

BANKINTER 10 Fondo de Titulización de Activos

Brief report

Date: 09/30/2007
Currency: EUR

Date of constitution
 06/27/2005

VAT Reg. no.
 G84388115

Management Company
 Europea 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

Issued securities: Asset-Backed Bonds

Bonds issue										
Series	ISIN Code	Issue date	Principal outstanding		Interest type	Interest Rate	Redemption		Rating	
			(Bond Unit / Series Total / %Factor)	(%Factor)			Final maturity (legal)	Next	Moody's / S&P	Current
Series A1	ES0313529002	07/01/2005	100,000.00	100,000.00	Floating	12/21/2007	06/21/2043	Quarterly	Aaa	Aaa
		800	80,000,000.00	80,000,000.00	3-M Euribor+0.080%	21.Mar/Jun/Sep/Dec	21.Mar/Jun/Sep/Dec	"Soft-Bullet" except certain circumstances		
Series A2	ES0313529010	07/01/2005	78,500.45	100,000.00	Floating	4.8830%	06/21/2043	Quarterly	Aaa	Aaa
		15,754	1,236,696,089.30	1,575,400,000.00	3-M Euribor+0.160%	21.Mar/Jun/Sep/Dec	21.Mar/Jun/Sep/Dec	"Pass-Through" Secuential / Pro rata under certain circumstances		
			78.50%				968.941957 Gross			
							823.600663 Net			
Series B	ES0313529028	07/01/2005	100,000.00	100,000.00	Floating	5.0130%	06/21/2043	Quarterly	A1	A1
		207	20,700,000.00	20,700,000.00	3-M Euribor+0.290%	21.Mar/Jun/Sep/Dec	21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Secuential / Pro rata deferred start / Secuential	A	A
			100.00%				1,267.175000 Gross			
							1,077.098750 Net			
Series C	ES0313529036	07/01/2005	100,000.00	100,000.00	Floating	5.4230%	06/21/2043	Quarterly	Baa1	Baa1
		224	22,400,000.00	22,400,000.00	3-M Euribor+0.700%	21.Mar/Jun/Sep/Dec	21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Secuential / Pro rata deferred start / Secuential	BBB-	BBB-
			100.00%				1,370.813889 Gross			
							1,165.191806 Net			
Series D	ES0313529044	07/01/2005	100,000.00	100,000.00	Floating	6.7230%	06/21/2043	Quarterly	Ba3	Ba3
		191	19,100,000.00	19,100,000.00	3-M Euribor+2.000%	21.Mar/Jun/Sep/Dec	21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Secuential / Pro rata deferred start / Secuential	BB-	BB-
			100.00%				1,699.425000 Gross			
							1,444.511250 Net			
Series E	ES0313529051	07/01/2005	100,000.00	100,000.00	Floating	8.6230%	06/21/2043	Quarterly	Caa3	Caa3
		224	22,400,000.00	22,400,000.00	3-M Euribor+3.900%	21.Mar/Jun/Sep/Dec	21.Mar/Jun/Sep/Dec	To be determined Due to Cash Reserve reduction	CCC-	CCC-
			100.00%				2,179.702778 Gross			
							1,852.747361 Net			
Total			1,321,296,089.30	1,740,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)													
Series	Option	Average life	Years	% Monthly CPR (SMM)									
				0.34	0.51	0.69	0.87	1.06	1.25	1.44	1.64		
Series A2	With optional redemption *	Average life	9.12	7.74	6.67	5.81	5.11	4.58	4.12	3.72			
		Final Maturity	09/11/2016	06/26/2015	05/28/2014	07/19/2013	07/11/2012	04/28/2012	11/13/2011	06/20/2011			
		Date	09/21/2026	06/21/2024	06/21/2022	09/21/2020	03/21/2019	03/21/2018	03/21/2017	03/21/2016			
		Final Maturity	09/21/2026	06/21/2024	06/21/2022	09/21/2020	03/21/2019	03/21/2018	03/21/2017	03/21/2016			
		Date	09/21/2026	06/21/2024	06/21/2022	09/21/2020	03/21/2019	03/21/2018	03/21/2017	03/21/2016			
		Final Maturity	09/21/2026	06/21/2024	06/21/2022	09/21/2020	03/21/2019	03/21/2018	03/21/2017	03/21/2016			
	Without optional redemption *	Average life	9.67	8.33	7.26	6.40	5.69	5.11	4.62	4.20			
		Final Maturity	05/30/2017	01/27/2016	02/01/2015	02/21/2014	07/09/2013	05/11/2012	10/05/2012	10/12/2011			
		Date	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040			
		Final Maturity	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040			
		Date	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040			
		Final Maturity	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040			
Series B	With optional redemption *	Average life	12.71	10.86	9.37	8.17	7.20	6.47	5.82	5.25			
		Final Maturity	12/06/2020	06/08/2018	10/02/2017	11/30/2015	11/12/2014	03/16/2014	07/24/2013	12/26/2012			
		Date	09/21/2026	06/21/2024	06/21/2022	09/21/2020	03/21/2019	03/21/2018	03/21/2017	03/21/2016			
