

RURAL HIPOTECARIO VII Fondo de Titulización de Activos

Brief report

Date: 05/31/2007  
Currency: EUR



Date of constitution  
04/29/2005

VAT Reg. no.  
G84329598  
  
Management Company  
Europa 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  
Caja Rural de Aragón  
Caja Rural de Burgos  
Caja Rural de Gijón  
Caja Rural de Granada  
Caja Rural de Navarra  
Caja Rural de Tenerife  
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  
Caja Campo, Caja Rural  
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Caja Rural de Albacete  
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Caja Rural del Sur

Lead Managers  
Banco Cooperativo  
BBVA  
DZ Bank  
Société Générale

Bond Underwriters and Placement Agents  
Banco Cooperativo  
BBVA  
DZ Bank  
Société Générale  
ABN AMRO  
Banco Pastor  
Banesto  
Caja Madrid  
EBN Banco

Servicer Credit Support Provider  
Banco Cooperativo Español

Bond Paying Agent  
Banco Cooperativo

Market  
AIAF Mercado de Renta Fija

Register of Book Securities  
Iberclear

Treasury Account  
Banco Cooperativo  
  
Swap  
Banco Cooperativo

Start-up Loan  
Caixa Popular-Caixa Rural  
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Subordinated Loan  
Caixa Popular-Caixa Rural  
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Caja Rural del Mediterráneo, Ruralcaja  
Caja Rural del Sur

Assets Custodian  
Banco Cooperativo Español

Fund Auditors  
Ernst&Young

Issued securities: Asset-Backed Bonds

| Bonds issue               |                        |                                                                                   |                              |                                                            |                                                               |                                               |                                                                                  |                                               |              |
|---------------------------|------------------------|-----------------------------------------------------------------------------------|------------------------------|------------------------------------------------------------|---------------------------------------------------------------|-----------------------------------------------|----------------------------------------------------------------------------------|-----------------------------------------------|--------------|
| Series<br>ISIN Code       | Issue date<br>Nº bonds | Principal outstanding<br>(Bond Unit / Series Total / %Factor)<br>Current Original |                              | Interest type<br>Reference rate and margin<br>Payment Date | Interest Rate<br>Next coupon                                  | Redemption<br>Final maturity (legal) Next     |                                                                                  | Rating<br>Fitch / Moody's<br>Current Original |              |
| Series A1<br>ES0366366005 | 05/06/2005<br>9,571    | 70,458.74<br>674,360,600.54<br>70.46%                                             | 100,000.00<br>957,100,000.00 | Floating<br>3-M Euribor+0.130%<br>15.Mar/Jun/Sep/Dec       | 4.0190%<br>06/15/2007<br>723.666061 Gross<br>615.116152 Net   | 03/15/2038<br>Quarterly<br>15.Mar/Jun/Sep/Dec | 06/15/2007<br>"Pass-Through"                                                     | AAA<br>Aaa                                    | AAA<br>Aaa   |
| Series A2<br>ES0366366013 | 05/06/2005<br>1,000    | 100,000.00<br>100,000,000.00<br>100.00%                                           | 100,000.00<br>100,000,000.00 | Floating<br>BEI Rate Interest+0.000%<br>15.Mar/Jun/Sep/Dec | 3.8700%<br>06/15/2007<br>989.000000 Gross<br>840.650000 Net   | 03/15/2015<br>Quarterly<br>15.Mar/Jun/Sep/Dec | 06/15/2008<br>Planned                                                            | AAA<br>Aaa                                    | AAA<br>Aaa   |
| Series B<br>ES0366366021  | 05/06/2005<br>192      | 100,000.00<br>19,200,000.00<br>100.00%                                            | 100,000.00<br>19,200,000.00  | Floating<br>3-M Euribor+0.210%<br>15.Mar/Jun/Sep/Dec       | 4.0990%<br>06/15/2007<br>1,047.522222 Gross<br>890.393889 Net | 03/15/2038<br>Quarterly<br>15.Mar/Jun/Sep/Dec | To be determined<br>"Pass-Through"<br>Pro rata<br>deferred start /<br>Secuential | A+<br>Aa3                                     | A+<br>Aa3    |
| Series C<br>ES0366366039  | 05/06/2005<br>237      | 100,000.00<br>23,700,000.00<br>100.00%                                            | 100,000.00<br>23,700,000.00  | Floating<br>3-M Euribor+0.550%<br>15.Mar/Jun/Sep/Dec       | 4.4390%<br>06/15/2007<br>1,134.411111 Gross<br>964.249444 Net | 03/15/2038<br>Quarterly<br>15.Mar/Jun/Sep/Dec | To be determined<br>"Pass-Through"<br>Pro rata<br>deferred start /<br>Secuential | BBB-<br>Baa3                                  | BBB-<br>Baa3 |
| Total                     |                        | 817,260,600.54                                                                    | 1,100,000,000.00             |                                                            |                                                               |                                               |                                                                                  |                                               |              |

| Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) |                               |                         |       |            |            |            |            |            |            |            |            |
|---------------------------------------------------------------------------------------------------------------------|-------------------------------|-------------------------|-------|------------|------------|------------|------------|------------|------------|------------|------------|
|                                                                                                                     |                               | % Monthly CPR (SMM)     |       | 0,34       | 0,51       | 0,69       | 0,87       | 1,06       | 1,25       | 1,44       | 1,64       |
|                                                                                                                     |                               | % Annual equivalent CPR |       | 4,00       | 6,00       | 8,00       | 10,00      | 12,00      | 14,00      | 16,00      | 18,00      |
| Series A1                                                                                                           | With optional redemption *    | Average life            | Years | 8.34       | 7.12       | 6.15       | 5.37       | 4.69       | 4.14       | 3.70       | 3.31       |
|                                                                                                                     |                               |                         | Date  | 10/13/2015 | 07/28/2014 | 06/08/2013 | 10/24/2012 | 02/21/2012 | 05/08/2011 | 02/24/2011 | 03/10/2010 |
|                                                                                                                     |                               | Final Maturity          | Years | 16.01      | 14.26      | 12.76      | 11.51      | 10.26      | 9.26       | 8.51       | 7.75       |
|                                                                                                                     |                               |                         | Date  | 06/15/2023 | 09/15/2021 | 03/15/2020 | 12/15/2018 | 09/15/2017 | 09/15/2016 | 12/15/2015 | 03/15/2015 |
|                                                                                                                     | Without optional redemption * | Average life            | Years | 8.94       | 7.77       | 6.80       | 5.99       | 5.32       | 4.75       | 4.26       | 3.84       |
|                                                                                                                     |                               |                         | Date  | 05/21/2016 | 03/19/2015 | 03/31/2014 | 11/06/2013 | 07/10/2012 | 12/03/2012 | 09/16/2011 | 04/16/2011 |
|                                                                                                                     |                               | Final Maturity          | Years | 27.77      | 27.77      | 27.77      | 27.77      | 27.77      | 27.77      | 27.77      | 27.77      |
|                                                                                                                     |                               |                         | Date  | 03/15/2035 | 03/15/2035 | 03/15/2035 | 03/15/2035 | 03/15/2035 | 03/15/2035 | 03/15/2035 | 03/15/2035 |
| Series A2                                                                                                           | With optional redemption *    | Average life            | Years | 4.58       | 4.58       | 4.58       | 4.58       | 4.58       | 4.58       | 4.58       | 4.58       |
|                                                                                                                     |                               |                         | Date  | 10/01/2012 | 10/01/2012 | 10/01/2012 | 10/01/2012 | 10/01/2012 | 10/01/2012 | 10/01/2012 | 10/01/2012 |
|                                                                                                                     |                               | Final Maturity          | Years | 7.75       | 7.75       | 7.75       | 7.75       | 7.75       | 7.75       | 7.75       | 7.75       |
|                                                                                                                     |                               |                         | Date  | 03/15/2015 | 03/15/2015 | 03/15/2015 | 03/15/2015 | 03/15/2015 | 03/15/2015 | 03/15/2015 | 03/15/2015 |
|                                                                                                                     | Without optional redemption * | Average life            | Years | 4.58       | 4.58       | 4.58       | 4.58       | 4.58       | 4.58       | 4.58       | 4.58       |
|                                                                                                                     |                               |                         | Date  | 10/01/2012 | 10/01/2012 | 10/01/2012 | 10/01/2012 | 10/01/2012 | 10/01/2012 | 10/01/2012 | 10/01/2012 |
