BANKINTER 7 Fondo de Titulización Hipotecaria

Brief report

Date: 07/31/2016
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
Société Générale

Subordinated Loan
Bankinter

Start-up Loan
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Swap
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Assets Custodian
Bankinter

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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	19,812.74 93,476,507.32 19.81%	100,000.00 471,800,000.00	Floating 3-M Euribor+0.210% 26.Mar/Jun/Sep/Dec	0.0000% 09/26/2016 0.000000 Gross 0.000000 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	09/26/2016 "Pass-Through"	AA+sf Aa2sf	AAA Aaa
Series B ES0313547012	02/24/2004 130	41,155.14 5,350,168.20 41.16%	100,000.00 13,000,000.00	Floating 3-M Euribor+0.550% 26.Mar/Jun/Sep/Dec	0.2810% 09/26/2016 29.232725 Gross 23.678507 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	40,766.88 2,119,877.76 40.77%	100,000.00 5,200,000.00	Floating 3-M Euribor+1.200% 26.Mar/Jun/Sep/Dec	0.9310% 09/26/2016 95.939190 Gross 77.710744 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		100,946,553.28	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	4.19	3.86	3.66	3.47	3.28	3.10	2.93	2.76
			Date	09/04/2020	05/06/2020	02/22/2020	12/13/2019	10/07/2019	08/03/2019	05/31/2019	03/30/2019
		Final Maturity	Years	5.75	5.25	5.00	4.75	4.50	4.25	4.00	3.75
			Date	03/26/2022	09/26/2021	06/26/2021	03/26/2021	12/26/2020	09/26/2020	06/26/2020	03/26/2020
	Without optional redemption *	Average life	Years	6.45	6.15	5.87	5.61	5.36	5.13	4.92	4.72
			Date	12/08/2022	08/20/2022	05/09/2022	02/02/2022	11/05/2021	08/14/2021	05/28/2021	03/16/2021
		Final Maturity	Years	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76
			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	4.19	3.86	3.66	3.47	3.28	3.10	2.93	2.76
			Date	09/04/2020	05/06/2020	02/22/2020	12/13/2019	10/07/2019	08/03/2019	05/31/2019	03/30/2019
		Final Maturity	Years	5.75	5.25	5.00	4.75	4.50	4.25	4.00	3.75
			Date	03/26/2022	09/26/2021	06/26/2021	03/26/2021	12/26/2020	09/26/2020	06/26/2020	03/26/2020
	Without optional redemption *	Average life	Years	6.45	6.15	5.87	5.61	5.36	5.13	4.92	4.72
			Date	12/08/2022	08/20/2022	05/09/2022	02/02/2022	11/05/2021	08/14/2021	05/28/2021	03/16/2021
		Final Maturity	Years	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76
			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	4.19	3.86	3.66	3.47	3.28	3.10	2.93	2.76
			Date	09/04/2020	05/06/2020	02/22/2020	12/13/2019	10/07/2019	08/03/2019	05/31/2019	03/30/2019
		Final Maturity	Years	5.75	5.25	5.00	4.75	4.50	4.25	4.00	3.75
			Date	03/26/2022	09/26/2021	06/26/2021	03/26/2021	12/26/2020	09/26/2020	06/26/2020	03/26/2020
	Without optional redemption *	Average life	Years	6.45	6.15	5.87	5.61	5.36	5.13	4.92	4.72
			Date	12/08/2022	08/20/2022	05/09/2022	02/02/2022	11/05/2021	08/14/2021	05/28/2021	03/16/2021
		Final Maturity	Years	21.76	21.76	21.76	21.76	21.76	21.76	21.76	21.76
			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%	93,476,507.32	12.25%	96.29%	471,800,000.00	5.21%
Series B	5.30%	5,350,168.20	6.95%	2.65%	13,000,000.00	2.56%
Series C	2.10%	2,119,877.76	4.85%	1.06%	5,200,000.00	1.50%
Issue of Bonds		100,946,553.28			490,000,000.00	
Reserve Fund	4.85%	4,900,000.00		1.50%	7,350,000.00	

