

## Brief report

Date: 04/30/2017  
 Currency: EUR

Date of constitution  
 02/18/2004

VAT Reg. no.  
 V83907055

Management Company  
 Europa de Titulización S.G.F.T

Originator  
 Bankinter

Servicer  
 Bankinter

Lead Managers  
 Bankinter

Bond Paying Agent  
 Société Générale

Market  
 AIAF Mercado de Renta Fija

Register of Book Securities  
 Iberclear

Treasury Account  
 Société Générale

Subordinated Loan  
 Bankinter

Start-up Loan  
 Bankinter

Swap  
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Assets Custodian  
 Bankinter

Fund Auditors  
 Deloitte (ejercicios 2009 a actual)  
 Ernst & Young (hasta ejercicio 2008)

### Issued securities: Mortgage-Backed Bonds

Bonds issue										
Series	ISIN Code	Issue date	Nº bonds	Principal outstanding		Interest type	Interest Rate	Redemption		Rating
				(Bond Unit / Series Total / %Factor)				Final maturity (legal)	Next	
				Current	Original	Reference rate and margin	Next coupon			
						Payment Date				
Series A	ES0313547004	02/24/2004	4.718	17,759.96 83,791,491.28 17.76%	100,000.00 471,800,000.00	Floating 3-M Euribor+0.210% 26.Mar/Jun/Sep/Dec	0.0000% 06/26/2017 0.000000 Gross 0.000000 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	06/26/2017 "Pass-Through"	AA+sf Aa2sf AAA Aaa
Series B	ES0313547012	02/24/2004	130	38,390.81 4,990,805.30 38.39%	100,000.00 13,000,000.00	Floating 3-M Euribor+0.550% 26.Mar/Jun/Sep/Dec	0.2200% 06/26/2017 21.349556 Gross 17.293140 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secquential	AAsf A3sf A A2
Series C	ES0313547020	02/24/2004	52	38,028.64 1,977,489.28 38.03%	100,000.00 5,200,000.00	Floating 3-M Euribor+1.200% 26.Mar/Jun/Sep/Dec	0.8700% 06/26/2017 83.631317 Gross 67.741367 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secquential	Asf Baa3sf BBB Baa3
Total				90,759,785.86	490,000,000.00					

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)														
Series	Option	With optional redemption *	Average life	Years	% Monthly CPR (SMM)									
					0.08	0.17	0.25	0.34	0.42	0.51	0.60	0.69		
% Annual equivalent CPR					1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00		
Series A	With optional redemption *	Average life	Years	3.53	3.34	3.15	2.96	2.79	2.62	2.58	2.41			
		Final Maturity	Years	10/06/2020	07/26/2020	05/18/2020	03/12/2020	01/08/2020	11/07/2019	10/22/2019	08/24/2019			
	Without optional redemption *	Average life	Years	4.75	4.50	4.25	4.00	3.75	3.50	3.50	3.25			
		Final Maturity	Years	12/26/2021	09/26/2021	06/26/2021	03/26/2021	12/26/2020	09/26/2020	06/26/2020				
Series B	With optional redemption *	Average life	Years	5.08	4.83	4.60	4.38	4.18	4.00	3.83	3.63			
		Final Maturity	Years	07/31/2022	04/23/2022	01/22/2022	10/29/2021	08/12/2021	06/01/2021	03/28/2021	01/23/2021			
	Without optional redemption *	Average life	Years	14.01	13.51	13.01	12.51	12.26	11.76	11.26	10.76			
		Final Maturity	Years	03/26/2031	09/26/2030	03/26/2030	09/26/2029	06/26/2029	12/26/2028	06/26/2028	12/26/2027			
Series C	With optional redemption *	Average life	Years	4.75	4.50	4.25	4.00	3.75	3.50	3.50	3.25			
		Final Maturity	Years	12/26/2021	09/26/2021	06/26/2021	03/26/2021	12/26/2020	09/26/2020	06/26/2020				
	Without optional redemption *	Average life	Years	15.54	15.06	14.59	14.14	13.70	13.27	12.85	12.44			
		Final Maturity	Years	10/06/2032	04/14/2032	10/26/2031	05/14/2031	12/05/2030	07/01/2030	01/28/2030	09/01/2029			
Series C	With optional redemption *	Average life	Years	17.76	17.26	16.76	16.26	15.76	15.51	15.01	14.51			
		Final Maturity	Years	12/26/2034	06/26/2034	12/26/2033	06/26/2033	12/26/2032	09/26/2032	03/26/2032	09/26/2031			
	Without optional redemption *	Average life	Years	4.75	4.50	4.25	4.00	3.75	3.50	3.50	3.25			
		Final Maturity	Years	12/26/2021	09/26/2021	06/26/2021	03/26/2021	12/26/2020	09/26/2020	06/26/2020				
Series C	With optional redemption *	Average life	Years	19.04	18.79	18.50	18.18	17.83	17.47	17.09	16.72			
		Final Maturity	Years	04/07/2036	01/04/2036	09/20/2035	05/26/2035	01/19/2035	09/09/2034	04/26/2034	12/09/2033			
	Without optional redemption *	Average life	Years	21.01	21.01	21.01	21.01	21.01	21.01	21.01	21.01			
		Final Maturity	Years	03/26/2038	03/26/2038	03/26/2038	03/26/2038	03/26/2038	03/26/2038	03/26/2038	03/26/2038			

