BANKINTER 7 Fondo de Titulización Hipotecaria

Brief report

Date: 07/31/2017
Currency: EUR

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

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
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	17,099.54 80,675,629.72 17.10%	100,000.00 471,800,000.00	Floating 3-M Euribor+0.210% 26.Mar/Jun/Sep/Dec	0.0000% 09/26/2017 0.000000 Gross 0.000000 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	09/26/2017 "Pass-Through"	AA+sf Aa2sf	AAA Aaa
Series B ES0313547012	02/24/2004 130	38,390.81 4,990,805.30 38.39%	100,000.00 13,000,000.00	Floating 3-M Euribor+0.550% 26.Mar/Jun/Sep/Dec	0.2200% 09/26/2017 21.584167 Gross 17.483175 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	38,028.64 1,977,489.28 38.03%	100,000.00 5,200,000.00	Floating 3-M Euribor+1.200% 26.Mar/Jun/Sep/Dec	0.8700% 09/26/2017 84.550343 Gross 68.485778 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	Asf Baa3sf	BBB Baa3
Total		87,643,924.30	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	3.40	3.20	3.01	2.83	2.66	2.61	2.45	2.28
			Date	11/17/2020	09/07/2020	06/30/2020	04/24/2020	02/20/2020	02/05/2020	12/06/2019	10/07/2019
		Final Maturity	Years	4.50	4.25	4.00	3.75	3.50	3.50	3.25	3.00
			Date	12/26/2021	09/26/2021	06/26/2021	03/26/2021	12/26/2020	12/26/2020	09/26/2020	06/26/2020
	Without optional redemption *	Average life	Years	5.28	5.01	4.77	4.54	4.33	4.14	3.96	3.79
			Date	10/04/2022	06/30/2022	04/01/2022	01/08/2022	10/24/2021	08/14/2021	06/09/2021	04/09/2021
		Final Maturity	Years	13.76	13.26	12.76	12.26	12.01	11.51	11.01	10.76
			Date	03/26/2031	09/26/2030	03/26/2030	09/26/2029	06/26/2029	12/26/2028	06/26/2028	03/26/2028
Series B	With optional redemption *	Average life	Years	4.50	4.25	4.00	3.75	3.50	3.50	3.25	3.00
			Date	12/26/2021	09/26/2021	06/26/2021	03/26/2021	12/26/2020	12/26/2020	09/26/2020	06/26/2020
		Final Maturity	Years	4.50	4.25	4.00	3.75	3.50	3.50	3.25	3.00
			Date	12/26/2021	09/26/2021	06/26/2021	03/26/2021	12/26/2020	12/26/2020	09/26/2020	06/26/2020
	Without optional redemption *	Average life	Years	15.27	14.80	14.34	13.90	13.47	13.05	12.64	12.24
			Date	09/29/2032	04/10/2032	10/26/2031	05/18/2031	12/12/2030	07/11/2030	02/11/2030	09/17/2029
		Final Maturity	Years	17.51	17.01	16.51	16.01	15.51	15.26	14.76	14.26
			Date	12/26/2034	06/26/2034	12/26/2033	06/26/2033	12/26/2032	09/26/2032	03/26/2032	09/26/2031
Series C	With optional redemption *	Average life	Years	4.50	4.25	4.00	3.75	3.50	3.50	3.25	3.00
			Date	12/25/2021	09/26/2021	06/25/2021	03/26/2021	12/25/2020	12/26/2020	09/25/2020	06/25/2020
		Final Maturity	Years	4.50	4.25	4.00	3.75	3.50	3.50	3.25	3.00
			Date	12/26/2021	09/26/2021	06/26/2021	03/26/2021	12/26/2020	12/26/2020	09/26/2020	06/26/2020
	Without optional redemption *	Average life	Years	18.79	18.53	18.24	17.93	17.59	17.23	16.86	16.49
			Date	04/03/2036	01/01/2036	09/19/2035	05/26/2035	01/21/2035	09/13/2034	05/03/2034	12/19/2033
		Final Maturity	Years	20.76	20.76	20.76	20.76	20.76	20.76	20.76	20.76
			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	92.05%	80,675,629.72	13.41%	96.29%	471,800,000.00	5.21%
Series B	5.69%	4,990,805.30	7.72%	2.65%	13,000,000.00	2.56%
Series C	2.26%	1,977,489.28	5.46%	1.06%	5,200,000.00	1.50%
Issue of Bonds		87,643,924.30			490,000,000.00	
Reserve Fund	5.46%	4,785,743.55		1.50%	7,350,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		8,481,134.96	-0.460%
Servicer ppal collect not yet credited		146,616.66	
Servicer ints collect not yet credited		7,046.30	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		4,900,000.00	1.170%
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	1,991	4,839
Principal		
Principal outstanding	86,727,464.07	490,013,794.84
Average loan	43,559.75	101,263.44
Minimum	298.82	31,116.85
Maximum	204,093.89	296,052.94
Interest rate		
Weighted average (wac)	0.52%	3.00%
Minimum	0.03%	2.41%
Maximum	3.42%	4.41%
Final maturity		
Weighted average (WARM) (months)	149	290
Minimum	08/13/2017	11/22/2009
Maximum	06/23/2038	06/23/2038
Index (principal outstanding distribution)		
1-year EURIBOR/MIBOR	100.00%	100.00%

