

BANKINTER 7 Fondo de Titulización Hipotecaria

Brief report

Date: 08/31/2008
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
AlfA 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

Issued securities: Mortgage-Backed Bonds

Bonds issue									
Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating Fitch / Moody's	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0313547004	02/24/2004 4,718	49,891.61 235,388,615.98 49.89%	100,000.00 471,800,000.00	Floating 3-M Euribor+0.210% 26.Mar/Jun/Sep/Dec	5.1680% 09/26/2008 658.924037 Gross 540.317710 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	09/26/2008 "Pass-Through"	AAA Aaa	AAA Aaa
Series B ES0313547012	02/24/2004 130	100,000.00 13,000,000.00 100.00%	100,000.00 13,000,000.00	Floating 3-M Euribor+0.550% 26.Mar/Jun/Sep/Dec	5.5080% 09/26/2008 1,407.600000 Gross 1,154.232000 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	AA A2	A A2
Series C ES0313547020	02/24/2004 52	100,000.00 5,200,000.00 100.00%	100,000.00 5,200,000.00	Floating 3-M Euribor+1.200% 26.Mar/Jun/Sep/Dec	6.1580% 09/26/2008 1,573.711111 Gross 1,290.443111 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	A Baa	BBB Baa
Total		253,588,615.98	490,000,000.00						

Estimated average life (in years) and maturity according
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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.53%	0.65%	0.62%	0.72%	0.82%
Annual Percentage Rate (CPR)	6.18%	7.48%	7.18%	8.34%	9.37%

Geographic distribution		
	Current	At constitution date
Andalucia	8.19%	8.14%
Aragon	2.42%	2.18%
Asturias	2.25%	2.18%
Balearic Islands	1.54%	1.66%
Basque Country	13.95%	13.03%
Canary Islands	3.28%	3.70%
Cantabria	2.23%	2.31%
Castilla-La Mancha	2.66%	2.45%
Castilla-Leon	5.97%	5.24%
Catalonia	17.29%	17.44%
Extremadura	0.58%	0.60%
Galicia	5.77%	4.88%
La Rioja	0.48%	0.36%
Madrid	23.26%	25.64%
Murcia	2.28%	2.52%
Navarra	0.85%	0.84%
Valencia	7.00%	6.82%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
<i>Delinquencies</i>										
Up to 1 month	74	14,523.11	14,620.67	0.00	29,143.78	35.56	5,971,891.52	6,001,035.30	69.39	62.57
from > 1 to ≤ 2 months	24	11,170.15	13,200.92	0.00	24,371.07	29.74	1,905,431.63	1,929,802.70	22.32	64.10
from > 2 to ≤ 3 months	6	2,792.34	4,506.00	0.00	7,298.34	8.91	391,665.23	398,963.57	4.61	64.00
from										