

**Brief report**

**Date:** 06/30/2019  
**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 Payment Date	Interest Rate Next coupon	Redemption		Rating	
		Current	Original			Final maturity (legal)	Next	Fitch / Moody's	Current
Series A ES0313547004	02/24/2004 4,718	12,665.70 59,756,772.60	100,000.00 471,800,000.00	Floating 3-M Euribor+0.210% 26.Mar/Jun/Sep/Dec	0.0000% 09/26/2019 0.000000 Gross 0.000000 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	09/26/2019 "Pass-Through"	AAA Aa1	AAA Aaa
Series B ES0313547012	02/24/2004 130	26,309.27 3,420,205.10	100,000.00 13,000,000.00	Floating 3-M Euribor+0.550% 26.Mar/Jun/Sep/Dec	0.2070% 09/26/2019 13.917604 Gross 11.273259 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	AA Aa3	A A2
Series C ES0313547020	02/24/2004 52	26,061.07 1,355,175.64	100,000.00 5,200,000.00	Floating 3-M Euribor+1.200% 26.Mar/Jun/Sep/Dec	0.8570% 09/26/2019 57.076639 Gross 46.232078 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	Aa3 A3	BBB Baa3
<b>Total</b>		<b>64,532,153.34</b>	<b>490,000,000.00</b>						

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
				% 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	04/04/2021	03/30/2021	01/14/2021	01/09/2021	01/05/2021	10/26/2020	10/22/2020	10/19/2020
		Final Maturity	Years	2.00	2.00	1.75	1.75	1.75	1.50	1.50	1.50
Series A	Without optional redemption *	Average life	Years	06/22/2024	04/04/2024	01/10/2024	11/02/2023	08/29/2023	08/19/2023	04/23/2023	03/01/2023
		Final Maturity	Years	13.51	13.28	12.76	12.26	12.01	11.26	11.26	11.01
Series B	With optional redemption *	Average life	Years	04/04/2021	03/30/2021	01/14/2021	01/09/2021	01/05/2021	10/26/2020	10/22/2020	10/19/2020
		Final Maturity	Years	2.00	2.00	1.75	1.75	1.50	1.50	1.50	1.50
Series B	Without optional redemption *	Average life	Years	05/02/2031	11/15/2030	09/26/2030	04/18/2030	11/13/2029	10/15/2029	05/25/2029	01/09/2029
		Final Maturity	Years	16.51	16.26	16.01	15.76	15.51	15.01	14.51	14.26
Series C	With optional redemption *	Average life	Years	04/04/2021	03/30/2021	01/14/2021	01/09/2021	01/05/2021	10/26/2020	10/22/2020	10/19/2020
		Final Maturity	Years	2.00	2.00	1.75	1.75	1.50	1.50	1.50	1.50
Series C	Without optional redemption *	Average life	Years	06/26/2021	06/26/2021	03/26/2021	03/26/2021	03/26/2021	12/26/2020	12/26/2020	12/26/2020
		Final Maturity	Years	13.78	13.44	13.56	13.22	12.88	13.03	12.68	12.32

\* 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)						
Series	Current	% CE	At issue date			
			% CE		% CE	
Series A	92.60%	59,756,772.60	14.99%	96.29%	471,800,000.00	5.21%
Series B	5.30%	3,420,205.10	9.69%	2.65%	13,000,000.00	2.56%
Series C	2.10%	1,355,175.64	7.59%	1.06%	5,200,000.00	1.50%
Issue of Bonds		64,532,153.34			490,000,000.00	
Reserve Fund	7.59%	4,900,000.00	1.50%		7,350,000.00	

Other financial operations (current)			
Assets	Available	Balance	Interest
Servicer ppal collect not yet credited		120,940.45	
Servicer ints collect not yet credited		4,275.15	
<b>Liabilities</b>			
Subordinated Loan L/T		4,900,000.00	1.160%
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	1,725	4,839	
Principal			
Principal outstanding	64,461,365.50	490,013,794.84	
Average loan	37,368.91	101,263.44	
Minimum	12.20	31,116.85	
Maximum	185,466.42	296,052.94	
Interest rate			
Weighted average (wac)	0.47%	3.00%	
Minimum	0.00%	2.41%	
Maximum	3.37%	4.41%	
Final maturity			
Weighted average (WARM) (months)	134	290	
Minimum	07/01/2019	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
0.01 - 10%	3.06	7.05	
10.01 - 20%	9.33	15.65	
20.01 - 30%	27.85	0.04	23.23
30.01 - 40%	31.87	0.01	38.44
40.01 - 50%	27.84	0.09	47.42
50.01 - 60%	0.04	0.53	56.94
60.01 - 70%		21.53	67.84
70.01 - 80%		77.81	75.21
Weighted average (WALTV)	32.57	73.48	
Minimum	0.01	22.46	
Maximum	50.27	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)	0.35%	0.46%	0.35%	0.33%	0.49%
Annual Percentage Rate (CPR)	4.11%	5.44%	4.14%	3.89%	5.74%

### Geographic distribution

	Current	At constitution date
Andalucia	8.08%	8.14%
Aragon	1.76%	2.18%
Asturias	2.29%	2.18%
Balearic Islands	2.12%	1.66%
Basque Country	17.16%	13.03%
Canary Islands	2.83%	3.70%
Cantabria	2.54%	2.31%
Castilla-La Mancha	2.87%	2.45%
Castilla-Leon	5.80%	5.24%
Catalonia	17.37%	17.44%
Extremadura	0.46%	0.60%
Galicia	4.77%	4.88%
La Rioja	0.33%	0.36%
Madrid	23.74%	25.64%
Murcia	1.77%	2.52%
Navarra	0.68%	0.84%
Valencia	5.44%	6.82%

### 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	43	11,057.40	392.93	0.00	11,450.33	3.93	1,735,325.89	1,746,776.22	60.48	31.88
from > 1 to = 2 months	4	2,666.05	108.60	0.00	2,774.65	0.95	103,380.89	106,155.54	3.68	23.82
from > 2 to = 3 months	3	2,490.55	172.35	0.00	2,662.90	0.91	115,604.18	118,267.08	4.09	37.08
from > 3 to = 6 months	4	8,624.00	408.05	0.00	9,032.05	3.10	202,578.23	211,610.28	7.33	31.41
from > 6 to < 12 months	3	8,588.65	648.31	0.00	9,236.96	3.17	114,559.49	123,796.45	4.29	36.84
from = 12 to < 18 months	3	11,830.78	707.21	0.00	12,537.99	4.30	65,291.14	77,829.13	2.69	29.29
from = 18 to < 24 months	2	13,741.44	817.12	0.00	14,558.56	5.00	66,310.51	80,869.07	2.80	35.20
from ≥ 2 years	9	204,508.21	24,636.82	0.00	229,145.03	78.64	193,863.96	423,008.99	14.65	47.85
Subtotal	71	263,507.08	27,891.39	0.00	291,398.47	100.00	2,596,914.29	2,888,312.76	100.00	33.46
Total	71	263,507.08	27,891.39	0.00	291,398.47		2,596,914.29	2,888,312.76		

### Additional information