BANKINTER 7 Fondo de Titulización Hipotecaria

Brief report

Date: 05/31/2019
Currency: EUR

Constitution date
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
Banco Santander

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Banco Santander

Subordinated Loan
Bankinter

Start-up Loan
Bankinter

Swap
Bankinter

Assets Custodian
Bankinter

Fund Auditor
KPMG Auditores

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	13,204.38 62,298,264.84 13.20%	100,000.00 471,800,000.00	Floating 3-M Euribor+0.210% 26.Mar/Jun/Sep/Dec	0.0000% 06/26/2019 0.000000 Gross 0.000000 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	06/26/2019 "Pass-Through"	AAA Aa1	AAA Aaa
Series B ES0313547012	02/24/2004 130	28,688.39 3,729,490.70 28.69%	100,000.00 13,000,000.00	Floating 3-M Euribor+0.550% 26.Mar/Jun/Sep/Dec	0.2410% 06/26/2019 17.668861 Gross 14.311777 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	AA Aa3	A A2
Series C ES0313547020	02/24/2004 52	28,417.75 1,477,723.00 28.42%	100,000.00 5,200,000.00	Floating 3-M Euribor+1.200% 26.Mar/Jun/Sep/Dec	0.8910% 06/26/2019 64.707217 Gross 52.412846 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	Asf A3	BBB Baa3
Total		67,505,478.54	490.000.000,00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date

				0,08	0,17	0,25	0,34	0,43	0,51	0,60	0,69
		% Monthly CPR (SMM)		0,08	0,17	0,25	0,34	0,43	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	2.13	1.93	1.91	1.71	1.70	1.51	1.50	1.48
			Date	05/09/2021	02/26/2021	02/18/2021	12/10/2020	12/04/2020	09/26/2020	09/22/2020	09/17/2020
		Final Maturity	Years	2.51	2.25	2.25	2.00	2.00	1.76	1.76	1.76
			Date	09/26/2021	06/26/2021	06/26/2021	03/26/2021	03/26/2021	12/26/2020	12/26/2020	12/26/2020
	Without optional redemption *	Average life	Years	4.83	4.60	4.39	4.19	4.00	3.83	3.67	3.52
			Date	01/23/2024	10/31/2023	08/14/2023	06/02/2023	03/26/2023	01/22/2023	11/24/2022	09/29/2022
		Final Maturity	Years	12.76	12.26	12.01	11.51	11.26	10.76	10.51	10.26
			Date	12/26/2031	06/26/2031	03/26/2031	09/26/2030	06/26/2030	12/26/2029	09/26/2029	06/26/2029
Series B	With optional redemption *	Average life	Years	2.51	2.25	2.25	2.00	2.00	1.76	1.76	1.76
			Date	09/26/2021	06/26/2021	06/26/2021	03/26/2021	03/26/2021	12/26/2020	12/26/2020	12/26/2020
		Final Maturity	Years	2.51	2.25	2.25	2.00	2.00	1.76	1.76	1.76
			Date	09/26/2021	06/26/2021	06/26/2021	03/26/2021	03/26/2021	12/26/2020	12/26/2020	12/26/2020
	Without optional redemption *	Average life	Years	14.30	13.88	13.47	13.06	12.67	12.29	11.92	11.57
			Date	07/11/2033	02/07/2033	09/07/2032	04/13/2032	11/21/2031	07/06/2031	02/23/2031	10/17/2030
		Final Maturity	Years	16.26	16.01	15.52	15.26	14.76	14.26	14.01	13.52
			Date	06/26/2035	03/26/2035	09/26/2034	06/26/2034	12/26/2033	06/26/2033	03/26/2033	09/26/2032
Series C	With optional redemption *	Average life	Years	2.51	2.25	2.25	2.00	2.00	1.76	1.76	1.76
			Date	09/26/2021	06/26/2021	06/26/2021	03/26/2021	03/26/2021	12/26/2020	12/26/2020	12/26/2020
		Final Maturity	Years	2.51	2.25	2.25	2.00	2.00	1.76	1.76	1.76
			Date	09/26/2021	06/26/2021	06/26/2021	03/26/2021	03/26/2021	12/26/2020	12/26/2020	12/26/2020
	Without optional redemption *	Average life	Years	17.34	17.14	16.92	16.68	16.42	16.14	15.83	15.51
			Date	07/22/2036	05/11/2036	02/22/2036	11/26/2035	08/22/2035	05/11/2035	01/18/2035	09/25/2034
		Final Maturity	Years	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01
			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	92.29%	62,298,264.84	14.87%	96.29%	471,800,000.00	5.21%
Series B	5.52%	3,729,490.70	9.35%	2.65%	13,000,000.00	2.56%
Series C	2.19%	1,477,723.00	7.16%	1.06%	5,200,000.00	1.50%
Issue of Bonds		67,505,478.54			490,000,000.00	
Reserve Fund	7.16%	4,833,688.78		1.50%	7,350,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		7,213,175.04	-0.549%
Servicer ppal collect not yet credited		105,847.66	
Servicer ints collect not yet credited		1,701.60	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		4,900,000.00	1.190%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (MCs)

