

RURAL HIPOTECARIO VII Fondo de Titulización de Activos

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de morosidad: Tasa de recuperación¹ de mora +3 meses (años desde entrada en mora) - Detalle por trimestres de entrada en mora²

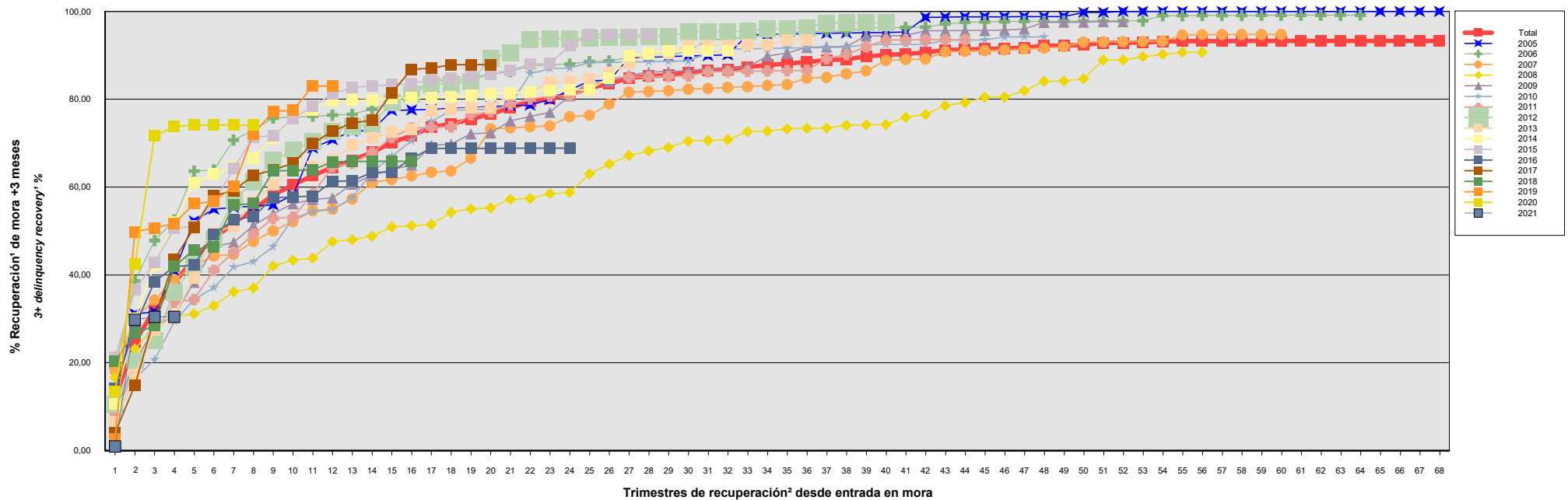
Delinquency analysis: 3+ months delinquency recovery¹ rate (years after delinquency occurs) - Detailed by quarters of occurrence²

Activos / Assets: Préstamos hipotecarios vivienda (PHs/CTHs) / Residential mortgage loans (PTCs/MCs)

Fecha / Date: 30/11/2021

Divisa / Currency: EUR

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¹ Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.

² Sólo se muestran datos de periodos en los que hay entradas de activos titulizados en mora por el plazo analizado.

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Post-delinquency recovery quarters²

