

BANKINTER 4 Fondo de Titulización Hipotecaria

Brief report

Date: 02/28/2017
Currency: EUR

Date of constitution
09/24/2002

VAT Reg. no.
V83419192

Management Company
Europa de Titulización S.G.F.T

Originator
Bankinter

Servicer
Bankinter

Lead Managers
Crédit Agricole Indosuez
Deutsche Bank A.G.
Bankinter

Bond Underwriters and Placement Agents

Crédit Agricole Indosuez
Deutsche Bank A.G.
CDC IXIS Capital Markets
Dresdner Kleinwort Wasserstein
EBN Banco
JPMorgan
Santander Central Hispano
Bankinter

Bond Paying Agent
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Société Générale

Subordinated Credit
Bankinter

Start-up Loan
Bankinter

Swap
Bankinter

Assets Custodian
Bankinter

Fund Auditors
Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.40%	0.56%	0.43%	0.35%	0.53%
Annual Percentage Rate (CPR)	4.64%	6.55%	5.02%	4.10%	6.15%

Geographic distribution		
	Current	At constitution date
Andalucía	9.16%	8.52%
Aragón	1.45%	1.88%
Asturias	1.80%	1.81%
Balearic Islands	2.23%	2.03%
Basque Country	8.04%	7.80%
Canary Islands	4.15%	3.58%
Cantabria	1.94%	1.93%
Castilla-La Mancha	1.78%	1.75%
Castilla-León	5.31%	5.77%
Catalonia	20.17%	15.97%
Extremadura	0.36%	0.53%
Galicia	4.63%	3.93%
La Rioja	0.19%	0.26%
Madrid	30.72%	35.08%
Murcia	1.72%	1.76%
Navarra	0.50%	0.84%
Valencia	5.85%	6.76%

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	66	19,725.48	357.91	520.91	20,604.30	5.81	2,557,752.37	2,578,356.67	56.73	22.46	
from > 1 to ≤ 2 months	12	8,956.82	412.21	0.00	9,369.03	2.64	531,530.47	540,899.50	11.90	27.83	
from > 2 to ≤ 3 months	3	2,833.84	185.70	0.00	3,019.54	0.85	114,971.53	117,991.07	2.60	27.64	
from > 3 to ≤ 6 months	9	11,921.88	823.58	0.00	12,745.46	3.60	326,187.82	338,933.28	7.46	31.57	
from > 6 to < 12 months	4	13,565.71	705.37	0.00	14,271.08	4.03	122,061.36	136,332.44	3.00	31.34	
from ≥ 12 to < 18 months	6	32,655.70	2,357.18	0.00	35,012.88	9.88	218,161.05	253,173.93	5.57	28.71	
from ≥ 18 to < 24 months	1	12,757.47	881.80	0.00	13,639.27	3.85	66,808.75	80,448.02	1.77	41.06	
from ≥ 2 years	14	230,517.21	15,351.74	0.00	245,868.95	69.35	252,715.51	498,584.46	10.97	25.46	
	Subtotal	115	332,934.11	21,075.49	520.91	354,530.51	100.00	4,190,188.86	4,544,719.37	100.00	24.71
<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	
Total	115	332,934.11	21,075.49	520.91	354,530.51		4,190,188.86	4,544,719.37		24.71	

Additional information