BANKINTER 7 Fondo de Titulización Hipotecaria

Brief report

Date: 10/31/2013
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

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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	27,954.90 131,891,218.20 27.95%	100,000.00 471,800,000.00	Floating 3-M Euribor+0.210% 26.Mar/Jun/Sep/Dec	0.4310% 12/27/2013 30.790769 Gross 24.324708 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	12/27/2013 "Pass-Through"	AA-sf Baa1sf	AAA Aaa
Series B ES0313547012	02/24/2004 130	58,068.08 7,548,850.40 58.07%	100,000.00 13,000,000.00	Floating 3-M Euribor+0.550% 26.Mar/Jun/Sep/Dec	0.7710% 12/27/2013 114.413474 Gross 90.386644 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	57,520.27 2,991,054.04 57.52%	100,000.00 5,200,000.00	Floating 3-M Euribor+1.200% 26.Mar/Jun/Sep/Dec	1.4210% 12/27/2013 208.881665 Gross 165.016515 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		142,431,122.64	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	5.57	4.97	4.36	3.97	3.54	3.22	3.01	2.73
			Date	05/25/2019	10/20/2018	03/12/2018	10/20/2017	05/15/2017	01/19/2017	11/02/2016	07/24/2016
		Final Maturity	Years	8.66	7.91	6.91	6.41	5.66	5.16	4.91	4.41
			Date	06/27/2022	09/27/2021	09/27/2020	03/27/2020	06/27/2019	12/27/2018	09/27/2018	03/27/2018
	Without optional redemption *	Average life	Years	7.11	6.39	5.79	5.26	4.81	4.42	4.08	3.78
			Date	12/06/2020	03/21/2020	08/12/2019	02/03/2019	08/22/2018	04/01/2018	11/27/2017	08/08/2017
		Final Maturity	Years	24.92	24.92	24.92	24.92	24.92	24.92	24.92	24.92
			Date	09/27/2038	09/27/2038	09/27/2038	09/27/2038	09/27/2038	09/27/2038	09/27/2038	09/27/2038
Series B	With optional redemption *	Average life	Years	5.57	4.97	4.36	3.97	3.54	3.22	3.01	2.73
			Date	05/25/2019	10/20/2018	03/12/2018	10/20/2017	05/15/2017	01/19/2017	11/02/2016	07/24/2016
		Final Maturity	Years	8.66	7.91	6.91	6.41	5.66	5.16	4.91	4.41
			Date	06/27/2022	09/27/2021	09/27/2020	03/27/2020	06/27/2019	12/27/2018	09/27/2018	03/27/2018
	Without optional redemption *	Average life	Years	7.11	6.39	5.79	5.26	4.81	4.42	4.08	3.78
			Date	12/06/2020	03/21/2020	08/12/2019	02/03/2019	08/22/2018	04/01/2018	11/27/2017	08/08/2017
		Final Maturity	Years	24.92	24.92	24.92	24.92	24.92	24.92	24.92	24.92
			Date	09/27/2038	09/27/2038	09/27/2038	09/27/2038	09/27/2038	09/27/2038	09/27/2038	09/27/2038
Series C	With optional redemption *	Average life	Years	5.57	4.97	4.36	3.97	3.54	3.22	3.01	2.73
			Date	05/25/2019	10/20/2018	03/12/2018	10/20/2017	05/15/2017	01/19/2017	11/02/2016	07/24/2016
		Final Maturity	Years	8.66	7.91	6.91	6.41	5.66	5.16	4.91	4.41
			Date	06/27/2022	09/27/2021	09/27/2020	03/27/2020	06/27/2019	12/27/2018	09/27/2018	03/27/2018
	Without optional redemption *	Average life	Years	7.11	6.39	5.79	5.26	4.81	4.42	4.08	3.78
			Date	12/06/2020	03/21/2020	08/12/2019	02/03/2019	08/22/2018	04/01/2018	11/27/2017	08/08/2017
		Final Maturity	Years	24.92	24.92	24.92	24.92	24.92	24.92	24.92	24.92
			Date	09/27/2038	09/27/2038	09/27/2038	09/27/2038	09/27/2038	09/27/2038	09/27/2038	09/27/2038

