BANKINTER 7 Fondo de Titulización Hipotecaria

Brief report

Date: 06/30/2013
Currency: EUR

Date of constitution
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
Barclays Bank PLC

Market
AIAF Mercado de Renta Fija

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Treasury Account
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Subordinated Loan
Bankinter

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Issued securities: Mortgage-Backed Bonds

Bonds issue

Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current	 Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	 Next	Rating Fitch / Moody´s Current	 Original
Series A ES0313547004	02/24/2004 4,718	28,580.43 134,842,468.74 28.58%	100,000.00 471,800,000.00	Floating 3-M Euribor+0.210% 26.Mar/Jun/Sep/Dec	0.4310% 09/26/2013 31.479756 Gross 24.869007 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	09/26/2013 "Pass-Through"	AA-sf Baa1sf	AAA Aaa
Series B ES0313547012	02/24/2004 130	59,367.43 7,717,765.90 59.37%	100,000.00 13,000,000.00	Floating 3-M Euribor+0.550% 26.Mar/Jun/Sep/Dec	0.7710% 09/26/2013 116.973626 Gross 92.409165 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	Asf Ba2sf	A A2
Series C ES0313547020	02/24/2004 52	58,807.36 3,057,982.72 58.81%	100,000.00 5,200,000.00	Floating 3-M Euribor+1.200% 26.Mar/Jun/Sep/Dec	1.4210% 09/26/2013 213.555661 Gross 168.708972 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	BBBsf B3sf	BBB Baa3
Total		145,618,217.36	490,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)

			% Monthly CPR (SMM)	0,17	0,34	0,51	0,69	0,87	1,06	1,25	1,44
			% Annual equivalent CPR	2,00	4,00	6,00	8,00	10,00	12,00	14,00	16,00
Series A	With optional redemption *	Average life	Years	5.77	5.08	4.54	4.05	3.69	3.37	3.07	2.79
			Date	04/07/2019	07/26/2018	01/11/2018	07/18/2017	03/09/2017	11/10/2016	07/24/2016	04/14/2016
		Final Maturity	Years	8.99	7.99	7.25	6.49	5.99	5.49	4.99	4.49
			Date	06/26/2022	06/26/2021	09/26/2020	12/26/2019	06/26/2019	12/26/2018	06/26/2018	12/26/2017
	Without optional redemption *	Average life	Years	7.29	6.54	5.91	5.37	4.91	4.50	4.15	3.84
			Date	10/10/2020	01/13/2020	05/28/2019	11/11/2018	05/25/2018	12/28/2017	08/21/2017	04/30/2017
		Final Maturity	Years	25.26	25.26	25.26	25.26	25.26	25.26	25.26	25.26
			Date	09/26/2038	09/26/2038	09/26/2038	09/26/2038	09/26/2038	09/26/2038	09/26/2038	09/26/2038
Series B	With optional redemption *	Average life	Years	5.77	5.08	4.54	4.05	3.69	3.37	3.07	2.79
			Date	04/07/2019	07/26/2018	01/11/2018	07/18/2017	03/09/2017	11/10/2016	07/24/2016	04/14/2016
		Final Maturity	Years	8.99	7.99	7.25	6.49	5.99	5.49	4.99	4.49
			Date	06/26/2022	06/26/2021	09/26/2020	12/26/2019	06/26/2019	12/26/2018	06/26/2018	12/26/2017
	Without optional redemption *	Average life	Years	7.29	6.54	5.91	5.37	4.91	4.50	4.15	3.84
			Date	10/10/2020	01/13/2020	05/28/2019	11/11/2018	05/25/2018	12/28/2017	08/21/2017	04/30/2017
		Final Maturity	Years	25.26	25.26	25.26	25.26	25.26	25.26	25.26	25.26
			Date	09/26/2038	09/26/2038	09/26/2038	09/26/2038	09/26/2038	09/26/2038	09/26/2038	09/26/2038
Series C	With optional redemption *	Average life	Years	5.77	5.08	4.54	4.05	3.69	3.37	3.07	2.79
			Date	04/07/2019	07/26/2018	01/11/2018	07/18/2017	03/09/2017	11/10/2016	07/24/2016	04/14/2016
		Final Maturity	Years	8.99	7.99	7.25	6.49	5.99	5.49	4.99	4.49
			Date	06/26/2022	06/26/2021	09/26/2020	12/26/2019	06/26/2019	12/26/2018	06/26/2018	12/26/2017
	Without optional redemption *	Average life	Years	7.29	6.54	5.91	5.37	4.91	4.50	4.15	3.84
			Date	10/10/2020	01/13/2020	05/28/2019	11/11/2018	05/25/2018	12/28/2017	08/21/2017	04/30/2017
		Final Maturity	Years	25.26	25.26	25.26	25.26	25.26	25.26	25.26	25.26
			Date	09/26/2038	09/26/2038	09/26/2038	09/26/2038	09/26/2038	09/26/2038	09/26/2038	09/26/2038

