BANKINTER 7 Fondo de Titulización Hipotecaria

Brief report

Date: **10/31/2015**
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
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
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Subordinated Loan
Bankinter

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Assets Custodian
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Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

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	21,898.35 103,316,415.30 21.90%	100,000.00 471,800,000.00	Floating 3-M Euribor+0.210% 26.Mar/Jun/Sep/Dec	0.1700% 12/28/2015 9.410208 Gross 7.575217 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	12/28/2015 "Pass-Through"	AA+sf Aa2sf	AAA Aaa
Series B ES0313547012	02/24/2004 130	45,487.38 5,913,359.40 45.49%	100,000.00 13,000,000.00	Floating 3-M Euribor+0.550% 26.Mar/Jun/Sep/Dec	0.5100% 12/28/2015 58.640814 Gross 47.205855 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	AAsf A3sf	A A2
Series C ES0313547020	02/24/2004 52	45,058.25 2,343,029.00 45.06%	100,000.00 5,200,000.00	Floating 3-M Euribor+1.200% 26.Mar/Jun/Sep/Dec	1.1600% 12/28/2015 132.120802 Gross 106.357246 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	Asf Ba1sf	BBB Baa3
Total		111,572,803.70	490.000.000,00						

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

			% Monthly CPR (SMM)	0,08	0,17	0,25	0,34	0,42	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	4.73	4.40	4.18	3.87	3.68	3.49	3.31	3.14
			Date	06/21/2020	02/19/2020	12/02/2019	08/09/2019	05/31/2019	03/25/2019	01/19/2019	11/17/2018
		Final Maturity	Years	6.75	6.25	6.00	5.50	5.25	5.00	4.75	4.50
			Date	06/26/2022	12/26/2021	09/26/2021	03/26/2021	12/26/2020	09/26/2020	06/26/2020	03/26/2020
	Without optional redemption *	Average life	Years	6.75	6.42	6.12	5.83	5.57	5.33	5.10	4.88
			Date	06/28/2022	02/27/2022	11/08/2021	07/27/2021	04/22/2021	01/22/2021	10/30/2020	08/13/2020
		Final Maturity	Years	22.51	22.51	22.51	22.51	22.51	22.51	22.51	22.51
			Date	03/26/2038	03/26/2038	03/26/2038	03/26/2038	03/26/2038	03/26/2038	03/26/2038	03/26/2038
Series B	With optional redemption *	Average life	Years	4.73	4.40	4.18	3.87	3.68	3.49	3.31	3.14
			Date	06/21/2020	02/19/2020	12/02/2019	08/09/2019	05/31/2019	03/25/2019	01/19/2019	11/17/2018
		Final Maturity	Years	6.75	6.25	6.00	5.50	5.25	5.00	4.75	4.50
			Date	06/26/2022	12/26/2021	09/26/2021	03/26/2021	12/26/2020	09/26/2020	06/26/2020	03/26/2020
	Without optional redemption *	Average life	Years	6.75	6.42	6.12	5.83	5.57	5.33	5.10	4.88
			Date	06/28/2022	02/27/2022	11/08/2021	07/27/2021	04/22/2021	01/22/2021	10/30/2020	08/13/2020
		Final Maturity	Years	22.51	22.51	22.51	22.51	22.51	22.51	22.51	22.51
			Date	03/26/2038	03/26/2038	03/26/2038	03/26/2038	03/26/2038	03/26/2038	03/26/2038	03/26/2038
Series C	With optional redemption *	Average life	Years	4.73	4.40	4.18	3.87	3.68	3.49	3.31	3.14
			Date	06/21/2020	02/19/2020	12/02/2019	08/09/2019	05/31/2019	03/25/2019	01/19/2019	11/17/2018
		Final Maturity	Years	6.75	6.25	6.00	5.50	5.25	5.00	4.75	4.50
			Date	06/26/2022	12/26/2021	09/26/2021	03/26/2021	12/26/2020	09/26/2020	06/26/2020	03/26/2020
	Without optional redemption *	Average life	Years	6.75	6.42	6.12	5.83	5.57	5.33	5.10	4.88
			Date	06/28/2022	02/27/2022	11/08/2021	07/27/2021	04/22/2021	01/22/2021	10/30/2020	08/13/2020
		Final Maturity	Years	22.51	22.51	22.51	22.51	22.51	22.51	22.51	22.51
			Date	03/26/2038	03/26/2038	03/26/2038	03/26/2038	03/26/2038	03/26/2038	03/26/2038	03/26/2038

