

**Brief report**

**Date:** 06/30/2020  
**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)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0313547004	02/24/2004 4,718	10,324.82 48,712,500.76 10.32%	100,000.00 471,800,000.00	Floating 3-M Euribor+0.210% 26.Mar/Jun/Sep/Dec	0.0000% 09/28/2020 0.000000 Gross 0.000000 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	09/28/2020 "Pass-Through"	AAAsf Aa1 (sf)	AAA Aaa
Series B ES0313547012	02/24/2004 130	24,245.23 3,151,879.90 24.25%	100,000.00 13,000,000.00	Floating 3-M Euribor+0.550% 26.Mar/Jun/Sep/Dec	0.1520% 09/28/2020 9.622662 Gross 7.794356 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	AAsf Aa1 (sf)	A A2
Series C ES0313547020	02/24/2004 52	24,016.50 1,248,858.00 24.02%	100,000.00 5,200,000.00	Floating 3-M Euribor+1.200% 26.Mar/Jun/Sep/Dec	0.8020% 09/28/2020 50.293219 Gross 40.737507 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	Asf A2 (sf)	BBB Baa3
Total		53,113,238.66	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											
Series	With optional redemption *	Average life	Years	% 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	05/22/2021	03/03/2021	03/02/2021	02/28/2021	02/27/2021	02/25/2021	12/10/2020	12/09/2020
		Final Maturity	Years	1.25	1.00	1.00	1.00	1.00	1.00	1.00	0.75
Series B	With optional redemption *	Average life	Years	06/26/2021	03/26/2021	03/26/2021	03/26/2021	03/26/2021	03/26/2021	12/26/2020	12/26/2020
		Final Maturity	Years	1.25	1.00	1.00	1.00	1.00	1.00	1.00	0.75
Series C	With optional redemption *	Average life	Years	06/26/2021	03/26/2021	03/26/2021	03/26/2021	03/26/2021	03/26/2021	12/26/2020	12/26/2020
		Final Maturity	Years	1.25	1.00	1.00	1.00	1.00	1.00	1.00	0.75

\* 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		At issue date		% CE
	% CE	% CE	% CE	% CE	
Series A	91.71%	48,712,500.76	17.44%	96.29%	471,800,000.00
Series B	5.93%	3,151,879.90	11.51%	2.65%	13,000,000.00
Series C	2.35%	1,248,858.00	9.16%	1.06%	5,200,000.00
Issue of Bonds		53,113,238.66			490,000,000.00
Reserve Fund	9.16%	4,865,436.66	1.50%		7,350,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	4,961,185.69	-0.619%	
Servicer ppal collect not yet credited	115,623.39		
Servicer ints collect not yet credited	3,175.43		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		4,900,000.00	1.100%
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	1,546	4,839	
Principal			
Principal outstanding	53,125,279.09	490,013,794.84	
Average loan	34,363.05	101,263.44	
Minimum	33.02	31,116.85	
Maximum	164,923.49	296,052.94	
Interest rate			
Weighted average (wac)	0.36%	3.00%	
Minimum	0.00%	2.41%	
Maximum	2.24%	4.41%	
Final maturity			
Weighted average (WARM) (months)	126	290	
Minimum	07/04/2020	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	At constitution date	
	% Pool	% LTV	% LTV
0.01 - 10%	3.31	6.36	
10.01 - 20%	15.20	16.10	
20.01 - 30%	27.24	0.04	23.23
30.01 - 40%	34.69	0.01	38.44
40.01 - 50%	19.55	0.09	47.42
50.01 - 60%		0.53	56.94
60.01 - 70%		21.53	67.84
70.01 - 80%		77.81	75.21
Weighted average (WALTV)	30.30	73.48	
Minimum	0.01	22.46	
Maximum	47.65	79.79	

# BANKINTER 7 Fondo de Titulización Hipotecaria

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### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.08%	0.18%	0.24%	0.32%	0.48%
Annual Percentage Rate (CPR)	1.01%	2.20%	2.85%	3.79%	5.62%

### Geographic distribution

	Current	At constitution date
Andalucia	7.96%	8.14%
Aragon	1.65%	2.18%
Asturias	2.27%	2.18%
Balearic Islands	1.86%	1.66%
Basque Country	17.85%	13.03%
Canary Islands	2.67%	3.70%
Cantabria	2.69%	2.31%
Castilla-La Mancha	2.86%	2.45%
Castilla-Leon	5.84%	5.24%
Catalonia	17.57%	17.44%
Extremadura	0.41%	0.60%
Galicia	4.76%	4.88%
La Rioja	0.34%	0.36%
Madrid	23.57%	25.64%
Murcia	1.63%	2.52%
Navarra	0.71%	0.84%
Valencia	5.36%	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	15	3,236.84	95.91	0.00	3,332.75	1.11	525,521.97	528,854.72	30.22	27.87
from > 1 to = 2 months	4	2,514.19	56.68	0.00	2,570.87	0.85	121,705.69	124,276.56	7.10	25.74
from > 2 to = 3 months	3	1,930.10	127.20	0.00	2,057.30	0.68	84,812.97	86,870.27	4.96	34.13
from > 3 to = 6 months	4	4,020.82	140.53	0.00	4,161.35	1.38	88,021.16	92,182.51	5.27	27.53
from > 6 to < 12 months	5	20,956.17	648.44	0.00	21,604.61	7.17	220,010.39	241,615.00	13.81	27.47
from = 12 to < 18 months	2	8,657.90	547.59	0.00	9,205.49	3.05	100,713.77	109,919.26	6.28	39.23
from = 18 to < 24 months	2	12,895.64	962.88	0.00	13,858.52	4.60	84,982.67	98,841.19	5.65	40.17
from ≥ 2 years	12	219,319.92	25,339.24	0.00	244,659.16	81.16	222,725.37	467,384.53	26.71	42.66
Subtotal	47	273,531.58	27,918.47	0.00	301,450.05	100.00	1,448,493.99	1,749,944.04	100.00	31.99
Total	47	273,531.58	27,918.47	0.00	301,450.05		1,448,493.99	1,749,944.04		

### Additional information