Entrada en mora Delinquency	Total	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Σ Saldo Vivo Activos entrada mora (Ppal.Miles €) Outstanding Balance of Assets upon delinquency (€ Thou. Principal) Σ	64.014,220	2.684,079	6.296,878	4.972,770	6.193,598	8.390,025	6.355,422	5.908,676	5.820,924	5.200,139	3.008,418	2.183,588	1.467,507	2.262,470	1.039,831	979,087	1.167,396
Nº Activos / Nº. of Assets	1.010	35	79	64	77	109	92	86	85	86	64	58	31	56	24	26	33
1	11,90%	11,88%	18,73%	18,19%	16,64%	8,91%	7,75%	8,52%	10,58%	6,51%	10,63%	21,29%	14,23%	4,08%	20,43%	2,63%	13,56%
2	24,76%	31,15%	38,64%	30,23%	23,14%	20,07%	16,34%	18,38%	20,50%	17,37%	30,09%	36,57%	28,31%	14,92%	26,68%	49,82%	42,42%
3	32,14%	31,58%	47,82%	34,31%	28,42%	28,09%	20,71%	26,69%	25,14%	27,46%	42,25%	42,81%	38,48%	30,31%	28,43%	50,68%	71,65%
4	38,26%	40,77%	52,51%	38,96%	30,62%	30,81%	29,45%	33,78%	36,11%	30,79%	52,14%	50,57%	41,88%	43,49%	41,88%	51,72%	73,78%
5	43,76%	52,27%	63,64%	42,11%	31,13%	38,33%	34,39%	34,40%	42,42%	39,28%	60,86%	51,09%	42,25%	50,78%	45,77%	56,25%	74,11%
6	48,26%	54,98%	63,93%	44,32%	32,99%	46,37%	37,11%	41,08%	48,02%	49,58%	62,96%	56,56%	49,27%	58,01%	46,47%	56,76%	74,11%
7	51,88%	55,39%	70,71%	44,65%	36,15%	47,41%	41,80%	45,17%	57,20%	51,18%	64,54%	64,27%	52,62%	59,20%	55,97%	60,14%	74,11%
8	54,90%	55,65%	72,98%	47,63%	36,98%	51,27%	43,05%	49,32%	61,15%	56,64%	66,60%	71,31%	53,29%	62,65%	56,22%	72,09%	74,11%
9	58,22%	55,92%	75,74%	50,03%	42,05%	53,96%	46,46%	52,86%	66,07%	60,53%	71,23%	71,74%	57,60%	63,89%	63,67%	77,19%	
10	60,51%	58,18%	75,91%	52,15%	43,39%	56,25%	52,87%	53,17%	68,49%	64,26%	75,57%	75,52%	57,76%	65,40%	63,78%	77,50%	
11	62,62%	68,89%	76,16%	54,64%	43,82%	57,17%	54,45%	58,49%	70,36%	64,56%	77,53%	78,38%	57,97%	69,85%	63,87%	82,96%	
12	64,52%	70,78%	76,37%	54,98%	47,58%	57,51%	54,85%	64,62%	72,75%	66,25%	79,64%	81,20%	61,31%	72,73%	65,75%	83,03%	
13	66,07%	72,73%	76,56%	57,28%	47,98%	60,66%	57,56%	65,44%	73,71%	69,54%	79,77%	82,68%	61,42%	74,60%	65,83%		

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Delinquency analysis: 3+ months delinquency recovery¹ rate (years after delinquency occurs) - Detailed by quarters of occurrence²

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	Total	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
14	67,89%	72,86%	77,74%	61,04%	48,82%	62,61%	63,39%	67,85%	74,32%	71,13%	79,92%	83,03%	63,36%	75,17%	65,89%		
15	70,16%	77,43%	79,21%	61,74%	50,91%	64,08%	67,05%	71,27%	79,18%	72,51%	80,17%	83,29%	63,46%	81,48%	65,89%		
16	71,66%	77,57%	81,54%	62,51%	51,20%	64,99%	70,54%	73,45%	81,19%	73,14%	80,32%	83,57%	66,55%	86,79%	65,89%		
17	73,68%	77,71%	84,01%	63,38%	51,49%	69,46%	74,94%	73,57%	83,37%	77,44%	80,43%	84,46%	68,80%	87,06%			
18	74,39%	77,89%	84,29%	63,66%	54,25%	69,76%	77,50%	73,71%	83,57%	77,66%	80,57%	84,80%	68,80%	87,84%			
19	75,39%	78,13%	84,49%	66,57%	55,02%	72,12%	77,61%	76,48%	83,98%	77,98%	80,94%	85,13%	68,80%	87,87%			
20	76,69%	78,32%	85,69%	73,25%	55,25%	72,35%	77,71%	77,13%	89,29%	78,12%	81,34%	85,67%	68,80%	87,89%			
21	77,98%	78,50%	86,27%	73,46%	57,22%	75,04%	78,74%	78,82%	90,61%	81,19%	81,49%	86,65%	68,84%				
22	79,49%	78,66%	87,62%	73,72%	57,41%	76,10%	85,86%	80,04%	93,68%	81,65%	81,63%	88,01%	68,84%				
23	80,17%	79,90%	87,78%	73,94%	58,51%	77,01%	86,91%	80,72%	93,72%	83,91%	81,97%	88,10%	68,84%				
24	81,16%	82,04%	88,01%	76,04%	58,77%	80,80%	87,12%	80,80%	93,81%	84,06%	82,09%	92,15%	68,84%				
25	82,58%	84,18%	88,56%	76,33%	63,02%	83,89%	88,30%	82,55%	93,96%	84,69%	82,21%	94,75%					
26	83,50%	84,31%	88,72%	78,89%	65,26%	84,08%	88,39%	84,93%	94,05%	85,85%	84,81%	94,77%					
27	84,81%	89,46%	89,49%	81,62%	67,16%	85,45%	88,47%	85,00%	94,15%	88,09%	89,92%	94,77%					
28	85,28%	89,58%	89,64%	81,76%	68,25%	86,16%	88,54%	85,09%	94,27%	90,36%	90,52%	94,77%					
29	85,47%	89,72%	89,81%	81,93%	69,00%	86,34%	88,63%	85,17%	94,37%	90,44%	91,01%						
30	86,03%	89,81%	91,06%	82,27%	70,47%	86,48%	88,70%	85,25%	95,33%	92,19%	91,02%						
31	86,64%	89,93%	93,53%	82,47%	70,62%	86,88%	90,55%	86,20%	95,40%	92,22%	91,04%						
32	86,80%	90,10%	93,65%	82,67%	70,79%	86,99%	91,42%	86,28%	95,44%	92,25%	91,04%						
33	87,31%	94,64%	94,19%	82,83%	72,62%	87,36%	91,50%	86,36%	95,47%	92,36%							