LTV Distribution

	Current % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	1.74	6.80		
10.01 - 20%	6.93	15.53		
20.01 - 30%	14.36	25.99	0.04	23.23
30.01 - 40%	31.21	34.82	0.01	38.44
40.01 - 50%	34.39	44.87	0.09	47.42
50.01 - 60%	11.37	52.42	0.53	56.94
60.01 - 70%			21.53	67.84
70.01 - 80%			77.81	75.21
Weighted average (WALTV)		37.19		73.48
Minimum		0.28		22.46
Maximum		55.22		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)	0.22%	0.33%	0.26%	0.29%	0.52%
Annual Percentage Rate (CPR)	2.59%	3.84%	3.02%	3.47%	6.02%

Geographic distribution

	Current	At constitution date
Andalucia	8.14%	8.14%
Aragon	1.92%	2.18%
Asturias	2.47%	2.18%
Balearic Islands	1.99%	1.66%
Basque Country	16.28%	13.03%
Canary Islands	3.02%	3.70%
Cantabria	2.45%	2.31%
Castilla-La Mancha	3.03%	2.45%
Castilla-Leon	5.82%	5.24%
Catalonia	17.18%	17.44%
Extremadura	0.48%	0.60%
Galicia	5.04%	4.88%
La Rioja	0.40%	0.36%
Madrid	23.12%	25.64%
Murcia	1.96%	2.52%
Navarra	0.68%	0.84%
Valencia	6.03%	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	40	9,012.62	313.36	0.00	9,325.98	2.72	2,221,519.28	2,230,845.26	54.29	39.52
from > 1 to ≤ 2 months	10	5,003.00	337.29	0.00	5,340.29	1.56	315,904.56	321,244.85	7.82	35.24
from > 2 to ≤ 3 months	7	7,664.01	252.01	0.00	7,916.02	2.31	196,633.70	204,549.72	4.98	25.57
from > 3 to ≤ 6 months	4	5,838.88	587.08	0.00	6,425.96	1.87	178,955.22	185,381.18	4.51	40.48
from > 6 to < 12 months	4	10,928.39	1,282.02	0.00	12,210.41	3.56	211,350.30	223,560.71	5.44	46.87
from ≥ 12 to < 18 months	1	6,728.24	423.25	0.00	7,151.49	2.09	30,251.57	37,403.06	0.91	34.40
from ≥ 18 to < 24 months	2	12,991.81	1,075.53	0.00	14,067.34	4.10	119,893.90	133,961.24	3.26	36.53
from ≥ 2 years	13	238,501.68	41,998.35	0.00	280,500.03	81.79	491,880.64	772,380.67	18.80	55.21
Subtotal	81	296,668.63	46,268.89	0.00	342,937.52	100.00	3,766,389.17	4,109,326.69	100.00	40.42
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	81	296,668.63	46,268.89	0.00	342,937.52		3,766,389.17	4,109,326.69		40.42

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