		Final Maturity	09/21/2026	06/21/2024	06/21/2022	09/21/2020	03/21/2019	03/21/2018	03/21/2017	03/21/2016			
		Date	09/21/2026	06/21/2024	06/21/2022	09/21/2020	03/21/2019	03/21/2018	03/21/2017	03/21/2016			
		Final Maturity	09/21/2026	06/21/2024	06/21/2022	09/21/2020	03/21/2019	03/21/2018	03/21/2017	03/21/2016			
	Without optional redemption *	Average life	13.57	11.77	10.30	9.10	8.11	7.28	6.58	5.98			
		Final Maturity	04/21/2021	05/07/2019	01/15/2018	01/11/2016	06/11/2015	08/01/2015	04/28/2014	09/22/2013			
		Date	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040			
		Final Maturity	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040			
		Date	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040			
		Final Maturity	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040			
Series C	With optional redemption *	Average life	12.71	10.86	9.37	8.17	7.20	6.47	5.82	5.25			
		Final Maturity	12/06/2020	06/08/2018	10/02/2017	11/30/2015	11/12/2014	03/16/2014	07/24/2013	12/26/2012			
		Date	09/21/2026	06/21/2024	06/21/2022	09/21/2020	03/21/2019	03/21/2018	03/21/2017	03/21/2016			
		Final Maturity	09/21/2026	06/21/2024	06/21/2022	09/21/2020	03/21/2019	03/21/2018	03/21/2017	03/21/2016			
		Date	09/21/2026	06/21/2024	06/21/2022	09/21/2020	03/21/2019	03/21/2018	03/21/2017	03/21/2016			
		Final Maturity	09/21/2026	06/21/2024	06/21/2022	09/21/2020	03/21/2019	03/21/2018	03/21/2017	03/21/2016			
	Without optional redemption *	Average life	13.57	11.77	10.30	9.10	8.11	7.28	6.58	5.98			
		Final Maturity	04/21/2021	05/07/2019	01/15/2018	01/11/2016	06/11/2015	08/01/2015	04/28/2014	09/22/2013			
		Date	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040			
		Final Maturity	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040			
		Date	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040			
		Final Maturity	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040			
Series D	With optional redemption *	Average life	12.71	10.86	9.37	8.18	7.21	6.47	5.82	5.25			
		Final Maturity	06/13/2020	06/08/2018	10/02/2017	11/30/2015	12/12/2014	03/17/2014	07/24/2013	12/26/2012			
		Date	09/21/2026	06/21/2024	06/21/2022	09/21/2020	03/21/2019	03/21/2018	03/21/2017	03/21/2016			
		Final Maturity	09/21/2026	06/21/2024	06/21/2022	09/21/2020	03/21/2019	03/21/2018	03/21/2017	03/21/2016			
		Date	09/21/2026	06/21/2024	06/21/2022	09/21/2020	03/21/2019	03/21/2018	03/21/2017	03/21/2016			
		Final Maturity	09/21/2026	06/21/2024	06/21/2022	09/21/2020	03/21/2019	03/21/2018	03/21/2017	03/21/2016			
	Without optional redemption *	Average life	13.57	11.77	10.30	9.10	8.11	7.28	6.58	5.98			
		Final Maturity	04/21/2021	05/07/2019	01/15/2018	01/11/2016	06/11/2015	08/01/2015	04/28/2014	09/22/2013			
		Date	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040			
		Final Maturity	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040			
		Date	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040			
		Final Maturity	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040			
Series E	With optional redemption *	Average life	13.77	11.89	10.34	9.05	7.97	7.22	6.51	5.84			
		Final Maturity	03/07/2021	08/17/2019	01/27/2018	10/14/2016	09/18/2015	12/16/2014	02/04/2014	01/08/2013			
		Date	09/21/2026	06/21/2024	06/21/2022	09/21/2020	03/21/2019	03/21/2018	03/21/2017	03/21/2016			
		Final Maturity	09/21/2026	06/21/2024	06/21/2022	09/21/2020	03/21/2019	03/21/2018	03/21/2017	03/21/2016			
		Date	09/21/2026	06/21/2024	06/21/2022	09/21/2020	03/21/2019	03/21/2018	03/21/2017	03/21/2016			
		Final Maturity	09/21/2026	06/21/2024	06/21/2022	09/21/2020	03/21/2019	03/21/2018	03/21/2017	03/21/2016			
	Without optional redemption *	Average life	20.50	19.74	19.19	18.77	18.45	18.19	17.98	17.81			
		Final Maturity	03/25/2028	06/23/2027	03/12/2026	03/07/2026	07/03/2026	04/12/2025	09/18/2025	07/18/2025			
		Date	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040	03/21/2040			
		Final Maturity	03/21/2040	03/21/2040									