* 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%	131,891,218.20	10.84%	96.29%	471,800,000.00	5.21%
Series B	5.30%	7,548,850.40	5.54%	2.65%	13,000,000.00	2.56%
Series C	2.10%	2,991,054.04	3.44%	1.06%	5,200,000.00	1.50%
Issue of Bonds		142,431,122.64			490,000,000.00	
Reserve Fund	3.44%	4,900,000.00		1.50%	7,350,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		6,367,015.48	0.220%
Servicer ppal collect not yet credited		68,118.37	
Servicer ints collect not yet credited		10,420.95	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		4,900,000.00	2.420%
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	2,440	4,839
Principal		
Principal outstanding	141,303,874.18	490,013,794.84
Average loan	57,911.42	101,263.44
Minimum	64.29	31,116.85
Maximum	238,373.53	296,052.94
Interest rate		
Weighted average (wac)	1.18%	3.00%
Minimum	0.68%	2.41%
Maximum	4.50%	4.41%
Final maturity		
Weighted average (WARM) (months)	181	290
Minimum	11/08/2013	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%	0.68	7.60		
10.01 - 20%	2.75	15.99		
20.01 - 30%	5.98	25.61	0.04	23.23
30.01 - 40%	13.19	35.56	0.01	38.44
40.01 - 50%	32.04	45.89	0.09	47.42
50.01 - 60%	37.64	54.84	0.53	56.94
60.01 - 70%	7.72	61.93	21.53	67.83
70.01 - 80%			77.81	75.21
Weighted average (WALTV)		46.84		73.48
Minimum		0.06		22.46
Maximum		64.58		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
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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.07%	0.09%	0.16%	0.23%	0.60%
Annual Percentage Rate (CPR)	0.87%	1.11%	1.87%	2.78%	6.95%

Geographic distribution

	Current	At constitution date
Andalucia	8.45%	8.14%
Aragon	2.22%	2.18%
Asturias	2.37%	2.18%
Balearic Islands	1.93%	1.66%
Basque Country	14.78%	13.03%
Canary Islands	3.29%	3.70%
Cantabria	2.40%	2.31%
Castilla-La Mancha	2.71%	2.45%
Castilla-Leon	5.95%	5.24%
Catalonia	16.82%	17.44%
Extremadura	0.53%	0.60%
Galicia	5.41%	4.88%
La Rioja	0.38%	0.36%
Madrid	23.40%	25.64%
Murcia	2.10%	2.52%
Navarra	0.74%	0.84%
Valencia	6.52%	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	67	14,776.26	1,627.16	0.00	16,403.42	7.93	3,993,581.84	4,009,985.26	51.43	47.23
from > 1 to ≤ 2 months	15	10,632.38	1,313.70	0.00	11,946.08	5.78	1,205,852.11	1,217,798.19	15.62	48.04
from > 2 to ≤ 3 months	20	18,914.32	3,183.26	0.00	22,097.58	10.69	1,148,927.55	1,171,025.13	15.02	48.08
from > 3 to ≤ 6 months	5	9,224.03	1,557.12	0.00	10,781.15	5.21	299,583.83	310,364.98	3.98	44.94
from > 6 to < 12 months	4	9,789.70	1,960.00	0.00	11,749.70	5.68	208,304.46	220,054.16	2.82	52.77
from ≥ 12 to < 18 months	6	29,500.40	9,495.80	0.00	38,996.20	18.86	415,989.13	454,985.33	5.84	55.59
from ≥ 18 to < 24 months	1	4,846.42	2,536.00	0.00	7,382.42	3.57	65,774.36	73,156.78	0.94	63.12
from ≥ 2 years	6	61,755.89	25,651.65	0.00	87,407.54	42.27	252,356.00	339,763.54	4.36	65.67
Subtotal	124	159,439.40	47,324.69	0.00	206,764.09	100.00	7,590,369.28	7,797,133.37	100.00	48.67
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	124	159,439.40	47,324.69	0.00	206,764.09		7,590,369.28	7,797,133.37		48.67

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