

BANKINTER 7 Fondo de Titulización Hipotecaria

Brief report

Date: 06/30/2018
Currency: EUR

Constitution date
02/18/2004

VAT Reg. no.
V83907055

Management Company
Europea 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
Bankinter

Assets Custodian
Bankinter

Fund Auditors
KPMG Auditores

Prepayments

| | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
|------------------------------|---------------|---------------|---------------|----------------|------------|
| Single month. mort. (SMM) | 0.53% | 0.30% | 0.29% | 0.29% | 0.50% |
| Annual Percentage Rate (CPR) | 6.15% | 3.59% | 3.37% | 3.47% | 5.87% |

Geographic distribution

| | Current | At constitution date |
|--------------------|---------|----------------------|
| Andalucia | 8.04% | 8.14% |
| Aragon | 1.81% | 2.18% |
| Asturias | 2.38% | 2.18% |
| Baleaic Islands | 2.10% | 1.66% |
| Basque Country | 16.94% | 13.03% |
| Canary Islands | 2.91% | 3.70% |
| Cantabria | 2.51% | 2.31% |
| Castilla-La Mancha | 2.90% | 2.45% |
| Castilla-Leon | 5.86% | 5.24% |
| Catalonia | 17.09% | 17.44% |
| Extremadura | 0.47% | 0.60% |
| Galicia | 5.01% | 4.88% |
| La Rioja | 0.41% | 0.36% |
| Madrid | 23.31% | 25.84% |
| Murcia | 1.86% | 2.52% |
| Navarra | 0.69% | 0.84% |
| Valencia | 5.70% | 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 | 37 | 9,653.90 | 258.77 | 0.00 | 9,912.67 | 3.82 | 1,631,696.66 | 1,641,609.33 | 54.28 | 32.70 |
| from > 1 to = 2 months | 5 | 2,411.33 | 183.54 | 0.00 | 2,594.87 | 1.00 | 183,945.56 | 166,540.43 | 5.51 | 37.98 |
| from > 2 to = 3 months | 4 | 4,829.16 | 167.23 | 0.00 | 4,996.39 | 1.92 | 170,640.94 | 175,637.33 | 5.81 | 31.53 |
| from > 3 to = 6 months | 5 | 8,414.25 | 451.40 | 0.00 | 8,865.65 | 3.41 | 218,190.25 | 227,055.90 | 7.51 | 32.19 |
| from > 6 to < 12 months | 5 | 12,540.61 | 949.74 | 0.00 | 13,490.35 | 5.19 | 305,114.84 | 318,605.19 | 10.53 | 44.85 |
| from = 18 to < 24 months | 2 | 13,289.57 | 861.18 | 0.00 | 14,150.75 | 5.45 | 55,472.28 | 69,623.03 | 2.30 | 35.87 |
| from = 2 years | 9 | 180,674.13 | 25,112.45 | 0.00 | 205,786.58 | 79.21 | 219,726.80 | 425,513.38 | 14.07 | 50.70 |
| Subtotal | 67 | 231,812.95 | 27,984.31 | 0.00 | 259,797.26 | 100.00 | 2,764,787.33 | 3,024,584.59 | 100.00 | 35.73 |
| <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 | 67 | 231,812.95 | 27,984.31 | 0.00 | 259,797.26 | | 2,764,787.33 | 3,024,584.59 | | 35.73 |

Additional information