Other finantial operations (current)

Assets	Available	Balance	Interest
Treasury Account		8,884,030.60	-0.333%
Servicer ppal collect not yet credited		202,415.42	
Servicer ints collect not yet credited		8,771.00	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		4,900,000.00	1.230%
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	2,107	4,839
Principal		
Principal outstanding	99,556,867.16	490,013,794.84
Average loan	47,250.53	101,263.44
Minimum	387.01	31,116.85
Maximum	213,609.81	296,052.94
Interest rate		
Weighted average (wac)	0.67%	3.00%
Minimum	0.14%	2.41%
Maximum	3.56%	4.41%
Final maturity		
Weighted average (WARM) (months)	156	290
Minimum	08/10/2016	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	% LTV	At constitution date % Pool	% LTV
0.01 - 10%	1.40	7.22		
10.01 - 20%	5.58	15.98		
20.01 - 30%	10.51	25.31	0.04	23.23
30.01 - 40%	30.47	35.76	0.01	38.44
40.01 - 50%	35.14	45.58	0.09	47.42
50.01 - 60%	16.90	53.47	0.53	56.94
60.01 - 70%			21.53	67.83
70.01 - 80%			77.81	75.21
Weighted average (WALTV)		39.60		73.48
Minimum		0.29		22.46
Maximum		57.75		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@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)	0.43%	0.36%	0.28%	0.32%	0.53%
Annual Percentage Rate (CPR)	5.06%	4.27%	3.35%	3.76%	6.22%

Geographic distribution

	Current	At constitution date
Andalucia	8.53%	8.14%
Aragon	2.03%	2.18%
Asturias	2.42%	2.18%
Balearic Islands	2.01%	1.66%
Basque Country	15.65%	13.03%
Canary Islands	3.11%	3.70%
Cantabria	2.43%	2.31%
Castilla-La Mancha	2.95%	2.45%
Castilla-Leon	6.04%	5.24%
Catalonia	16.89%	17.44%
Extremadura	0.56%	0.60%
Galicia	5.16%	4.88%
La Rioja	0.39%	0.36%
Madrid	23.06%	25.64%
Murcia	1.96%	2.52%
Navarra	0.66%	0.84%
Valencia	6.14%	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	46	10,906.42	485.60	0.00	11,392.02	3.79	2,239,221.61	2,250,613.63	51.40	39.80
from > 1 to ≤ 2 months	9	4,420.76	425.96	0.00	4,846.72	1.61	380,911.58	385,758.30	8.81	41.03
from > 2 to ≤ 3 months	6	8,688.79	633.40	0.00	9,322.19	3.10	344,563.94	353,886.13	8.08	37.28
from > 3 to ≤ 6 months	6	6,598.35	721.27	0.00	7,319.62	2.43	204,055.60	211,375.22	4.83	37.75
from > 6 to < 12 months	4	16,038.49	1,340.39	0.00	17,378.88	5.78	215,679.11	233,057.99	5.32	35.03
from ≥ 12 to < 18 months	3	9,281.97	1,328.32	0.00	10,610.29	3.53	113,649.01	124,259.30	2.84	48.06
from ≥ 18 to < 24 months	2	20,207.70	1,028.90	0.00	21,236.60	7.06	48,519.90	69,756.50	1.59	31.85
from ≥ 2 years	12	177,195.00	41,539.05	0.00	218,734.05	72.71	530,916.94	749,650.99	17.12	59.63
Subtotal	88	253,337.48	47,502.89	0.00	300,840.37	100.00	4,077,517.69	4,378,358.06	100.00	41.68
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	88	253,337.48	47,502.89	0.00	300,840.37		4,077,517.69	4,378,358.06		41.68

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