

Brief report

Date: 10/31/2018
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
Banco Santander

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Banco Santander

Subordinated Loan
Bankinter

Start-up Loan
Bankinter

Swap
Bankinter

Assets Custodian
Bankinter

Fund Auditor
KPMG Auditores

Issued securities: Mortgage-Backed Bonds

Bonds issue												
Series	ISIN Code	Issue date	Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type	Reference rate and margin	Interest Rate	Redemption		Rating	
				Current	Original				Final maturity (legal)	Next		Current
Series A	ES0313547004	02/24/2004	4,718	14,349.99	100,000.00	Floating	3-M Euribor+0.210%	0.0000%	09/26/2040	12/27/2018	AAA	AAA
				67,703,252.82	471,800,000.00		26.Mar/Jun/Sep/Dec	0.000000 Gross	Quarterly	"Pass-Through"	Aa1	Aaa
				14.35%				0.000000 Net	26.Mar/Jun/Sep/Dec			
Series B	ES0313547012	02/24/2004	130	29,807.88	100,000.00	Floating	3-M Euribor+0.550%	0.2310%	09/26/2040	To be determined	AA	A
				3,875,024.40	13,000,000.00		26.Mar/Jun/Sep/Dec	17.596585 Gross	Quarterly	"Pass-Through"	Aa3	A2
				29.81%				14.253234 Net	26.Mar/Jun/Sep/Dec	Pro rata deferred start / Secuential		
Series C	ES0313547020	02/24/2004	52	29,526.68	100,000.00	Floating	3-M Euribor+1.200%	0.8810%	09/26/2040	To be determined	Aa3	BBB
				1,535,387.36	5,200,000.00		26.Mar/Jun/Sep/Dec	66.477680 Gross	Quarterly	"Pass-Through"		Baa3
				29.53%				53.846921 Net	26.Mar/Jun/Sep/Dec	Pro rata deferred start / Secuential		
Total				73,113,664.58	490,000,000.00							

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date

Series	Option	Average life	Years	% Monthly CPR (SMM)									
				0,08	0,17	0,25	0,34	0,43	0,51	0,60	0,69		
Series A	With optional redemption *	Final Maturity	Years	2.51	2.31	2.28	2.09	2.06	1.88	1.86	1.68		
			Date	03/29/2021	01/15/2021	01/05/2021	10/27/2020	10/18/2020	08/12/2020	08/05/2020	05/30/2020		
		Final Maturity	Years	3.00	2.75	2.75	2.50	2.50	2.25	2.25	2.00		
			Date	09/26/2021	06/26/2021	06/26/2021	03/26/2021	03/26/2021	12/26/2020	12/26/2020	09/26/2020		
		Without optional redemption *	Final Maturity	Years	5.29	5.03	4.81	4.59	4.37	4.20	4.03	3.85	
				Date	01/08/2024	10/06/2023	07/18/2023	04/26/2023	02/07/2023	12/05/2022	10/06/2022	07/31/2022	
	Final Maturity		Years	14.26	14.01	13.51	13.01	12.50	12.26	12.01	11.50		
			Date	12/26/2032	09/26/2032	03/26/2032	09/26/2031	03/26/2031	12/26/2030	09/26/2030	03/26/2030		
	Series B		With optional redemption *	Final Maturity	Years	2.51	2.31	2.28	2.09	2.06	1.88	1.86	1.68
					Date	03/29/2021	01/15/2021	01/05/2021	10/27/2020	10/18/2020	08/12/2020	08/05/2020	05/30/2020
		Final Maturity		Years	3.00	2.75	2.75	2.50	2.50	2.25	2.25	2.00	
				Date	09/26/2021	06/26/2021	06/26/2021	03/26/2021	03/26/2021	12/26/2020	12/26/2020	09/26/2020	
Without optional redemption *		Final Maturity		Years	11.21	10.99	10.50	10.31	10.15	9.72	9.31	9.22	
				Date	12/09/2029	09/18/2029	03/26/2029	01/15/2029	11/17/2028	06/12/2028	01/13/2028	12/13/2027	
Final Maturity	Years	17.26	17.01	16.76	16.51	16.01	15.76	15.26	14.76				
	Date	12/26/2035	09/26/2035	06/26/2035	03/26/2035	09/26/2034	06/26/2034	12/26/2033	06/26/2033				
Series C	With optional redemption *	Final Maturity	Years	2.51	2.31	2.28	2.09	2.06	1.88	1.86	1.68		
			Date	03/29/2021	01/15/2021	01/05/2021	10/27/2020	10/18/2020	08/12/2020	08/05/2020	05/30/2020		
		Final Maturity	Years	3.00	2.75	2.75	2.50	2.50	2.25	2.25	2.00		
			Date	09/26/2021	06/26/2021	06/26/2021	03/26/2021	03/26/2021	12/26/2020	12/26/2020	09/26/2020		
		Without optional redemption *	Final Maturity	Years	12.86	12.84	12.43	12.44	12.48	12.09	11.69	11.77	
				Date	08/02/2031	07/25/2031	02/27/2031	03/04/2031	03/18/2031	10/25/2030	06/02/2030	06/29/2030	
	Final Maturity	Years	19.51	19.51	19.51	19.51	19.51	19.51	19.51	19.51			
		Date	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