* 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%	103,316,415.30	11.79%	96.29%	471,800,000.00	5.21%
Series B	5.30%	5,913,359.40	6.49%	2.65%	13,000,000.00	2.56%
Series C	2.10%	2,343,029.00	4.39%	1.06%	5,200,000.00	1.50%
Issue of Bonds		111,572,803.70			490,000,000.00	
Reserve Fund	4.39%	4,900,000.00		1.50%	7,350,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		9,701,425.55	0.000%
Servicer ppal collect not yet credited		117,797.46	
Servicer ints collect not yet credited		8,210.85	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		4,900,000.00	1.460%
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	2,214	4,839
Principal		
Principal outstanding	110,908,320.06	490,013,794.84
Average loan	50,094.09	101,263.44
Minimum	2.16	31,116.85
Maximum	220,591.52	296,052.94
Interest rate		
Weighted average (wac)	0.86%	3.00%
Minimum	0.33%	2.41%
Maximum	3.83%	4.41%
Final maturity		
Weighted average (WARM) (months)	163	290
Minimum	11/09/2015	11/22/2009
Maximum	06/23/2038	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%	1.08	6.79		
10.01 - 20%	4.37	15.80		
20.01 - 30%	9.85	25.48	0.04	23.23
30.01 - 40%	23.94	36.21	0.01	38.44
40.01 - 50%	34.85	45.13	0.09	47.42
50.01 - 60%	25.92	53.86	0.53	56.94
60.01 - 70%			21.53	67.83
70.01 - 80%			77.81	75.21
Weighted average (WALTV)		41.63		73.48
Minimum		0.00		22.46
Maximum		59.61		79.79

Additional information
Europea de Titulización: C/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 Fax +34 91 411 84 68 www.edt-sg.com info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 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)	0.18%	0.18%	0.21%	0.33%	0.54%
Annual Percentage Rate (CPR)	2.08%	2.16%	2.52%	3.94%	6.35%

Geographic distribution

	Current	At constitution date
Andalucia	8.50%	8.14%
Aragon	2.08%	2.18%
Asturias	2.38%	2.18%
Balearic Islands	1.92%	1.66%
Basque Country	15.41%	13.03%
Canary Islands	3.16%	3.70%
Cantabria	2.44%	2.31%
Castilla-La Mancha	2.86%	2.45%
Castilla-Leon	5.95%	5.24%
Catalonia	16.83%	17.44%
Extremadura	0.55%	0.60%
Galicia	5.29%	4.88%
La Rioja	0.38%	0.36%
Madrid	23.13%	25.64%
Murcia	2.00%	2.52%
Navarra	0.64%	0.84%
Valencia	6.46%	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	51	15,211.64	900.75	0.00	16,112.39	5.49	2,896,949.24	2,913,061.63	48.26	42.03
from > 1 to ≤ 2 months	13	8,162.38	787.15	0.00	8,949.53	3.05	807,531.04	816,480.57	13.53	42.57
from > 2 to ≤ 3 months	14	14,830.23	1,247.10	0.00	16,077.33	5.48	691,601.98	707,679.31	11.72	39.16
from > 3 to ≤ 6 months	4	4,185.64	508.45	0.00	4,694.09	1.60	129,226.06	133,920.15	2.22	39.15
from > 6 to < 12 months	4	18,930.75	3,024.90	0.00	21,955.65	7.49	377,154.10	399,109.75	6.61	48.12
from ≥ 12 to < 18 months	3	15,705.30	2,074.51	0.00	17,779.81	6.06	125,418.59	143,198.40	2.37	45.12
from ≥ 18 to < 24 months	3	21,665.42	2,881.38	0.00	24,546.80	8.37	112,620.82	137,167.62	2.27	48.44
from ≥ 2 years	11	143,030.60	40,139.39	0.00	183,169.99	62.45	602,792.13	785,962.12	13.02	60.83
Subtotal	103	241,721.96	51,563.63	0.00	293,285.59	100.00	5,743,293.96	6,036,579.55	100.00	44.00
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	103	241,721.96	51,563.63	0.00	293,285.59		5,743,293.96	6,036,579.55		44.00

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