

# BANKINTER 7 Fondo de Titulización Hipotecaria



## Brief report

Date: 07/31/2020  
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	AAAsf 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	12.26	11.76	11.26	11.01	10.78	10.26	10.01	9.76
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
Series A	Without optional redemption *	Average life	Years	10/13/2024	07/29/2024	05/20/2024	03/16/2024	01/14/2024	11/19/2023	09/25/2023	08/06/2023
		Final Maturity	Years	12.26	11.76	11.26	11.01	10.78	10.26	10.01	9.76
Series B	Without optional redemption *	Average life	Years	06/26/2032	12/26/2031	06/26/2031	03/26/2031	12/26/2030	06/26/2030	03/26/2030	12/26/2029
		Final Maturity	Years	1.25	1.00	1.00	1.00	1.00	1.00	1.00	0.75
Series C	Without 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 A	Without optional redemption *	Average life	Years	11/07/2033	06/18/2033	01/28/2033	09/11/2032	04/30/2032	12/23/2031	08/19/2031	04/21/2031
		Final Maturity	Years	15.51	15.26	15.01	14.51	14.26	13.76	13.51	13.01
Series B	Without optional redemption *	Average life	Years	09/26/2035	06/26/2035	03/26/2035	09/26/2034	06/26/2034	12/26/2033	09/26/2033	03/26/2033
		Final Maturity	Years	1.25	1.00	1.00	1.00	1.00	1.00	1.00	0.75
Series C	Without 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 A	Without optional redemption *	Average life	Years	16.46	16.29	16.10	15.89	15.66	15.42	15.15	14.87
		Final Maturity	Years	09/06/2036	07/05/2036	04/27/2036	02/10/2036	11/20/2035	08/22/2035	05/17/2035	02/02/2035
Series B	Without optional redemption *	Average life	Years	18.01	18.01	18.01	18.01	18.01	18.01	18.01	18.01
		Final Maturity	Years	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)						
Series	Current	% CE	At issue date			
			% CE		% CE	
Series A	91.71%	48,712,500.76	17.44%	96.29%	471,800,000.00	5.21%
Series B	5.93%	3,151,879.90	11.51%	2.65%	13,000,000.00	2.56%
Series C	2.35%	1,248,858.00	9.16%	1.06%	5,200,000.00	1.50%
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	5,881,782.48	-0.619%	
Servicer ppal collect not yet credited	76,487.19		
Servicer ints collect not yet credited	1,154.74		
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	1,533	4,839	
Principal			
Principal outstanding	52,320,711.39	490,013,794.84	
Average loan	34,129.62	101,263.44	
Minimum	32.57	31,116.85	
Maximum	164,091.01	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	08/03/2020	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%	3.29	6.33	
10.01 - 20%	15.77	16.06	
20.01 - 30%	26.72	0.04	23.23
30.01 - 40%	34.86	0.01	38.44
40.01 - 50%	19.36	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)	30.12	73.48	
Minimum	0.01	22.46	
Maximum	47.43	79.79	

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#### Additional information

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### Bond Paying Agent

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### 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)	0.26%	0.26%	0.17%	0.30%	0.48%
Annual Percentage Rate (CPR)	3.07%	3.05%	2.02%	3.56%	5.61%

### Geographic distribution

	Current	At constitution date
Andalucia	7.98%	8.14%
Aragon	1.65%	2.18%
Asturias	2.15%	2.18%
Balearic Islands	1.87%	1.66%
Basque Country	17.94%	13.03%
Canary Islands	2.66%	3.70%
Cantabria	2.70%	2.31%
Castilla-La Mancha	2.87%	2.45%
Castilla-Leon	5.86%	5.24%
Catalonia	17.65%	17.44%
Extremadura	0.41%	0.60%
Galicia	4.69%	4.88%
La Rioja	0.34%	0.36%
Madrid	23.52%	25.64%
Murcia	1.63%	2.52%
Navarra	0.71%	0.84%
Valencia	5.37%	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	17	3,721.01	52.70	0.00	3,773.71	1.31	702,650.11	706,423.82	38.58	27.32
from > 1 to = 2 months	5	2,787.93	81.30	0.00	2,869.23	0.99	177,623.73	180,492.96	9.86	23.63
from > 2 to = 3 months	5	4,047.84	127.65	0.00	4,175.49	1.45	126,885.12	131,060.61	7.16	25.72
from > 3 to = 6 months	3	2,893.23	147.36	0.00	3,040.59	1.05	64,087.54	67,128.13	3.67	28.30
from > 6 to < 12 months	2	6,118.32	216.34	0.00	6,334.66	2.19	66,828.39	73,163.05	4.00	30.07
from = 12 to < 18 months	2	9,341.88	582.72	0.00	9,924.60	3.44	100,029.79	109,954.39	6.01	39.24
from = 18 to < 24 months	2	13,118.02	944.92	0.00	14,062.94	4.87	84,353.81	98,416.75	5.38	40.00
from ≥ 2 years	12	219,532.76	25,163.48	0.00	244,696.24	84.71	219,648.49	464,344.73	25.36	42.39
Subtotal	48	261,560.99	27,316.47	0.00	288,877.46	100.00	1,542,106.98	1,830,984.44	100.00	30.72
Total	48	261,560.99	27,316.47	0.00	288,877.46		1,542,106.98	1,830,984.44		

### Additional information