	7.76	42.78	11.07	45.27
50.01 - 60%	0.80	51.33	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)		26.54		62.19
Minimum		0.01		2.75
Maximum		54.84		122.90

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 BBVA  
 DZ Bank  
 Société Générale

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 ABN AMRO  
 Banco Pastor  
 Banesto  
 Caja Madrid  
 EBN Banco

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month, mort. (SMM)	0.48%	0.36%	0.34%	0.38%	0.49%
Annual Percentage Rate (CPR)	5.57%	4.24%	4.03%	4.42%	5.76%

Geographic distribution		
	Current	At constitution date
Andalucia	34.29%	36.89%
Aragon	7.04%	6.77%
Asturias	1.14%	1.11%
Balearic Islands	5.15%	3.82%
Basque Country	1.33%	3.21%
Canary Islands	6.53%	4.36%
Cantabria	2.30%	1.66%
Castilla-La Mancha	0.55%	0.70%
Castilla-Leon	9.32%	7.75%
Catalonia	1.78%	1.75%
Extremadura	0.00%	0.01%
Galicia	0.03%	0.06%
La Rioja	4.44%	3.62%
Madrid	0.40%	0.69%
Murcia	0.71%	0.53%
Navarra	1.91%	4.37%
Valencia	23.07%	22.69%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%		%		
<b>Delinquencies</b>										
Up to 1 month	113	26,185.84	1,288.92	0.00	27,474.76	1.43	3,109,456.28	3,136,931.04	42.27	22.99
from > 1 to = 2 months	21	10,731.63	726.14	0.00	11,457.77	0.60	552,544.10	564,001.87	7.60	21.61
from > 2 to = 3 months	11	9,822.96	700.33	0.00	10,523.29	0.55	302,634.67	313,157.96	4.22	21.94
from > 3 to = 6 months	4	6,508.03	290.21	0.00	6,798.24	0.35	103,101.53	109,899.77	1.48	20.69
from > 6 to < 12 months	7	23,527.32	907.17	0.00	24,434.49	1.27	204,466.98	228,901.47	3.08	18.07
from = 12 to < 18 months	8	35,616.67	1,105.96	0.00	36,722.63	1.91	332,663.45	369,386.08	4.98	25.56
from = 18 to < 24 months	3	71,083.10	13,778.37	0.00	84,861.47	4.41	251,860.05	336,721.52	4.54	42.22
from ≥ 2 years	43	1,564,850.30	158,447.99	0.00	1,723,298.29	89.50	638,524.18	2,361,822.47	31.83	36.14
Subtotal	210	1,748,325.85	177,245.09	0.00	1,925,570.94	100.00	5,495,251.24	7,420,822.18	100.00	26.26
Total	210	1,748,325.85	177,245.09	0.00	1,925,570.94		5,495,251.24	7,420,822.18		