

# BANKINTER 7 Fondo de Titulización Hipotecaria



## Brief report

Date: 09/30/2020  
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) Current Original		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating	
						Final maturity (legal)	Next	Current	Original
Series A ES0313547004	02/24/2004 4,718	9,857.02 46,505,420.36 9.86%	100,000.00 471,800,000.00	Floating 3-M Euribor+0.210% 26.Mar/Jun/Sep/Dec	0.0000% 12/28/2020 0.000000 Gross 0.000000 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	12/28/2020 "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	0.0570% 12/28/2020 3.493334 Gross 2.829601 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	0.7070% 12/28/2020 42.920821 Gross 34.765865 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		50,906,158.26	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	Option	Type	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	03/22/2021	0.48	0.48	0.48	0.48	0.24	0.24	0.24	0.24	0.24	0.24
		Final Maturity	Years	03/22/2021	0.49	0.49	0.49	0.49	0.24	0.24	0.24	0.24	0.24	0.24
Series B	With optional redemption *	Average life	Years	03/26/2021	4.33	4.13	3.95	3.79	3.63	3.48	3.34	3.21	3.21	3.21
		Final Maturity	Years	03/26/2021	11.50	11.14/2024	09/10/2024	07/10/2024	05/14/2024	03/21/2024	01/31/2024	12/14/2023	9.25	9.25
Series C	With optional redemption *	Average life	Years	03/26/2032	11.50	11.00	10.75	10.50	10.00	9.75	9.50	9.25	9.25	9.25
		Final Maturity	Years	03/26/2032	09/26/2031	06/26/2031	03/26/2031	09/26/2030	06/26/2030	03/26/2030	03/26/2030	12/26/2029	12/26/2029	12/26/2029
Series A	Without optional redemption *	Average life	Years	03/26/2021	0.49	0.49	0.49	0.49	0.24	0.24	0.24	0.24	0.24	0.24
		Final Maturity	Years	03/26/2021	0.49	0.49	0.49	0.49	0.24	0.24	0.24	0.24	0.24	0.24
Series B	Without optional redemption *	Average life	Years	03/26/2021	12.95	12.58	12.21	11.85	11.50	11.16	10.84	10.53	10.53	10.53
		Final Maturity	Years	03/26/2021	09/07/2033	04/24/2033	12/10/2032	08/01/2032	03/25/2032	11/23/2031	07/28/2031	04/05/2031	04/05/2031	
Series C	Without optional redemption *	Average life	Years	03/26/2021	14.75	14.50	14.25	14.00	13.50	13.25	12.75	12.50	12.50	12.50
		Final Maturity	Years	03/26/2021	06/26/2035	03/26/2035	12/26/2034	09/26/2034	03/26/2034	12/26/2033	06/26/2033	03/26/2033	03/26/2033	
Series A	With optional redemption *	Average life	Years	03/26/2021	0.49	0.49	0.49	0.49	0.24	0.24	0.24	0.24	0.24	0.24
		Final Maturity	Years	03/26/2021	0.49	0.49	0.49	0.49	0.24	0.24	0.24	0.24	0.24	0.24
Series B	With optional redemption *	Average life	Years	03/26/2021	15.88	15.70	15.51	15.31	15.09	14.84	14.58	14.31	14.31	14.31
		Final Maturity	Years	03/26/2021	08/09/2036	06/06/2036	03/29/2036	01/14/2036	10/26/2035	07/29/2035	04/26/2035	01/16/2035	01/16/2035	
Series C	With optional redemption *	Average life	Years	03/26/2021	17.50	17.50	17.50	17.50	17.50	17.50	17.50	17.50	17.50	17.50
		Final Maturity	Years	03/26/2021	03/26/2038	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	91.36%	46,505,420.36	18.24%	96.29%	471,800,000.00	5.21%
Series B	6.19%	3,151,879.90	12.05%	2.65%	13,000,000.00	2.56%
Series C	2.45%	1,248,858.00	9.60%	1.06%	5,200,000.00	1.50%
Issue of Bonds		50,906,158.26			490,000,000.00	
Reserve Fund	9.60%	4,888,494.80	1.50%		7,350,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	5,192,995.13	-0.630%	
Servicer ppal collect not yet credited	60,171.96		
Servicer ints collect not yet credited	1,493.54		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		4,900,000.00	1.010%
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	1,507	4,839	
Principal			
Principal outstanding	50,811,559.91	490,013,794.84	
Average loan	33,717.03	101,263.44	
Minimum	31.67	31,116.85	
Maximum	162,425.52	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)	125	290	
Minimum	10/03/2020	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%	3.51	6.56	
10.01 - 20%	16.60	16.07	
20.01 - 30%	25.83	0.04	23.23
30.01 - 40%	35.31	0.01	38.44
40.01 - 50%	18.76	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)	29.75	73.48	
Minimum	0.01	22.46	
Maximum	46.99	79.79	

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#### Additional information

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KPMG Auditores

### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.22%	0.26%	0.22%	0.28%	0.48%
Annual Percentage Rate (CPR)	2.63%	3.04%	2.62%	3.36%	5.58%

### Geographic distribution

	Current	At constitution date
Andalucia	7.99%	8.14%
Aragon	1.55%	2.18%
Asturias	2.15%	2.18%
Balearic Islands	1.90%	1.66%
Basque Country	18.05%	13.03%
Canary Islands	2.58%	3.70%
Cantabria	2.70%	2.31%
Castilla-La Mancha	2.89%	2.45%
Castilla-Leon	5.77%	5.24%
Catalonia	17.80%	17.44%
Extremadura	0.41%	0.60%
Galicia	4.69%	4.88%
La Rioja	0.34%	0.36%
Madrid	23.51%	25.64%
Murcia	1.62%	2.52%
Navarra	0.71%	0.84%
Valencia	5.34%	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	24	5,514.30	98.34	0.00	5,612.64	1.93	688,380.44	693,993.08	41.33	21.90
from > 1 to = 2 months	1	240.10	0.36	0.00	240.46	0.08	684.07	924.53	0.06	1.71
from > 2 to = 3 months	3	3,122.98	151.11	0.00	3,274.09	1.13	107,500.84	110,774.93	6.60	30.26
from > 3 to = 6 months	3	2,378.48	179.56	0.00	2,558.04	0.88	102,305.94	104,863.98	6.25	39.31
from > 6 to < 12 months	3	9,408.24	358.48	0.00	9,766.72	3.37	94,717.22	104,483.94	6.22	30.15
from = 12 to < 18 months	2	10,709.15	655.15	0.00	11,364.30	3.92	98,662.52	110,026.82	6.55	39.27
from = 18 to < 24 months	2	13,537.30	963.90	0.00	14,501.20	5.00	83,095.23	97,596.43	5.81	39.67
from ≥ 2 years	11	217,549.63	25,293.76	0.00	242,843.39	83.69	213,489.93	456,333.32	27.18	44.97
Subtotal	49	262,460.18	27,700.66	0.00	290,160.84	100.00	1,388,836.19	1,678,997.03	100.00	29.23
Total	49	262,460.18	27,700.66	0.00	290,160.84		1,388,836.19	1,678,997.03		

### Additional information