Series	Current			At issue date		
	% CE	% CE	% CE	% CE	% CE	% CE
Series A	92.60%	67,703,252.82	14.10%	96.29%	471,800,000.00	5.21%
Series B	5.30%	3,875,024.40	8.80%	2.65%	13,000,000.00	2.56%
Series C	2.10%	1,535,387.36	6.70%	1.06%	5,200,000.00	1.50%
Issue of Bonds		73,113,664.58			490,000,000.00	
Reserve Fund	6.70%	4,900,000.00	1.50%		7,350,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	6,191,481.36	-0.549%	
Servicer ppal collect not yet credited	61,203.72		
Servicer ints collect not yet credited	1,845.16		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		4,900,000.00	1.180%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (MCs)

General			
	Current	At constitution date	
Count	1,819	4,839	
Principal			
Principal outstanding	72,029,313.02	490,013,794.84	
Average loan	39,598.30	101,263.44	
Minimum	187.50	31,116.85	
Maximum	191,960.86	296,052.94	
Interest rate			
Weighted average (wac)	0.43%	3.00%	
Minimum	0.00%	2.41%	
Maximum	3.31%	4.41%	
Final maturity			
Weighted average (WARM) (months)	139	290	
Minimum	11/07/2018	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	% Pool	% LTV
0.01 - 10%	2.87	6.88		
10.01 - 20%	8.69	15.78		
20.01 - 30%	23.89	26.04	0.04	23.23
30.01 - 40%	28.93	35.20	0.01	38.44
40.01 - 50%	32.25	44.42	0.09	47.42
50.01 - 60%	3.37	50.69	0.53	56.94
60.01 - 70%			21.53	67.84
70.01 - 80%			77.81	75.21
Weighted average (WALTV)	34.00			73.48
Minimum	0.12			22.46
Maximum	52.00			79.79

BANKINTER 7 Fondo de Titulización Hipotecaria

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Register of Book Securities

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.37%	0.21%	0.28%	0.29%	0.50%
Annual Percentage Rate (CPR)	4.30%	2.47%	3.33%	3.47%	5.80%

Geographic distribution

	Current	At constitution date
Andalucia	8.01%	8.14%
Aragon	1.81%	2.18%
Asturias	2.33%	2.18%
Balearic Islands	2.14%	1.66%
Basque Country	16.97%	13.03%
Canary Islands	2.89%	3.70%
Cantabria	2.52%	2.31%
Castilla-La Mancha	2.84%	2.45%
Castilla-Leon	5.88%	5.24%
Catalonia	17.19%	17.44%
Extremadura	0.47%	0.60%
Galicia	4.99%	4.88%
La Rioja	0.41%	0.36%
Madrid	23.54%	25.64%
Murcia	1.82%	2.52%
Navarra	0.70%	0.84%
Valencia	5.51%	6.82%

Current delinquency

Aging	Assets	Overdue debt			Total	%	Outstanding debt	Total debt	%	% Total debt / Appraisal Value
		Principal	Interest	Other						
<i>Delinquencies</i>										
Up to 1 month	30	6,600.19	192.91	0.00	6,793.10	2.68	1,406,790.67	1,413,583.77	51.11	30.75
from > 1 to = 2 months	6	4,229.83	276.26	0.00	4,506.09	1.78	287,315.81	291,821.90	10.55	39.44
from > 2 to = 3 months	9	9,198.72	359.28	0.00	9,558.00	3.77	333,042.90	342,600.90	12.39	28.44
from > 3 to = 6 months	2	2,255.27	69.25	0.00	2,324.52	0.92	44,521.20	46,845.72	1.69	29.48
from > 6 to < 12 months	3	6,746.19	604.83	0.00	7,351.02	2.90	105,663.73	113,014.75	4.09	38.56
from = 12 to < 18 months	2	5,399.10	654.50	0.00	6,053.60	2.39	92,357.42	98,411.02	3.56	49.78
from = 18 to < 24 months	1	8,304.24	348.09	0.00	8,652.33	3.41	23,964.87	32,617.20	1.18	30.00
from ≥ 2 years	9	184,110.69	24,362.34	0.00	208,473.03	82.17	218,152.82	426,625.85	15.43	49.46
Subtotal	62	226,844.23	26,867.46	0.00	253,711.69	100.00	2,511,809.42	2,765,521.11	100.00	33.88
Total	62	226,844.23	26,867.46	0.00	253,711.69		2,511,809.42	2,765,521.11		

Additional information