\* 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	% CE	% CE
Series A	92.32%	83,791,491.28	13.06%	96.29%	471,800,000.00
Series B	5.50%	4,990,805.30	7.56%	2.65%	13,000,000.00
Series C	2.18%	1,977,489.28	5.38%	1.06%	5,200,000.00
Issue of Bonds		90,759,785.86			490,000,000.00
Reserve Fund	8.25%	4,885,388.42	1.50%		7,350,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	8,487,811.68	-0.355%	
Servicer ppal collect not yet credited	140,364.24		
Servicer ints collect not yet credited	7,459.50		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		4,900,000.00	1.170%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

### Collateral: Residential mortgage loans

General			
	Current	At constitution date	
Count	2,028	4,839	
Principal			
Principal outstanding	89,912,549.17	490,013,794.84	
Average loan	44,335.58	101,263.44	
Minimum	90.61	31,116.85	
Maximum	206,493.87	296,052.94	
Interest rate			
Weighted average (wac)	0.55%	3.00%	
Minimum	0.14%	2.41%	
Maximum	3.42%	4.41%	
Final maturity			
Weighted average (WARM) (months)	150	290	
Minimum	05/10/2017	11/22/2009	
Maximum	06/23/2038	06/23/2038	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	100.00%	100.00%	

LTV Distribution			
	Current	At constitution date	
	% Pool	% LTV	% LTV
0.01 - 10%	1.55	6.61	
10.01 - 20%	6.65	15.52	
20.01 - 30%	13.06	0.04	23.23
30.01 - 40%	31.23	0.01	38.44
40.01 - 50%	34.56	0.09	47.42
50.01 - 60%	12.95	52.64	56.94
60.01 - 70%			21.53
70.01 - 80%			77.81
Weighted average (WALTV)	37.77	73.48	
Minimum	0.10	22.46	
Maximum	55.86	79.79	

# BANKINTER 7 Fondo de Titulización Hipotecaria

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.19%	0.19%	0.31%	0.30%	0.52%
Annual Percentage Rate (CPR)	2.26%	2.20%	3.63%	3.58%	6.06%

Geographic distribution		
	Current	At constitution date
Andalucia	8.37%	8.14%
Aragon	1.93%	2.18%
Asturias	2.45%	2.18%
Balearic Islands	2.07%	1.66%
Basque Country	16.11%	13.03%
Canary Islands	3.02%	3.70%
Cantabria	2.45%	2.31%
Castilla-La Mancha	3.00%	2.45%
Castilla-Leon	5.82%	5.24%
Catalonia	17.04%	17.44%
Extremadura	0.48%	0.60%
Galicia	5.02%	4.88%
La Rioja	0.40%	0.36%
Madrid	23.18%	25.84%
Murcia	1.98%	2.52%
Navarra	0.68%	0.84%
Valencia	6.05%	6.82%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%		Total	%	
<i>Delinquencies</i>										
Up to 1 month	62	13,053.97	512.93	0.00	13,566.90	3.98	2,882,297.32	2,895,864.22	54.80	36.05
from > 1 to ≤ 2 months	13	8,945.10	523.52	0.00	9,468.62	2.77	595,356.70	604,825.32	11.44	37.68
from > 2 to ≤ 3 months	7	10,003.44	412.91	0.00	10,416.35	3.05	425,948.21	436,364.56	8.26	34.07
from > 3 to ≤ 6 months	5	5,119.12	496.44	0.00	5,615.56	1.65	162,239.74	167,855.30	3.18	32.77
from > 6 to < 12 months	3	8,050.63	930.21	0.00	8,980.84	2.63	166,967.07	175,947.91	3.33	46.50
from ≥ 12 to < 18 months	2	17,519.68	1,527.61	0.00	19,047.29	5.58	153,255.63	172,302.92	3.26	45.43
from ≥ 18 to < 24 months	2	6,551.02	936.69	0.00	7,487.71	2.19	51,849.99	59,337.70	1.12	30.37
from ≥ 2 years	13	225,333.12	41,369.99	0.00	266,703.11	78.15	505,646.82	772,349.93	14.61	55.20
Subtotal	107	294,576.08	46,710.30	0.00	341,286.38	100.00	4,943,561.48	5,284,847.86	100.00	38.34
<i>Doubt debts (subjectives)</i>										
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	107	294,576.08	46,710.30	0.00	341,286.38		4,943,561.48	5,284,847.86		38.34

### Additional information