|                                                                                                                     |                               | Final Maturity          | Years | 7.75       | 7.75       | 7.75       | 7.75       | 7.75       | 7.75       | 7.75       | 7.75       |
|                                                                                                                     |                               |                         | Date  | 03/15/2015 | 03/15/2015 | 03/15/2015 | 03/15/2015 | 03/15/2015 | 03/15/2015 | 03/15/2015 | 03/15/2015 |
| Series B                                                                                                            | With optional redemption *    | Average life            | Years | 10.51      | 9.14       | 8.02       | 7.12       | 6.34       | 5.70       | 5.18       | 4.71       |
|                                                                                                                     |                               |                         | Date  | 12/13/2017 | 01/08/2016 | 06/20/2015 | 07/26/2014 | 10/14/2013 | 02/22/2013 | 08/15/2012 | 02/27/2012 |
|                                                                                                                     |                               | Final Maturity          | Years | 16.01      | 14.26      | 12.76      | 11.51      | 10.26      | 9.26       | 8.51       | 7.75       |
|                                                                                                                     |                               |                         | Date  | 06/15/2023 | 09/15/2021 | 03/15/2020 | 12/15/2018 | 09/15/2017 | 09/15/2016 | 12/15/2015 | 03/15/2015 |
|                                                                                                                     | Without optional redemption * | Average life            | Years | 11.27      | 9.95       | 8.84       | 7.92       | 7.13       | 6.46       | 5.88       | 5.38       |
|                                                                                                                     |                               |                         | Date  | 09/18/2018 | 05/24/2017 | 04/15/2016 | 05/13/2015 | 07/31/2014 | 11/28/2013 | 01/05/2013 | 10/30/2012 |
|                                                                                                                     |                               | Final Maturity          | Years | 27.77      | 27.77      | 27.77      | 27.77      | 27.77      | 27.77      | 27.77      | 27.77      |
|                                                                                                                     |                               |                         | Date  | 03/15/2035 | 03/15/2035 | 03/15/2035 | 03/15/2035 | 03/15/2035 | 03/15/2035 | 03/15/2035 | 03/15/2035 |
| Series C                                                                                                            | With optional redemption *    | Average life            | Years | 10.51      | 9.14       | 8.02       | 7.12       | 6.34       | 5.70       | 5.17       | 4.71       |
|                                                                                                                     |                               |                         | Date  | 12/13/2017 | 07/31/2016 | 06/20/2015 | 07/26/2014 | 10/14/2013 | 02/22/2013 | 08/15/2012 | 02/27/2012 |
|                                                                                                                     |                               | Final Maturity          | Years | 16.01      | 14.26      | 12.76      | 11.51      | 10.26      | 9.26       | 8.51       | 7.75       |
|                                                                                                                     |                               |                         | Date  | 06/15/2023 | 09/15/2021 | 03/15/2020 | 12/15/2018 | 09/15/2017 | 09/15/2016 | 12/15/2015 | 03/15/2015 |
|                                                                                                                     | Without optional redemption * | Average life            | Years | 11.27      | 9.95       | 8.84       | 7.92       | 7.13       | 6.46       | 5.88       | 5.38       |
|                                                                                                                     |                               |                         | Date  | 09/18/2018 | 05/24/2017 | 04/15/2016 | 05/13/2015 | 07/31/2014 | 11/28/2013 | 01/05/2013 | 10/30/2012 |
|                                                                                                                     |                               | Final Maturity          | Years | 27.77      | 27.77      | 27.77      | 27.77      | 27.77      | 27.77      | 27.77      | 27.77      |
|                                                                                                                     |                               |                         | Date  | 03/15/2035 | 03/15/2035 | 03/15/2035 | 03/15/2035 | 03/15/2035 | 03/15/2035 | 03/15/2035 | 03/15/2035 |

