

BANKINTER 10 Fondo de Titulización de Activos

Brief report

Date: 08/31/2007

Currency: EUR

Date of constitution

06/27/2005

VAT Reg. no.

G84388115

Management Company

Europa de Titulización, S.G.F.T

Originator

Bankinter

Servicer

Bankinter

Lead Managers

Bankinter

BNP Paribas

Bond Underwriter and Placement Agent

BNP Paribas

Bankinter

Bond Paying Agent

Bankinter

Market

AIAF Mercado de Renta Fija

Register of Book Securities

Iberclear

Treasury Account

Bankinter

Amortisation Account

Bankinter

Start-up Loan

Bankinter

Swap

Bankinter

Assets Custodian

Bankinter

Fund Auditors

Ernst & Young

Collateral: Residential mortgage loans

General			
	Current	At constitution date	
Count	12,167	14,507	
Principal			
Principal outstanding	1,305,613,044.46	1,717,640,351.35	
Average loan	107,307.72	118,400.80	
Minimum	55.07	1,860.27	
Maximum	941,287.79	990,119.72	
Interest rate			
Weighted average (wac)	4.60%	2.88%	
Minimum	3.92%	2.15%	
Maximum	6.80%	5.32%	
Final maturity			
Weighted average (WARM) (months)	277	303	
Minimum	09/01/2007	01/16/2006	
Maximum	02/18/2040	02/18/2040	
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%	1.25	7.52	0.86	7.98
10.01 - 20%	4.60	15.47	3.77	15.50
20.01 - 30%	7.35	25.42	5.59	25.37
30.01 - 40%	10.95	35.24	8.49	35.25
40.01 - 50%	15.13	45.10	12.50	45.18
50.01 - 60%	17.12	55.23	15.93	55.28
60.01 - 70%	18.38	65.09	17.85	65.20
70.01 - 80%	18.20	74.12	23.92	75.68
80.01 - 90%	4.84	84.76	6.58	84.47
90.01 - 100%	2.19	93.16	4.50	95.25
Weighted average (WALTV)	54.40		59.11	
Minimum	0.02		1.81	
Maximum	96.00		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.69%	0.83%	0.86%	0.86%	0.79%
Annual Percentage Rate (CPR)	7.95%	9.51%	9.80%	9.84%	9.07%

Geographic distribution		
	Current	At constitution date
Andalucía	9.54%	9.68%
Aragón	1.56%	1.54%
Asturias	1.50%	1.48%
Balearic Islands	2.48%	2.48%
Basque Country	9.44%	9.04%
Canary Islands	4.05%	4.13%
Cantabria	2.00%	1.97%
Castilla-La Mancha	1.49%	1.59%
Castilla-León	2.81%	2.77%
Catalonia	16.26%	15.65%
Extremadura	0.42%	0.44%
Galicia	2.31%	2.21%
La Rioja	0.42%	0.39%
Madrid	35.14%	35.63%
Murcia	1.23%	1.31%
Navarra	0.23%	0.23%
Valencia	9.12%	9.45%

Current delinquency									
Aging	Assets	Overdue debt				Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total %				
Up to 1 month	196	41,363.34	36,862.25	0.00	78,225.59 40.46	21,707,740.56	21,785,966.15 78.19	42.59	
1 to 2 months	38	19,228.49	23,037.24	0.00	42,265.73 21.86	3,826,643.74	3,868,909.47 13.89	44.28	
2 to 3 months	14	14,574.70	12,872.39	0.00	27,447.09 14.20	1,470,385.37	1,497,832.46 5.38	43.45	
3 to 6 months	7	6,562.04	7,372.68	0.00	13,934.72 7.21	506,521.96	520,456.68 1.87	41.35	
6 to 12 months	1	3,416.77	2,879.36	0.00	6,296.13 3.26	75,671.64	81,967.77 0.29	45.42	
18 to 24 months	2	6,490.71	5,251.40	0.00	11,742.11 6.07	63,724.31	75,466.42 0.27	46.82	
Over 2 years	1	11,698.70	1,737.95	0.00	13,436.65 6.95	18,357.42	31,794.07 0.11	21.72	
Total	259	103,334.75	90,013.27	0.00	193,348.02	27,669,045.00	27,862,393.02	42.81	

Each range includes the beginning but not the ending time

Additional information