* 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	% CE		At issue date	% CE
Series A	92.60%	134,842,468.74	10.76%	96.29%	471,800,000.00	5.21%
Series B	5.30%	7,717,765.90	5.46%	2.65%	13,000,000.00	2.56%
Series C	2.10%	3,057,982.72	3.36%	1.06%	5,200,000.00	1.50%
Issue of Bonds		145,618,217.36			490,000,000.00	
Reserve Fund	3.36%	4,900,000.00		1.50%	7,350,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		5,154,365.91	0.220%
Servicer ppal collect not yet credited		175,511.23	
Servicer ints collect not yet credited		29,892.76	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		4,900,000.00	2.520%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans

General

	Current	At constitution date
Count	2,456	4,839
Principal		
Principal outstanding	145,438,924.34	490,013,794.84
Average loan	59,217.80	101,263.44
Minimum	12.60	31,116.85
Maximum	241,231.71	296,052.94
Interest rate		
Weighted average (wac)	1.32%	3.00%
Minimum	0.68%	2.41%
Maximum	4.50%	4.41%
Final maturity		
Weighted average (WARM) (months)	184	290
Minimum	07/18/2013	11/22/2009
Maximum	06/14/2038	06/23/2038
Index (principal outstanding distribution)		
1-year EURIBOR/MIBOR	100.00%	99.99%

LTV Distribution

	Current % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	0.56	7.75		
10.01 - 20%	2.65	16.09		
20.01 - 30%	5.42	25.69	0.04	23.23
30.01 - 40%	12.49	35.62	0.01	38.44
40.01 - 50%	29.20	46.03	0.09	47.42
50.01 - 60%	39.84	54.86	0.53	56.94
60.01 - 70%	9.84	62.17	21.53	67.83
70.01 - 80%			77.81	75.21
Weighted average (WALTV)		47.72		73.48
Minimum		0.02		22.46
Maximum		65.40		79.79

Additional information
Europea de Titulización: C/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 +34 91 411 84 68 www.edt-sg.com info@eurotitulizacion.com
Official register CNMV: C/ Miguel Angel, 11 - 28010 Madrid ☎ +34 91 585 15 00 www.cnmv.com

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.25%	0.26%	0.22%	0.29%	0.62%
Annual Percentage Rate (CPR)	3.01%	3.05%	2.63%	3.43%	7.15%

Geographic distribution

	Current	At constitution date
Andalucia	8.45%	8.14%
Aragon	2.23%	2.18%
Asturias	2.37%	2.18%
Balearic Islands	1.92%	1.66%
Basque Country	14.72%	13.03%
Canary Islands	3.29%	3.70%
Cantabria	2.41%	2.31%
Castilla-La Mancha	2.70%	2.45%
Castilla-Leon	5.97%	5.24%
Catalonia	16.82%	17.44%
Extremadura	0.53%	0.60%
Galicia	5.43%	4.88%
La Rioja	0.38%	0.36%
Madrid	23.38%	25.64%
Murcia	2.11%	2.52%
Navarra	0.74%	0.84%
Valencia	6.54%	6.82%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	62	16,946.67	2,220.42	0.00	19,167.09	11.11	4,139,976.70	4,159,143.79	57.13	49.28
from > 1 to ≤ 2 months	14	9,897.38	1,449.82	0.00	11,347.20	6.58	979,643.28	990,990.48	13.61	44.14
from > 2 to ≤ 3 months	12	10,510.77	2,339.86	0.00	12,850.63	7.45	888,466.74	901,317.37	12.38	56.18
from > 3 to ≤ 6 months	5	4,360.08	1,456.69	0.00	5,816.77	3.37	282,418.51	288,235.28	3.96	57.36
from > 6 to < 12 months	6	19,103.40	7,920.37	0.00	27,023.77	15.66	441,765.35	468,789.12	6.44	52.04
from ≥ 12 to < 18 months	3	12,599.34	3,832.95	0.00	16,432.29	9.52	116,468.59	132,900.88	1.83	49.92
from ≥ 18 to < 24 months	1	5,484.17	3,041.61	0.00	8,525.78	4.94	65,619.30	74,145.08	1.02	65.50
from ≥ 2 years	5	50,081.02	21,307.29	0.00	71,388.31	41.37	192,927.40	264,315.71	3.63	65.39
Subtotal	108	128,982.83	43,569.01	0.00	172,551.84	100.00	7,107,285.87	7,279,837.71	100.00	50.29
Doubt debts (subjectives)										
	0	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	0.00
Total	108	128,982.83	43,569.01	0.00	172,551.84		7,107,285.87	7,279,837.71		50.29

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