

# BANKINTER 7 Fondo de Titulización Hipotecaria

## Cartera de Activos Titulizados / Portfolio of Securitised Assets

**Análisis de morosidad:** Tasa de recuperación<sup>1</sup> de mora +3 meses (años desde entrada en mora) - Detalle por trimestres de entrada en mora<sup>2</sup>

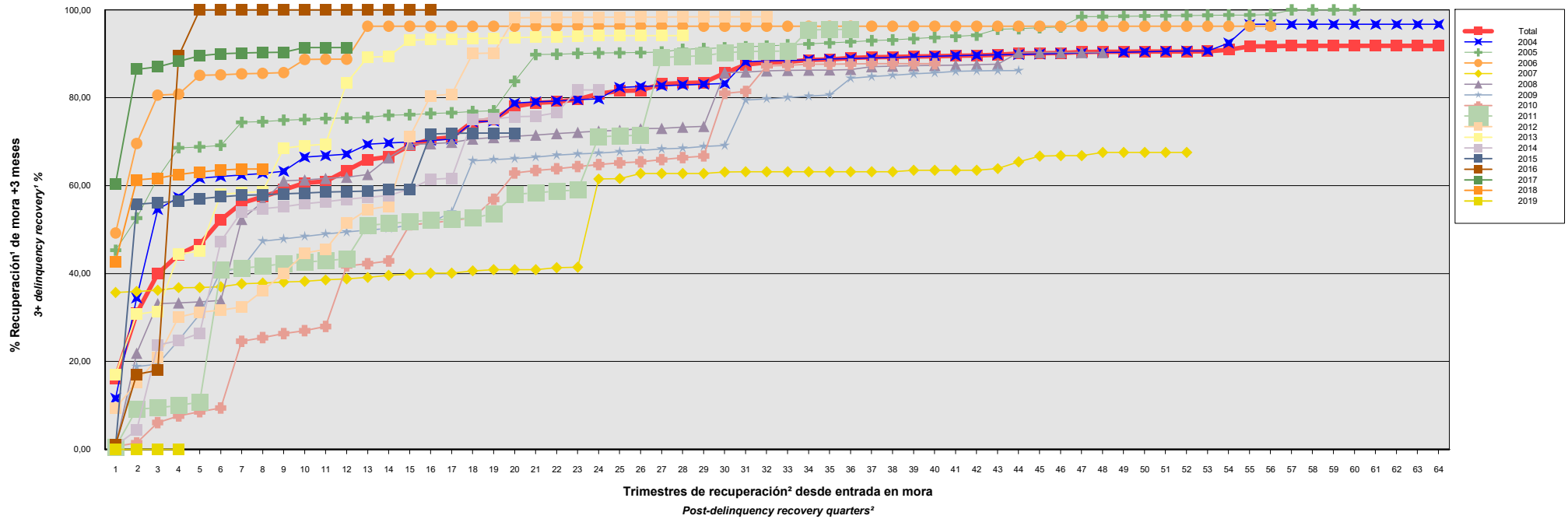
**Delinquency analysis:** 3+ months delinquency recovery<sup>1</sup> rate (years after delinquency occurs) - Detailed by quarters of occurrence<sup>2</sup>

**Activos / Assets:** Préstamos hipotecarios vivienda (PHs) / Residential mortgage loans (MCs)

**Fecha / Date:** 31/10/2019

**Divisa / Currency:** EUR

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<sup>1</sup> Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.

<sup>2</sup> Sólo se muestran datos de periodos en los que hay entradas de activos titulizados en mora por el plazo analizado.

