

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

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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 Nº 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	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	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	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	2,75	2,65	2,55	2,45	2,35	2,25	2,15	2,05
		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	06/15/2024	05/29/2024	05/11/2024	04/25/2024	04/08/2024	03/22/2024	03/05/2024	02/18/2024
			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	03/15/2029	03/15/2029	03/15/2029	03/15/2029	03/15/2029	03/15/2029	03/15/2029	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	0,25	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	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	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	7,87	7,62	7,37	7,12	6,87	6,62	6,37	6,12
		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	07/28/2029	04/28/2029	01/28/2029	10/28/2028	07/28/2028	04/28/2028	01/28/2028	10/28/2027
			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	06/15/2030	03/15/2030	12/15/2029	09/15/2029	06/15/2029	03/15/2029	12/15/2028	09/15/2028
Series C	With optional redemption *	Average life	Years	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25	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	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	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	10,35	10,19	10,03	9,87	9,71	9,55	9,39	9,23
		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	01/15/2032	11/12/2031	09/09/2031	06/06/2031	03/03/2031	12/01/2030	09/01/2030	06/01/2030
			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	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		% CE		At issue date		% 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%	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						

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%

Other financial operations (current)			
		Balance	Interest
Assets	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

LTV Distribution				
		Current		At constitution date
		% Pool	% LTV	% Pool
0.01 - 10%	8.37</			

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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	%			%	
<i>Delinquencies</i>										
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		