

# BANKINTER 7 Fondo de Titulización Hipotecaria

## Brief report

Date: 08/31/2019  
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	Current	Original
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"	AAAsf Aa1 (sf)	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	AAsf Aa3 (sf)	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	Asf A3 (sf)	BBB Baa3
Total		64,532,153.34	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
				% 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	1.78	1.76	1.56	1.55	1.53	1.34	1.33	1.32
		Final Maturity	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
Series A	Without optional redemption *	Average life	Years	5.00	4.78	4.55	4.36	4.18	3.98	3.83	3.68
		Final Maturity	Years	06/22/2024	04/04/2024	01/10/2024	11/02/2023	08/29/2023	06/19/2023	04/23/2023	03/01/2023
Series B	With optional redemption *	Average life	Years	1.78	1.76	1.56	1.55	1.53	1.34	1.33	1.32
		Final Maturity	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
Series B	Without optional redemption *	Average life	Years	11.86	11.40	11.26	10.82	10.39	10.31	9.92	9.55
		Final Maturity	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
Series C	With optional redemption *	Average life	Years	1.78	1.76	1.56	1.55	1.53	1.34	1.33	1.32
		Final Maturity	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
Series C	Without optional redemption *	Average life	Years	13.78	13.44	13.56	13.22	12.88	13.03	12.68	12.32
		Final Maturity	Years	04/04/2033	12/01/2032	01/12/2033	09/10/2032	05/08/2032	07/03/2032	02/26/2032	10/18/2031

\* 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	% CE	
Series A	92.60%	59,756,772.60	14.99%	96.29%	471,800,000.00
Series B	5.30%	3,420,205.10	9.69%	2.65%	13,000,000.00
Series C	2.10%	1,355,175.64	7.59%	1.06%	5,200,000.00
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		Balance	Interest
		Treasury Account	6,944,500.97
Servicer ppal collect not yet credited	79,531.10		
Servicer ints collect not yet credited	2,587.48		
Liabilities		Available	Balance
		Subordinated Loan L/T	4,900,000.00
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	
Principal	Principal outstanding	62,680,136.74	490,013,794.84
	Average loan	37,066.91	101,263.44
	Minimum	112.81	31,116.85
	Maximum	183,841.03	296,052.94
Interest rate	Weighted average (wac)	0.46%	3.00%
	Minimum	0.00%	2.41%
	Maximum	3.37%	4.41%
Final maturity	Weighted average (WARM) (months)	133	290
	Minimum	09/02/2019	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	% Pool	% LTV
0.01 - 10%	3.14	7.01		
10.01 - 20%	10.13	15.83		
20.01 - 30%	27.74	25.19	0.04	23.23
30.01 - 40%	32.89	35.66	0.01	38.44
40.01 - 50%	26.10	44.53	0.09	47.42
50.01 - 60%			0.53	56.94
60.01 - 70%			21.53	67.84
70.01 - 80%			77.81	75.21
Weighted average (WALTV)	32.16			73.48
Minimum	0.16			22.46
Maximum	49.84			79.79

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### Bond Paying Agent

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### Market

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### Register of Book Securities

Iberclear

### Treasury Account

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### Swap

Bankinter

### Assets Custodian

Bankinter

### Fund Auditor

KPMG Auditores

### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month, mort. (SMM)	0.23%	0.36%	0.41%	0.35%	0.49%
Annual Percentage Rate (CPR)	2.73%	4.25%	4.80%	4.06%	5.73%

### Geographic distribution

	Current	At constitution date
Andalucia	8.11%	8.14%
Aragon	1.75%	2.18%
Asturias	2.30%	2.18%
Balearic Islands	2.09%	1.66%
Basque Country	17.35%	13.03%
Canary Islands	2.78%	3.70%
Cantabria	2.56%	2.31%
Castilla-La Mancha	2.84%	2.45%
Castilla-Leon	5.83%	5.24%
Catalonia	17.45%	17.44%
Extremadura	0.41%	0.60%
Galicia	4.78%	4.88%
La Rioja	0.33%	0.36%
Madrid	23.56%	25.64%
Murcia	1.72%	2.52%
Navarra	0.68%	0.84%
Valencia	5.46%	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	36	8,225.92	234.02	0.00	8,459.94	2.91	1,529,762.07	1,538,222.01	54.81	31.71
from > 1 to = 2 months	9	4,284.21	149.06	0.00	4,433.27	1.53	197,590.11	202,023.38	7.20	23.82
from > 2 to = 3 months	6	7,698.93	347.87	0.00	8,046.80	2.77	289,402.47	297,449.27	10.60	30.53
from > 3 to = 6 months	2	3,370.99	295.87	0.00	3,666.86	1.26	93,945.97	97,612.83	3.48	39.35
from > 6 to < 12 months	2	5,331.29	412.62	0.00	5,743.91	1.98	98,355.28	104,099.19	3.71	42.80
from = 12 to < 18 months	2	8,544.09	412.79	0.00	8,956.88	3.08	39,945.60	48,902.48	1.74	25.92
from = 18 to < 24 months	3	17,668.29	1,056.93	0.00	18,725.22	6.44	78,868.43	97,593.65	3.48	34.02
from ≥ 2 years	9	207,913.12	24,685.74	0.00	232,598.86	80.03	188,105.97	420,704.83	14.99	47.59
Subtotal	69	263,036.84	27,594.90	0.00	290,631.74	100.00	2,515,975.90	2,806,607.64	100.00	32.92
Total	69	263,036.84	27,594.90	0.00	290,631.74		2,515,975.90	2,806,607.64		

### Additional information