BANKINTER 7 Fondo de Titulización Hipotecaria

Brief report

Date: 04/30/2015
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
Barclays Bank PLC

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Barclays Bank PLC

Subordinated Loan
Bankinter

Start-up Loan
Bankinter

Swap
Bankinter

Assets Custodian
Bankinter

Fund Auditors
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	23,259.07 109,736,292.26 23.26%	100,000.00 471,800,000.00	Floating 3-M Euribor+0.210% 26.Mar/Jun/Sep/Dec	0.2310% 06/26/2015 13.730604 Gross 10.984483 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	06/26/2015 "Pass-Through"	AA+sf Aa2sf	AAA Aaa
Series B ES0313547012	02/24/2004 130	50,446.19 6,558,004.70 50.45%	100,000.00 13,000,000.00	Floating 3-M Euribor+0.550% 26.Mar/Jun/Sep/Dec	0.5710% 06/26/2015 73.612201 Gross 58.889761 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	Asf Baa2sf	A A2
Series C ES0313547020	02/24/2004 52	49,970.28 2,598,454.56 49.97%	100,000.00 5,200,000.00	Floating 3-M Euribor+1.200% 26.Mar/Jun/Sep/Dec	1.2210% 06/26/2015 155.923930 Gross 124.739144 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	BBBsf Ba1sf	BBB Baa3
Total		118,892,751.52	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	4.83	4.50	4.27	3.97	3.78	3.59	3.42	3.25
			Date	01/20/2020	09/22/2019	07/02/2019	03/15/2019	01/03/2019	10/27/2018	08/24/2018	06/23/2018
		Final Maturity	Years	7.26	6.76	6.51	6.01	5.76	5.51	5.26	5.01
			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	6.02	5.68	5.37	5.09	4.83	4.60	4.38	4.17
			Date	03/29/2021	11/27/2020	08/07/2020	04/26/2020	01/23/2020	10/28/2019	08/09/2019	05/27/2019
		Final Maturity	Years	15.26	14.76	14.26	13.76	13.26	12.76	12.26	11.76
			Date	06/26/2030	12/26/2029	06/26/2029	12/26/2028	06/26/2028	12/26/2027	06/26/2027	12/26/2026
Series B	With optional redemption *	Average life	Years	7.26	6.76	6.51	6.01	5.76	5.51	5.26	5.01
			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
		Final Maturity	Years	7.26	6.76	6.51	6.01	5.76	5.51	5.26	5.01
			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	17.01	16.46	15.93	15.41	14.89	14.39	13.89	13.41
			Date	03/22/2032	09/05/2031	02/22/2031	08/16/2030	02/10/2030	08/09/2029	02/10/2029	08/18/2028
		Final Maturity	Years	19.27	18.77	18.27	17.77	17.27	16.76	16.26	15.76
			Date	06/26/2034	12/26/2033	06/26/2033	12/26/2032	06/26/2032	12/26/2031	06/26/2031	12/26/2030
Series C	With optional redemption *	Average life	Years	7.26	6.76	6.51	6.01	5.76	5.51	5.26	5.01
			Date	06/26/2022	12/25/2021	09/25/2021	03/26/2021	12/26/2020	09/26/2020	06/26/2020	03/26/2020
		Final Maturity	Years	7.26	6.76	6.51	6.01	5.76	5.51	5.26	5.01
			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	20.85	20.53	20.16	19.75	19.34	18.90	18.46	18.02
			Date	01/26/2036	09/28/2035	05/17/2035	12/21/2034	07/21/2034	02/14/2034	09/06/2033	03/29/2033
		Final Maturity	Years	23.02	23.02	23.02	23.02	23.02	23.02	23.02	23.02
			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	92.30%	109,736,292.26	11.79%	96.29%	471,800,000.00	5.21%
Series B	5.52%	6,558,004.70	6.27%	2.65%	13,000,000.00	2.56%
Series C	2.19%	2,598,454.56	4.08%	1.06%	5,200,000.00	1.50%
Issue of Bonds		118,892,751.52			490,000,000.00	
Reserve Fund	4.08%	4,854,989.27		1.50%	7,350,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		10,350,858.00	0.020%
Servicer ppal collect not yet credited		86,849.75	
Servicer ints collect not yet credited		10,008.93	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		4,900,000.00	1.620%
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	2,271	4,839
Principal		
Principal outstanding	117,900,626.95	490,013,794.84
Average loan	51,915.73	101,263.44
Minimum	254.71	31,116.85
Maximum	225,127.73	296,052.94
Interest rate		
Weighted average (wac)	1.01%	3.00%
Minimum	0.56%	2.41%
Maximum	3.83%	4.41%
Final maturity		
Weighted average (WARM) (months)	167	290
Minimum	05/11/2015	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%	0.93	6.66		
10.01 - 20%	3.97	15.93		
20.01 - 30%	9.20	25.78	0.04	23.23
30.01 - 40%	18.95	36.02	0.01	38.44
40.01 - 50%	35.53	44.77	0.09	47.42
50.01 - 60%	31.12	54.23	0.53	56.94
60.01 - 70%	0.30	60.33	21.53	67.83
70.01 - 80%			77.81	75.21
Weighted average (WALTV)		42.86		73.48
Minimum		0.31		22.46
Maximum		60.82		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)	0.29%	0.32%	0.46%	0.32%	0.56%
Annual Percentage Rate (CPR)	3.40%	3.82%	5.34%	3.81%	6.51%

Geographic distribution

	Current	At constitution date
Andalucia	8.56%	8.14%
Aragon	2.07%	2.18%
Asturias	2.36%	2.18%
Balearic Islands	1.91%	1.66%
Basque Country	15.34%	13.03%
Canary Islands	3.25%	3.70%
Cantabria	2.41%	2.31%
Castilla-La Mancha	2.85%	2.45%
Castilla-Leon	5.98%	5.24%
Catalonia	16.72%	17.44%
Extremadura	0.55%	0.60%
Galicia	5.37%	4.88%
La Rioja	0.38%	0.36%
Madrid	23.11%	25.64%
Murcia	2.03%	2.52%
Navarra	0.65%	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	50	12,525.05	1,182.29	0.00	13,707.34	4.90	2,907,318.48	2,921,025.82	42.07	44.83
from > 1 to ≤ 2 months	18	13,793.12	1,663.34	0.00	15,456.46	5.53	1,317,217.24	1,332,673.70	19.19	42.94
from > 2 to ≤ 3 months	15	14,008.80	1,983.99	0.00	15,992.79	5.72	840,880.28	856,873.07	12.34	45.92
from > 3 to ≤ 6 months	4	5,171.36	504.09	0.00	5,675.45	2.03	151,029.53	156,704.98	2.26	38.27
from > 6 to < 12 months	7	24,635.56	3,728.23	0.00	28,363.79	10.14	511,723.13	540,086.92	7.78	46.25
from ≥ 12 to < 18 months	4	19,283.89	3,077.40	0.00	22,361.29	8.00	175,898.94	198,260.23	2.86	51.85
from ≥ 18 to < 24 months	5	31,145.41	7,491.69	0.00	38,637.10	13.82	307,324.03	345,961.13	4.98	57.27
from ≥ 2 years	8	106,492.59	32,956.06	0.00	139,448.65	49.87	452,672.95	592,121.60	8.53	62.50
Subtotal	111	227,055.78	52,587.09	0.00	279,642.87	100.00	6,664,064.58	6,943,707.45	100.00	46.30
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	111	227,055.78	52,587.09	0.00	279,642.87		6,664,064.58	6,943,707.45		46.30

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