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Management Company

Europa de Titulización, S.G.F.T

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Fund Auditors

Ernst & Young

Collateral: Residential mortgage loans

General			
	Current	At constitution date	
Count	12,082	14,507	
Principal			
Principal outstanding	1,289,759,543.16	1,717,640,351.35	
Average loan	106,750.50	118,400.80	
Minimum	12.82	1,860.27	
Maximum	939,741.43	990,119.72	
Interest rate			
Weighted average (wac)	4.68%	2.88%	
Minimum	4.02%	2.15%	
Maximum	6.80%	5.32%	
Final maturity			
Weighted average (WARM) (months)	276	303	
Minimum	10/10/2007	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%	1.27	7.52	0.86	7.98
10.01 - 20%	4.65	15.46	3.77	15.50
20.01 - 30%	7.46	25.44	5.59	25.37
30.01 - 40%	11.07	35.27	8.49	35.25
40.01 - 50%	15.02	45.13	12.50	45.18
50.01 - 60%	17.21	55.23	15.93	55.28
60.01 - 70%	18.55	65.09	17.85	65.20
70.01 - 80%	17.81	74.09	23.92	75.68
80.01 - 90%	4.78	84.64	6.58	84.47
90.01 - 100%	2.18	93.06	4.50	95.25
Weighted average (WALTV)	54.25		59.11	
Minimum	0.01		1.81	
Maximum	95.90		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.93%	0.87%	0.87%	0.89%	0.79%
Annual Percentage Rate (CPR)	10.57%	9.90%	9.96%	10.15%	9.13%

Geographic distribution		
	Current	At constitution date
Andalucía	9.48%	9.68%
Aragón	1.56%	1.54%
Asturias	1.51%	1.48%
Balearic Islands	2.49%	2.48%
Basque Country	9.50%	9.04%
Canary Islands	4.06%	4.13%
Cantabria	2.00%	1.97%
Castilla-La Mancha	1.49%	1.59%
Castilla-León	2.81%	2.77%
Catalonia	16.34%	15.65%
Extremadura	0.43%	0.44%
Galicia	2.32%	2.21%
La Rioja	0.42%	0.39%
Madrid	35.01%	35.63%
Murcia	1.24%	1.31%
Navarra	0.23%	0.23%
Valencia	9.09%	9.45%

Current delinquency										
Aging	Assets	Overdue debt				Outstanding debt		Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%	%	%		
Up to 1 month	237	47,724.01	38,469.95	0.00	86,193.96	40.74	27,005,682.94	27,091,876.90	78.11	44.20
1 to 2 months	48	25,321.42	26,790.40	0.00	52,111.82	24.63	4,793,456.33	4,845,568.15	13.97	42.03
2 to 3 months	15	9,470.68	14,837.13	0.00	24,307.81	11.49	1,534,351.78	1,558,659.59	4.49	51.48
3 to 6 months	11	15,944.70	10,650.08	0.00	26,594.78	12.57	949,107.15	975,701.93	2.81	37.68
6 to 12 months	2	5,338.34	4,655.23	0.00	9,993.57	4.72	127,925.23	137,918.80	0.40	46.39
18 to 24 months	2	6,811.47	5,535.59	0.00	12,347.06	5.84	63,403.55	75,750.61	0.22	46.99
Total	315	110,610.62	100,938.38	0.00	211,549.00		34,473,926.98	34,685,475.98		43.96

Each range includes the beginning but not the ending time

Additional information