



**FONDO DE TITULIZACIÓN HIPOTECARIA
HIPOTEBANSA VII**

AUGUST 31ST 2009

PRINCIPAL BALANCE IN ARREARS	
Principal Balance in Arrears < 30 days	3.345,53 €
Interest accrued on MP's in Arrears < 30 days	1.677,79 €
Outstanding Balance < 30 days	340.321,98 €
Number of Mortgage Participations < 30 days	8
% of Outstanding Balance	1,14%
Principal Balance in Arrears < 60 days	413,55 €
Interest accrued on MP's in Arrears < 60 days	77,31 €
Outstanding Balance < 60 days	0,00 €
Number of Mortgage Participations < 60 days	0
% of Outstanding Balance	0,00%
Principal Balance in Arrears < 90 days	951,00 €
Interest accrued on MP's in Arrears < 90 days	474,08 €
Outstanding Balance < 90 days	55.410,21 €
Number of Mortgage Participations < 90 days	1
% of Outstanding Balance	0,19%
Principal Balance in Arrears < 180 days	1.437,65 €
Interest accrued on MP's in Arrears < 180 days	440,36 €
Outstanding Balance < 180 days	85.649,78 €
Number of Mortgage Participations < 180 days	3
% of Outstanding Balance	0,29%
Principal Balance in Arrears < 365 days	0,00 €
Interest accrued on MP's in Arrears < 365 days	0,00 €
Outstanding Balance < 365 days	77.956,40 €
Number of Mortgage Participations < 365 days	0
% of Outstanding Balance	0,26%
Principal Balance in Arrears > 365 days	0,00 €
Interest accrued on MP's in Arrears > 365 days	0,00 €
Outstanding Balance > 365 days	0,00 €
Number of Mortgage Participations > 365 days	0
% of Outstanding Balance	0,00%

This Report does not include loans in arrears from 0 to 15 days, as it is considered a technical arrear with a high percentage of recovery.

NET LOSS	660,04 €
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Contentius	77.956,40 €
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Contentius : Loans in which the originator will take legal actions. This amount is included in the over < 365 days in arrears bucket.

TRANSITORY PROPERTIES	
Current balance	0,00 €



AUGUST 31ST 2009

ARREARS PERFORMANCE				
	31-May-09	30-Jun-09	31-Jul-09	31-Aug-09
UP TO 30 DAYS	1,182%	0,828%	0,257%	1,137%
30 TO 60 DAYS	0,252%	0,599%	0,543%	0,000%
60 TO 90 DAYS	0,076%	0,000%	0,000%	0,185%
90 TO 180 DAYS	0,060%	0,061%	0,061%	0,286%
OVER 180 DAYS	0,374%	0,379%	0,258%	0,260%

