

Brief report

Date: 10/31/2020
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	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	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	0.7070% 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	03/21/2021	03/21/2021	03/21/2021	03/21/2021	03/21/2021	03/21/2021	03/21/2021	03/21/2021		
		Final Maturity	Years	04.9	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	
Series A	Without optional redemption *	Average life	Years	01/23/2025	11/14/2024	09/10/2024	07/10/2024	05/14/2024	03/21/2024	01/31/2024	12/14/2023	12/14/2023		
		Final Maturity	Years	11.50	11.00	10.75	10.50	10.00	9.75	9.50	9.25	9.25	9.25	
Series B	With optional redemption *	Average life	Years	03/26/2021	03/26/2021	03/26/2021	03/26/2021	03/26/2021	03/26/2021	03/26/2021	03/26/2021	03/26/2021		
		Final Maturity	Years	04.9	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	
Series B	Without optional redemption *	Average life	Years	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		
		Final Maturity	Years	14.75	14.50	14.25	14.00	13.50	13.25	12.75	12.50	12.50	12.50	
Series C	With optional redemption *	Average life	Years	03/26/2021	03/26/2021	03/26/2021	03/26/2021	03/26/2021	03/26/2021	03/26/2021	03/26/2021	03/26/2021		
		Final Maturity	Years	04.9	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	
Series C	Without optional redemption *	Average life	Years	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		
		Final Maturity	Years	17.50	17.50	17.50	17.50	17.50	17.50	17.50	17.50	17.50	17.50	

* 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	Current	% 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	Available	Balance	Interest
Servicer ppal collect not yet credited		63,727.36	
Servicer ints collect not yet credited		1,690.03	
Liabilities			
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	Count
Count	1,497	4,839	
Principal			
Principal outstanding	50,063,700.86	490,013,794.84	
Average loan	33,442.69	101,263.44	
Minimum	31.22	31,116.85	
Maximum	161,592.51	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)	124	290	
Minimum	11/06/2020	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	% Pool	% LTV
0.01 - 10%	3.77	6.77		
10.01 - 20%	16.80	16.09		
20.01 - 30%	26.22	24.86	0.04	23.23
30.01 - 40%	34.88	34.89	0.01	38.44
40.01 - 50%	18.33	43.29	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)	29.58			73.48
Minimum	0.01			22.46
Maximum	46.77			79.79

BANKINTER 7 Fondo de Titulación Hipotecaria

Brief report

Date: 10/31/2020

Currency: EUR

Constitution date

02/18/2004

VAT Reg. no.

V83907055

Management Company

Europea de Titulación, 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)	0.35%	0.29%	0.27%	0.29%	0.48%
Annual Percentage Rate (CPR)	4.17%	3.41%	3.23%	3.44%	5.58%

Geographic distribution

	Current	At constitution date
Andalucia	7.97%	8.14%
Aragon	1.54%	2.18%
Asturias	2.13%	2.18%
Balearic Islands	1.91%	1.66%
Basque Country	18.03%	13.03%
Canary Islands	2.58%	3.70%
Cantabria	2.71%	2.31%
Castilla-La Mancha	2.91%	2.45%
Castilla-Leon	5.78%	5.24%
Catalonia	17.88%	17.44%
Extremadura	0.40%	0.60%
Galicia	4.69%	4.88%
La Rioja	0.34%	0.36%
Madrid	23.46%	25.64%
Murcia	1.61%	2.52%
Navarra	0.71%	0.84%
Valencia	5.35%	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	5,214.59	93.91	0.00	5,308.50	1.82	881,380.55	886,689.05	47.50	30.14
from > 1 to = 2 months	4	1,717.27	34.60	0.00	1,751.87	0.60	86,867.38	88,619.25	4.75	20.13
from > 2 to = 3 months	3	2,247.72	89.46	0.00	2,337.18	0.80	72,269.12	74,606.30	4.00	28.77
from > 3 to = 6 months	2	2,114.93	188.89	0.00	2,303.82	0.79	67,276.28	69,580.10	3.73	36.91
from > 6 to < 12 months	1	2,151.80	116.28	0.00	2,268.08	0.78	29,026.95	31,295.03	1.68	30.31
from = 12 to < 18 months	3	16,733.66	882.08	0.00	17,615.74	6.04	145,262.52	162,878.26	8.73	37.57
from = 18 to < 24 months	1	5,823.89	451.82	0.00	6,275.71	2.15	32,921.08	39,196.79	2.10	36.28
from ≥ 2 years	12	228,085.17	25,852.15	0.00	253,937.32	87.02	259,952.71	513,890.03	27.53	44.58
Subtotal	43	264,089.03	27,709.19	0.00	291,798.22	100.00	1,574,956.59	1,866,754.81	100.00	33.17
Total	43	264,089.03	27,709.19	0.00	291,798.22		1,574,956.59	1,866,754.81		

Additional information