Credit enhancement and financial operations

| Credit enhancement (CE) |        |                |       |               |                  |       |
|-------------------------|--------|----------------|-------|---------------|------------------|-------|
|                         |        | Current        |       | At issue date |                  |       |
|                         |        |                | % CE  |               |                  | % CE  |
| Class A                 | 94.75% | 774,360,600.54 | 6.65% | 96.10%        | 1,057,100,000.00 | 4.94% |
| Series A1               | 82.51% | 674,360,600.54 |       | 87.01%        | 957,100,000.00   |       |
| Series A2               | 12.24% | 100,000,000.00 |       | 9.09%         | 100,000,000.00   |       |
| Series B                | 2.35%  | 19,200,000.00  | 4.30% | 1.75%         | 19,200,000.00    | 3.19% |
| Series C                | 2.90%  | 23,700,000.00  | 1.40% | 2.15%         | 23,700,000.00    | 1.04% |
| Issue of Bonds          |        | 817,260,600.54 |       |               | 1,100,000,000.00 |       |
| Reserve Fund            | 1.40%  | 11,440,000.00  |       | 1.04%         | 11,440,000.00    |       |

| Other financial operations (current)   |               |                  |
|----------------------------------------|---------------|------------------|
| Assets                                 | Balance       | Interest         |
| Treasury Account                       | 48,843,819.34 | 3.829%           |
| Servicer ppal collect not yet credited | 595,397.89    |                  |
| Servicer ints collect not yet credited | 254,341.48    |                  |
| Liabilities                            | Available     | Balance Interest |
| Start-up Loan                          | 2,478,000.00  | 4.889%           |
| Subordinated Loan                      | 11,440,000.00 | 4.889%           |

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Assets Custodian  
Banco Cooperativo Español

Fund Auditors  
Ernst&Young

Collateral: Residential mortgage loans

| General                                     |                |                      |  |
|---------------------------------------------|----------------|----------------------|--|
|                                             | Current        | At constitution date |  |
| Count                                       | 12,890         | 16,155               |  |
| Principal                                   |                |                      |  |
| Principal outstanding                       | 788,188,444.27 | 1,100,016,438.76     |  |
| Average loan                                | 61,147.28      | 68,091.39            |  |
| Minimum                                     | 114.55         | 3,101.28             |  |
| Maximum                                     | 472,791.13     | 544,097.40           |  |
| Interest rate                               |                |                      |  |
| Weighted average (wac)                      | 4.71%          | 3.37%                |  |
| Minimum                                     | 3.00%          | 2.31%                |  |
| Maximum                                     | 7.09%          | 9.50%                |  |
| Final maturity                              |                |                      |  |
| Weighted average (WARM) (months)            | 230            | 254                  |  |
| Minimum                                     | 06/05/2007     | 12/29/2005           |  |
| Maximum                                     | 12/23/2034     | 04/01/2035           |  |
| Index (principal outstanding distribution)  |                |                      |  |
| 6-month EURIBOR/MIBOR                       | 0.01%          | 0.03%                |  |
| 1-year EURIBOR/MIBOR                        | 8.77%          | 7.64%                |  |
| 1-year EURIBOR/MIBOR (Mortgage Market)      | 70.65%         | 71.28%               |  |
| Mortgage Market: Savings Banks              | 8.19%          | 9.00%                |  |
| Mortgage Market: All Institutions           | 12.37%         | 12.03%               |  |
| Savings Banks Lending Rate (CECA Indicator) | 0.01%          | 0.01%                |  |

| Prepayments                  |               |               |               |                |            |
|------------------------------|---------------|---------------|---------------|----------------|------------|
|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM)    | 0.82%         | 0.89%         | 0.90%         | 0.86%          | 0.85%      |
| Annual Percentage Rate (CPR) | 9.41%         | 10.14%        | 10.24%        | 9.81%          | 9.78%      |

