

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%	1.66%
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
Total	155	46,946.36	28,915.37	0.00	75,861.73		12,415,196.15	12,491,057.88		71.45

Additional information