



# BANKINTER 7 Fondo de Titulización Hipotecaria

## Brief report

**Date:** 03/31/2005  
**Currency:** EUR

**Date of constitution**  
02/18/2004

**VAT Reg. no.**  
G83907055

**Management Company**  
Europea de Titulización S.G.F.T

**Originator**  
Bankinter

**Servicer**  
Bankinter

**Lead Managers**  
Bankinter

**Bond Paying Agent**  
Bankinter

**Market**  
AIAF Mercado de Renta Fija

**Register of Book Securities**  
Iberclear

**Treasury Account**  
Bankinter

**Subordinated Loan**  
Bankinter

**Start-up Loan**  
Bankinter

**Swap**  
Bankinter

**Assets Custodian**  
Bankinter

**Fund Auditors**  
Ernst&Young

### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.79%	0.76%	0.78%	0.76%	0.78%
Annual equivalente (CPR)	9.10%	8.77%	8.98%	8.77%	8.92%

### Geographic distribution

	Current	At constitution date
Andalucia	8.13%	8.14%
Aragon	2.27%	2.18%
Asturias	2.29%	2.18%
Balearic Islands	1.67%	1.86%
Basque Country	13.61%	13.03%
Canary Islands	3.96%	3.70%
Cantabria	2.28%	2.31%
Castilla-La Mancha	2.55%	2.45%
Castilla-Leon	5.49%	5.24%
Catalonia	16.41%	17.44%
Extremadura	0.60%	0.60%
Galicia	5.23%	4.88%
La Rioja	0.41%	0.36%
Madrid	24.94%	25.64%
Murcia	2.42%	2.52%
Navarra	0.83%	0.84%
Valencia	6.92%	6.82%

### Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%		%		
Up to 1 month	114	21,492.69	10,713.77	0.00	32,206.46	42.45	8,716,534.47	8,748,740.93	70.04	71.52
1 to 2 months	25	11,451.07	7,250.44	0.00	18,701.51	24.65	2,236,946.23	2,255,647.74	18.06	70.82
2 to 3 months	8	5,629.64	4,404.41	0.00	10,034.05	13.23	827,413.62	837,447.67	6.70	71.65
3 to 6 months	8	8,372.96	6,546.75	0.00	14,919.71	19.67	634,301.83	649,221.54	5.20	72.33
<b>Total</b>	<b>155</b>	<b>46,946.36</b>	<b>28,915.37</b>	<b>0.00</b>	<b>75,861.73</b>		<b>12,415,196.15</b>	<b>12,491,057.88</b>		<b>71.45</b>

#### Additional information