

Brief report

Date: 01/31/2021
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 Fitch / Moody's	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0313547004	02/24/2004 4,718	9,347.53	100,000.00	Floating 3-M Euribor+0.210% 26.Mar/Jun/Sep/Dec	0.0000% 03/26/2021 0.000000 Gross 0.000000 Net	09/26/2040 Quarterly 26.Mar/Jun/Sep/Dec	03/26/2021 "Pass-Through"	AAAsf Aa1 (sf)	AAA Aaa
Series B ES0313547012	02/24/2004 130	24,245.23	100,000.00	Floating 3-M Euribor+0.550% 26.Mar/Jun/Sep/Dec	0.0090% 03/26/2021 0.533395 Gross 0.432050 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	100,000.00	Floating 3-M Euribor+1.200% 26.Mar/Jun/Sep/Dec	0.6590% 03/26/2021 38.687913 Gross 31.337210 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		48,502,384.44	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	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24
		Final Maturity	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
Series B	With optional redemption *	Average life	Years	4.24	4.05	3.87	3.71	3.56	3.41	3.28	3.15
		Final Maturity	Years	03/23/2025	01/13/2025	11/10/2024	09/12/2024	07/19/2024	05/29/2024	04/07/2024	02/21/2024
Series C	With optional redemption *	Average life	Years	11.25	10.75	10.50	10.25	9.75	9.50	9.25	9.00
		Final Maturity	Years	03/26/2032	09/28/2031	06/26/2031	03/26/2031	09/26/2030	06/26/2030	03/26/2030	12/26/2029
Series A	Without optional redemption *	Average life	Years	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24
		Final Maturity	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
Series B	Without optional redemption *	Average life	Years	12.67	12.30	11.94	11.59	11.24	10.92	10.60	10.29
		Final Maturity	Years	08/25/2033	04/13/2033	12/02/2032	07/27/2032	03/24/2032	11/24/2031	08/01/2031	04/12/2031
Series C	Without optional redemption *	Average life	Years	14.50	14.25	14.00	13.75	13.25	13.00	12.50	12.25
		Final Maturity	Years	06/26/2035	03/26/2035	12/26/2034	09/26/2034	03/26/2034	12/26/2033	06/26/2033	03/26/2033
Series A	With optional redemption *	Average life	Years	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24
		Final Maturity	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
Series B	Without optional redemption *	Average life	Years	15.60	15.43	15.24	15.04	14.82	14.58	14.33	14.06
		Final Maturity	Years	07/31/2036	05/29/2036	03/22/2036	01/09/2036	10/21/2035	07/26/2035	04/25/2035	01/17/2035
Series C	Without optional redemption *	Average life	Years	17.25	17.25	17.25	17.25	17.25	17.25	17.25	17.25
		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)					
	Current		At issue date		% CE
	% CE	% CE	% CE	% CE	
Series A	90.93%	44,101,646.54	19.15%	96.29%	471,800,000.00
Series B	6.50%	3,151,879.90	12.65%	2.65%	13,000,000.00
Series C	2.57%	1,248,858.00	10.08%	1.06%	5,200,000.00
Issue of Bonds		48,502,384.44			490,000,000.00
Reserve Fund	10.08%	4,888,615.61	1.50%		7,350,000.00

Other financial operations (current)			
Assets		Balance	Interest
		Treasury Account	6,028,751.49
Servicer ppal collect not yet credited	86,610.88		
Servicer ints collect not yet credited	1,818.44		
Liabilities		Available	Balance
Subordinated Loan L/T		4,900,000.00	0.960%
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	1,450	4,839	
Principal			
Principal outstanding	47,578,253.65	490,013,794.84	
Average loan	32,812.59	101,263.44	
Minimum	400.34	31,116.85	
Maximum	159,092.40	296,052.94	
Interest rate			
Weighted average (wac)	0.31%	3.00%	
Minimum	0.00%	2.41%	
Maximum	2.00%	4.41%	
Final maturity			
Weighted average (WARM) (months)	123	290	
Minimum	02/06/2021	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%	3.97	6.72		
10.01 - 20%	17.69	15.93		
20.01 - 30%	26.15	24.82	0.04	23.23
30.01 - 40%	35.08	34.77	0.01	38.44
40.01 - 50%	17.10	42.95	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)	29.12			73.48
Minimum	0.23			22.46
Maximum	46.10			79.79

BANKINTER 7 Fondo de Titulación Hipotecaria

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.53%	0.54%	0.42%	0.29%	0.48%
Annual Percentage Rate (CPR)	6.14%	6.33%	4.88%	3.46%	5.59%

Geographic distribution

	Current	At constitution date
Andalucia	8.04%	8.14%
Aragon	1.53%	2.18%
Asturias	2.13%	2.18%
Balearic Islands	1.95%	1.66%
Basque Country	18.11%	13.03%
Canary Islands	2.59%	3.70%
Cantabria	2.72%	2.31%
Castilla-La Mancha	2.92%	2.45%
Castilla-Leon	5.68%	5.24%
Catalonia	18.12%	17.44%
Extremadura	0.41%	0.60%
Galicia	4.62%	4.88%
La Rioja	0.34%	0.36%
Madrid	23.32%	25.64%
Murcia	1.53%	2.52%
Navarra	0.71%	0.84%
Valencia	5.26%	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	6,006.65	69.17	0.00	6,075.82	2.31	807,406.36	813,482.18	46.92	25.07	
from > 1 to = 2 months	1	397.10	5.46	0.00	402.56	0.15	6,397.63	6,800.19	0.39	13.63	
from > 2 to = 3 months	6	4,739.58	164.50	0.00	4,904.08	1.87	185,868.12	190,772.20	11.00	30.51	
from > 6 to < 12 months	3	9,285.31	488.94	0.00	9,774.25	3.72	116,323.77	126,098.02	7.27	32.80	
from = 18 to < 24 months	3	18,826.71	1,220.66	0.00	20,047.37	7.63	127,942.76	147,990.13	8.54	38.12	
from ≥ 2 years	11	198,141.19	23,563.65	0.00	221,704.84	84.33	226,883.91	448,588.75	25.87	44.67	
	Subtotal	48	237,396.54	25,512.38	0.00	262,908.92	100.00	1,470,822.55	1,733,731.47	100.00	30.43
Total		48	237,396.54	25,512.38	0.00	262,908.92		1,470,822.55	1,733,731.47		