

# BANKINTER 7 Fondo de Titulización Hipotecaria

## Brief report

Date: 11/30/2020  
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 Final maturity (legal) Next		Rating Fitch / Moody's 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
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	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	03/22/2021	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
	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
		Final Maturity	Years	11.50	11.00	10.75	10.50	10.00	9.75	9.50	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
		Final Maturity	Years	04.9	0.49	0.49	0.49	0.49	0.49	0.49	0.49
	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
		Final Maturity	Years	14.75	14.50	14.25	14.00	13.50	13.25	12.75	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
		Final Maturity	Years	04.9	0.49	0.49	0.49	0.49	0.49	0.49	0.49
	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
		Final Maturity	Years	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		% 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		130,010.43	
Servicer ints collect not yet credited		2,556.69	
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	1,478	4,839	
Principal			
Principal outstanding	49,196,713.12	490,013,794.84	
Average loan	33,286.00	101,263.44	
Minimum	57.15	31,116.85	
Maximum	160,759.32	296,052.94	
Interest rate			
Weighted average (wac)	0.35%	3.00%	
Minimum	0.00%	2.41%	
Maximum	2.24%	4.41%	
Final maturity			
Weighted average (WARM) (months)	124	290	
Minimum	12/04/2020	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	% Pool	% LTV
0.01 - 10%	3.89	6.81		
10.01 - 20%	16.77	15.99		
20.01 - 30%	26.21	24.79	0.04	23.23
30.01 - 40%	35.28	34.84	0.01	38.44
40.01 - 50%	17.85	43.20	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)	29.44		73.48	
Minimum	0.04		22.46	
Maximum	46.55		79.79	

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### Bond Paying Agent

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### Market

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### Register of Book Securities

Iberclear

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### Fund Auditor

KPMG Auditores

### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month, mort. (SMM)	0.61%	0.39%	0.30%	0.33%	0.48%
Annual Percentage Rate (CPR)	7.04%	4.63%	3.58%	3.84%	5.58%

### Geographic distribution

	Current	At constitution date
Andalucia	8.00%	8.14%
Aragon	1.53%	2.18%
Asturias	2.14%	2.18%
Balearic Islands	1.92%	1.66%
Basque Country	17.99%	13.03%
Canary Islands	2.59%	3.70%
Cantabria	2.71%	2.31%
Castilla-La Mancha	2.93%	2.45%
Castilla-Leon	5.78%	5.24%
Catalonia	17.99%	17.44%
Extremadura	0.40%	0.60%
Galicia	4.67%	4.88%
La Rioja	0.34%	0.36%
Madrid	23.38%	25.64%
Murcia	1.55%	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	25	7,628.48	110.03	0.00	7,738.51	3.01	822,139.43	829,877.94	48.80	23.04
from > 2 to = 3 months	5	3,596.46	157.27	0.00	3,753.73	1.46	141,111.50	144,865.23	8.52	30.95
from > 3 to = 6 months	1	1,749.47	155.63	0.00	1,905.10	0.74	42,642.63	44,547.73	2.62	34.84
from > 6 to < 12 months	1	2,421.13	130.79	0.00	2,551.92	0.99	28,757.62	31,309.54	1.84	30.33
from = 12 to < 18 months	3	16,957.11	902.92	0.00	17,860.03	6.95	144,165.64	162,025.67	9.53	37.38
from = 18 to < 24 months	1	5,931.88	444.99	0.00	6,376.87	2.48	32,620.18	38,997.05	2.29	36.10
from ≥ 2 years	11	193,240.19	23,408.78	0.00	216,648.97	84.35	232,197.52	448,846.49	26.40	44.69
Subtotal	47	231,524.72	25,310.41	0.00	256,835.13	100.00	1,443,634.52	1,700,469.65	100.00	29.08
Total	47	231,524.72	25,310.41	0.00	256,835.13		1,443,634.52	1,700,469.65		

### Additional information