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Entrada en mora Delinquency	Total	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Σ Saldo Vivo Activos entrada mora (Ppaal.Milles €) Outstanding Balance of Assets upon delinquency (€ thou. Principal) Σ	13.364,846	2.484,966	1.388,325	1.373,112	182,010	1.086,413	1.142,591	955,997	1.034,487	1.083,863	713,069	919,621	311,445	162,432	253,430	207,558	65,529
Nº Activos / Nº. of Assets	177	26	17	17	3	14	14	11	12	15	12	13	5	4	6	5	3
1	16,18%	11,62%	45,31%	49,25%	35,71%	0,72%	0,47%	0,67%	0,57%	9,44%	17,04%	0,88%	0,72%	1,07%	60,48%	42,72%	0,00%
2	30,99%	34,47%	52,62%	69,61%	35,92%	21,88%	18,85%	1,48%	9,13%	15,16%	30,72%	4,37%	55,76%	17,07%	86,48%	61,32%	0,00%
3	40,00%	54,61%	61,73%	80,61%	36,20%	33,16%	19,43%	6,10%	9,47%	20,81%	31,40%	23,72%	56,13%	17,99%	87,04%	61,70%	0,00%
4	44,31%	57,38%	68,60%	80,81%	36,80%	33,34%	24,83%	7,59%	9,98%	30,13%	44,43%	24,75%	56,51%	89,51%	88,27%	62,53%	0,00%
5	46,64%	61,67%	68,81%	85,12%	36,85%	33,57%	30,72%	8,56%	10,75%	31,18%	45,14%	26,39%	57,00%	100,00%	89,57%	63,13%	
6	52,21%	62,08%	69,17%	85,23%	36,99%	33,90%	40,54%	9,42%	40,76%	31,71%	58,02%	47,32%	57,49%	100,00%	90,02%	63,56%	
7	56,08%	62,42%	74,42%	85,46%	37,69%	52,33%	41,15%	24,60%	41,22%	32,36%	58,38%	54,09%	57,79%	100,00%	90,15%	63,78%	
8	57,49%	62,79%	74,56%	85,56%	37,84%	56,31%	47,40%	25,43%	41,70%	36,10%	58,65%	54,75%	57,90%	100,00%	90,26%	63,78%	
9	59,06%	63,26%	74,92%	85,70%	38,05%	61,08%	47,87%	26,34%	42,25%	40,08%	68,54%	55,20%	58,16%	100,00%	90,37%		
10	60,60%	66,48%	75,05%	88,70%	38,25%	61,30%	48,46%	27,01%	42,63%	44,68%	69,08%	55,91%	58,32%	100,00%	91,40%		
11	60,98%	66,82%	75,27%	88,77%	38,55%	61,62%	49,02%	27,96%	42,90%	45,50%	69,44%	56,34%	58,54%	100,00%	91,40%		
12	63,42%	67,18%	75,38%	88,77%	38,80%	61,90%	49,44%	41,75%	43,35%	51,48%	83,39%	56,91%	58,65%	100,00%	91,40%		
13	65,93%	69,40%	75,52%	96,25%	39,12%	62,53%	49,91%	42,25%	50,97%	54,60%	89,23%	57,34%	58,76%	100,00%			
14	66,56%	69,70%	76,01%	96,25%	39,58%	66,33%	50,26%	42,87%	51,40%	55,31%	89,36%	57,73%	59,08%	100,00%			