General

	Current	At constitution date
Count	1,736	4,839
Principal		
Principal outstanding	65,352,041.36	490,013,794.84
Average loan	37,645.19	101,263.44
Minimum	135.26	31,116.85
Maximum	186,278.76	296,052.94
Interest rate		
Weighted average (wac)	0.47%	3.00%
Minimum	0.00%	2.41%
Maximum	3.37%	4.41%
Final maturity		
Weighted average (WARM) (months)	135	290
Minimum	06/02/2019	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%	2.85	6.86		
10.01 - 20%	9.37	15.58		
20.01 - 30%	27.54	25.43	0.04	23.23
30.01 - 40%	31.66	35.71	0.01	38.44
40.01 - 50%	28.54	44.76	0.09	47.42
50.01 - 60%	0.04	50.49	0.53	56.94
60.01 - 70%			21.53	67.84
70.01 - 80%			77.81	75.21
Weighted average (WALTV)		32.76		73.48
Minimum		0.19		22.46
Maximum		50.49		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@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 www.cnmv.com

BANKINTER 7 Fondo de Titulización Hipotecaria

Brief report

Date: 05/31/2019
Currency: EUR

Constitution date
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
Banco Santander

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Banco Santander

Subordinated Loan
Bankinter

Start-up Loan
Bankinter

Swap
Bankinter

Assets Custodian
Bankinter

Fund Auditor
KPMG Auditores

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.55%	0.46%	0.41%	0.35%	0.49%
Annual Percentage Rate (CPR)	6.45%	5.35%	4.77%	4.07%	5.75%

Geographic distribution

	Current	At constitution date
Andalucia	8.12%	8.14%
Aragon	1.76%	2.18%
Asturias	2.36%	2.18%
Balearic Islands	2.11%	1.66%
Basque Country	17.17%	13.03%
Canary Islands	2.83%	3.70%
Cantabria	2.53%	2.31%
Castilla-La Mancha	2.86%	2.45%
Castilla-Leon	5.79%	5.24%
Catalonia	17.30%	17.44%
Extremadura	0.46%	0.60%
Galicia	4.86%	4.88%
La Rioja	0.33%	0.36%
Madrid	23.64%	25.64%
Murcia	1.77%	2.52%
Navarra	0.68%	0.84%
Valencia	5.43%	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	27	5,636.39	112.47	0.00	5,748.86	2.06	1,036,051.61	1,041,800.47	47.26	29.64
from > 1 to = 2 months	7	5,069.92	207.81	0.00	5,277.73	1.89	212,885.87	218,163.60	9.90	26.94
from > 2 to = 3 months	3	4,087.96	178.81	0.00	4,266.77	1.53	154,514.43	158,781.20	7.20	31.20
from > 3 to = 6 months	2	3,047.00	178.56	0.00	3,225.56	1.16	76,626.93	79,852.49	3.62	35.41
from > 6 to < 12 months	4	11,357.82	615.24	0.00	11,973.06	4.29	119,239.30	131,212.36	5.95	31.49
from = 12 to < 18 months	2	7,573.91	646.42	0.00	8,220.33	2.95	62,303.42	70,523.75	3.20	38.11
from = 18 to < 24 months	2	13,435.08	801.25	0.00	14,236.33	5.10	66,971.21	81,207.54	3.68	35.35
from ≥ 2 years	9	201,631.75	24,523.58	0.00	226,155.33	81.03	196,740.42	422,895.75	19.18	47.84
Subtotal	56	251,839.83	27,264.14	0.00	279,103.97	100.00	1,925,333.19	2,204,437.16	100.00	32.54
Total	56	251,839.83	27,264.14	0.00	279,103.97		1,925,333.19	2,204,437.16		

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