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	Total	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
34	87,78%	94,73%	94,45%	83,14%	72,76%	89,83%	91,58%	86,45%	96,01%	92,49%							
35	88,11%	94,83%	95,22%	83,34%	73,24%	90,50%	91,65%	86,53%	96,05%	93,52%							
36	88,46%	94,89%	95,35%	84,80%	73,38%	91,83%	91,70%	86,59%	96,33%	93,53%							
37	88,86%	95,02%	95,42%	84,98%	73,46%	91,94%	91,78%	89,20%	97,40%								
38	89,09%	95,09%	95,53%	85,77%	74,04%	92,01%	91,85%	90,17%	97,42%								
39	89,75%	95,14%	96,15%	86,44%	74,14%	94,42%	92,39%	91,94%	97,42%								
40	90,11%	95,20%	96,25%	88,83%	74,22%	94,46%	92,46%	93,48%	97,42%								
41	90,31%	95,28%	96,32%	89,02%	75,91%	94,50%	92,47%	93,51%									
42	90,68%	98,65%	96,42%	89,17%	76,51%	95,58%	92,49%	93,53%									
43	91,17%	98,69%	97,13%	90,78%	78,53%	95,61%	93,42%	93,54%									
44	91,29%	98,74%	97,53%	90,92%	79,23%	95,62%	93,47%	93,54%									
45	91,44%	98,76%	97,60%	91,08%	80,47%	95,63%	93,50%										
46	91,54%	98,77%	97,67%	91,22%	80,50%	95,75%	94,17%										
47	91,74%	98,79%	97,72%	91,44%	81,91%	96,01%	94,19%										
48	92,16%	98,79%	97,75%	91,63%	84,09%	97,49%	94,20%										
49	92,20%	98,82%	97,78%	91,95%	84,14%	97,53%											
50	92,38%	99,78%	97,80%	93,01%	84,67%	97,54%											
51	92,81%	99,78%	97,82%	93,05%	88,92%	97,68%											
52	92,83%	100,00%	97,85%	93,09%	88,94%	97,68%											
53	92,91%	100,00%	97,86%	93,14%	89,69%												

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	Total	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
54	93,08%	100,00%	99,04%	93,23%	90,20%												
55	93,23%	100,00%	99,05%	94,63%	90,68%												
56	93,24%	100,00%	99,07%	94,71%	90,68%												
57	93,24%	100,00%	99,08%	94,72%													
58	93,25%	100,00%	99,09%	94,74%													
59	93,25%	100,00%	99,11%	94,74%													
60	93,25%	100,00%	99,12%	94,74%													
61	93,25%	100,00%	99,13%														
62	93,25%	100,00%	99,14%														
63	93,25%	100,00%	99,16%														
64	93,25%	100,00%	99,17%														
65	93,25%	100,00%															
66	93,25%	100,00%															
67	93,25%	100,00%															
68	93,25%	100,00%															

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