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	Total	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
15	69,14%	69,93%	76,15%	96,25%	39,87%	69,37%	51,05%	51,11%	51,75%	71,11%	93,13%	59,19%	59,13%	100,00%			
16	70,55%	70,29%	76,42%	96,25%	40,09%	69,55%	51,53%	51,49%	52,15%	80,42%	93,21%	61,41%	71,71%	100,00%			
17	70,98%	70,58%	76,59%	96,25%	40,09%	69,84%	54,05%	52,08%	52,41%	80,79%	93,33%	61,67%	71,88%				
18	74,56%	74,51%	76,87%	96,25%	40,63%	70,61%	65,67%	52,69%	52,68%	90,08%	93,46%	75,08%	71,96%				
19	75,05%	74,68%	77,02%	96,25%	40,87%	70,96%	65,94%	56,89%	53,59%	90,15%	93,55%	75,20%	71,96%				
20	78,01%	78,76%	83,75%	96,25%	40,87%	71,21%	66,15%	62,88%	58,01%	98,17%	93,70%	75,68%	71,96%				
21	78,84%	79,08%	89,81%	96,25%	40,87%	71,51%	66,51%	63,43%	58,39%	98,24%	93,77%	75,79%					
22	79,06%	79,24%	89,88%	96,25%	41,36%	71,86%	66,92%	63,82%	58,77%	98,28%	93,87%	76,57%					
23	79,61%	79,55%	90,09%	96,25%	41,47%	72,11%	67,21%	64,36%	59,01%	98,29%	94,03%	81,78%					
24	80,94%	79,72%	90,17%	96,25%	61,50%	72,41%	67,40%	64,78%	71,14%	98,31%	94,11%	81,78%					
25	81,53%	82,34%	90,21%	96,25%	61,61%	72,59%	67,72%	65,18%	71,37%	98,33%	94,15%						
26	81,67%	82,55%	90,28%	96,25%	62,77%	72,95%	68,03%	65,43%	71,43%	98,37%	94,15%						
27	83,15%	82,72%	90,38%	96,25%	62,77%	73,05%	68,33%	65,92%	89,16%	98,37%	94,15%						
28	83,35%	82,91%	91,01%	96,25%	62,77%	73,33%	68,54%	66,36%	89,39%	98,39%	94,15%						
29	83,48%	83,08%	91,18%	96,25%	62,77%	73,48%	68,91%	66,74%	89,57%	98,41%							
30	85,62%	83,23%	91,38%	96,25%	63,09%	85,74%	69,13%	80,99%	90,22%	98,41%							
31	87,51%	88,19%	91,58%	96,25%	63,18%	85,86%	79,44%	81,45%	90,50%	98,41%							
32	88,03%	88,36%	91,78%	96,25%	63,18%	86,12%	79,75%	87,25%	90,58%	98,41%							
33	88,13%	88,51%	92,04%	96,25%	63,18%	86,22%	80,05%	87,36%	90,64%								
34	88,59%	88,62%	92,25%	96,25%	63,18%	86,28%	80,34%	87,64%	95,41%								

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	Total	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
35	88,69%	88,80%	92,47%	96,25%	63,18%	86,31%	80,65%	87,64%	95,53%								
36	89,07%	88,92%	92,73%	96,25%	63,18%	86,42%	84,42%	87,67%	95,53%								
37	89,21%	89,05%	92,99%	96,25%	63,18%	87,08%	84,81%	87,76%									
38	89,29%	89,17%	93,15%	96,25%	63,18%	87,21%	85,12%	87,76%									
39	89,38%	89,32%	93,42%	96,25%	63,51%	87,31%	85,41%	87,76%									
40	89,46%	89,45%	93,71%	96,25%	63,51%	87,37%	85,64%	87,76%									
41	89,54%	89,56%	93,96%	96,25%	63,51%	87,40%	85,99%										
42	89,61%	89,66%	94,22%	96,25%	63,51%	87,54%	86,11%										
43	89,79%	89,76%	95,60%	96,25%	63,87%	87,63%	86,16%										
44	90,05%	89,86%	95,69%	96,25%	65,44%	90,27%	86,19%										
45	90,11%	89,96%	95,92%	96,25%	66,70%	90,27%											
46	90,16%	90,08%	96,11%	96,25%	66,82%	90,27%											
47	90,41%	90,15%	98,44%	96,25%	66,82%	90,27%											
48	90,44%	90,26%	98,47%	96,25%	67,54%	90,27%											
49	90,47%	90,36%	98,54%	96,25%	67,54%												
50	90,50%	90,46%	98,60%	96,26%	67,54%												
51	90,52%	90,56%	98,66%	96,26%	67,54%												
52	90,54%	90,62%	98,71%	96,26%	67,54%												
53	90,55%	90,65%	98,75%	96,26%													
54	90,89%	92,45%	98,81%	96,26%													

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	Total	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
55	91,68%	96,69%	98,83%	96,26%													
56	91,69%	96,69%	98,94%	96,26%													
57	91,80%	96,69%	100,00%														
58	91,80%	96,69%	100,00%														
59	91,80%	96,69%	100,00%														
60	91,80%	96,69%	100,00%														
61	91,80%	96,69%															
62	91,80%	96,69%															
63	91,80%	96,69%															
64	91,80%	96,69%															

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