| LTV Distribution         |         |       |                      |       |
|--------------------------|---------|-------|----------------------|-------|
|                          | Current |       | At constitution date |       |
|                          | % Pool  | % LTV | % Pool               | % LTV |
| 0.01 - 10%               | 0.40    | 7.37  | 0.17                 | 7.81  |
| 10.01 - 20%              | 1.92    | 16.08 | 1.19                 | 16.19 |
| 20.01 - 30%              | 4.76    | 25.70 | 2.81                 | 25.61 |
| 30.01 - 40%              | 9.89    | 35.31 | 7.07                 | 35.65 |
| 40.01 - 50%              | 14.20   | 45.32 | 11.07                | 45.27 |
| 50.01 - 60%              | 18.45   | 55.05 | 16.45                | 55.26 |
| 60.01 - 70%              | 26.02   | 65.20 | 21.36                | 65.28 |
| 70.01 - 80%              | 20.65   | 73.16 | 35.18                | 75.26 |
| 80.01 - 90%              | 2.68    | 85.04 | 2.62                 | 84.88 |
| 90.01 - 100%             | 1.03    | 92.42 | 2.08                 | 94.62 |
| Weighted average (WALTV) | 56.95   |       | 62.17                |       |
| Minimum                  | 0.10    |       | 2.75                 |       |
| Maximum                  | 95.16   |       | 99.06                |       |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucia               | 36.29%  | 36.88%               |
| Aragon                  | 6.89%   | 6.76%                |
| Asturias                | 1.15%   | 1.11%                |
| Balearic Islands        | 4.12%   | 3.82%                |
| Basque Country          | 3.65%   | 3.21%                |
| Canary Islands          | 4.32%   | 4.35%                |
| Cantabria               | 1.78%   | 1.66%                |
| Castilla-La Mancha      | 0.74%   | 0.69%                |
| Castilla-Leon           | 8.46%   | 7.73%                |
| Catalonia               | 1.16%   | 1.76%                |
| Extremadura             | 0.02%   | 0.02%                |
| Galicia                 | 0.07%   | 0.06%                |
| La Rioja                | 4.09%   | 3.63%                |
| Madrid                  | 0.63%   | 0.68%                |
| Murcia                  | 0.58%   | 0.53%                |
| Navarra                 | 4.77%   | 4.37%                |
| Valencia                | 21.26%  | 22.72%               |

| Current delinquency |        |              |            |       |            |       |                  |               |       |                                |
|---------------------|--------|--------------|------------|-------|------------|-------|------------------|---------------|-------|--------------------------------|
| Aging               | Assets | Overdue debt |            |       |            |       | Outstanding debt | Total debt    |       | % Total debt / Appraisal Value |
|                     |        | Principal    | Interest   | Other | Total      | %     |                  |               | %     |                                |
| Up to 1 month       | 462    | 85,515.06    | 88,530.56  | 0.00  | 174,045.62 | 33.42 | 31,896,855.65    | 32,070,901.27 | 71.10 | 53.99                          |
| 1 to 2 months       | 92     | 40,086.34    | 45,987.99  | 0.00  | 86,074.33  | 16.53 | 6,716,449.17     | 6,802,523.50  | 15.08 | 54.18                          |
| 2 to 3 months       | 36     | 22,470.93    | 33,942.19  | 0.00  | 56,413.12  | 10.83 | 3,183,285.34     | 3,239,698.46  | 7.18  | 60.12                          |
| 3 to 6 months       | 17     | 13,501.39    | 21,064.60  | 0.00  | 34,565.99  | 6.64  | 1,189,667.08     | 1,224,233.07  | 2.71  | 66.18                          |
| 6 to 12 months      | 10     | 20,354.67    | 26,243.94  | 0.00  | 46,598.61  | 8.95  | 693,346.98       | 739,945.59    | 1.64  | 61.22                          |
| 12 to 18 months     | 5      | 17,585.57    | 18,822.83  | 0.00  | 36,408.40  | 6.99  | 300,498.47       | 336,906.87    | 0.75  | 74.52                          |
| 18 to 24 months     | 8      | 27,838.58    | 34,245.42  | 0.00  | 62,084.00  | 11.92 | 474,924.58       | 537,008.58    | 1.19  | 50.55                          |
| Over 2 years        | 3      | 12,810.53    | 11,719.15  | 0.00  | 24,529.68  | 4.71  | 128,829.23       | 153,358.91    | 0.34  | 69.69                          |
| Total               | 633    | 240,163.07   | 280,556.68 | 0.00  | 520,719.75 |       | 44,583,856.50    | 45,104,576.25 |       | 54.91                          |

Each range includes the beginning but not the ending time