

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
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Additional information
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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 N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating Fitch / Moody's	
		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	Floating BEI Rate Interest+0.000% 15.Mar/Jun/Sep/Dec		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)		0,17	0,25	0,34	0,42	0,51	0,60	0,69	0,78								
		% Annual equivalent CPR		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								
			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								
		Final Maturity	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25								
	Without optional redemption *	Average life	Years	3,61	3,48	3,35	3,23	3,11	3,00	2,90	2,80								
			Date	04/25/2025	03/06/2025	01/18/2025	12/05/2024	10/24/2024	09/14/2024	08/08/2024	07/03/2024								
		Final Maturity	Years	9,25	9,01	8,75	8,50	8,25	7,75	7,75	7,50								
Series B	With optional redemption *	Average life	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25								
			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								
		Final Maturity	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25								
	Without optional redemption *	Average life	Years	9,84	9,61	9,36	9,11	8,86	8,61	8,37	8,12								
			Date	07/17/2031	04/22/2031	01/23/2031	10/24/2030	07/25/2030	04/25/2030	01/24/2030	10/28/2029								
		Final Maturity	Years	10,50	10,25	10,01	10,01	9,75	9,50	9,25	9,01								
Series C	With optional redemption *	Average life	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25								
			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								
		Final Maturity	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25								
	Without optional redemption *	Average life	Years	11,54	11,42	11,29	11,15	11,00	10,84	10,68	10,51								
			Date	03/27/2033	02/11/2033	12/25/2032	11/05/2032	09/11/2032	07/16/2032	05/18/2032	03/17/2032								
		Final Maturity	Years	13,26	13,26	13,26	13,26	13,26	13,26	13,26	13,26								
				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
Class A	89.90%	88,894,490.90	15.81%	96.10%	1,057,100,000.00		4.94%
Series A1	89.90%	88,894,490.90		87.01%	957,100,000.00		
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		

Collateral: Residential mortgage loans (PTCs/MCs)

General			
		Current	At constitution date
Count		3,890	16,155
Principal			
	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%

Other financial operations (current)			
		Balance	Interest
Assets	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
	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

LTV Distribution				
		Current	At constitution date	
		% Pool	% LTV	% Pool
0.01 - 10%	8.09	6.80	0.17	7.80
	18.44	15.41	1.19	16.18
	33.20	25.27	2.80	25.61
	30.31	35.44	7.06	35.65
	8.95	42.61	11.07	45.27
	1.01	51.58	16.45	55.26
			21.35	65.28
			35.18	75.26
			2.62	84.88
			2.09	94.61
			0.01	104.23
			0.01	122.90
Weighted average (WALT)		26.86	62.19	
Minimum		0.01	2.75	
Maximum		55.46	122.90	

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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		