# BANKINTER 10 Fondo de Titulización de Activos

## Brief report

**Date:** 10/31/2007
**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<br>ISIN Code | Issue date<br>Nº bonds | Principal outstanding (Bond Unit / Series Total / %Factor)<br>Current | Original | Interest type<br>Reference rate and margin<br>Payment Date | Interest Rate<br>Next coupon | Redemption<br>Final maturity (legal) | Next | Rating Moody´s / S&P<br>Current | Original |
|---|---|---|---|---|---|---|---|---|---|
| Series A1<br>ES0313529002 | 07/01/2005<br>800 | | 100,000.00<br>80,000,000.00 | Floating<br>3-M Euribor+0.080%<br>21.Mar/Jun/Sep/Dec | 12/21/2007 | 06/21/2043<br>Quarterly<br>21.Mar/Jun/Sep/Dec | "Soft-Bullet" except certain circumstances | Aaa<br>AAA | Aaa<br>AAA |
| Series A2<br>ES0313529010 | 07/01/2005<br>15,754 | 78,500.45<br>1,236,696,089.30<br>78.50% | 100,000.00<br>1,575,400,000.00 | Floating<br>3-M Euribor+0.160%<br>21.Mar/Jun/Sep/Dec | 4.8830%<br>12/21/2007<br>968.941957 Gross<br>823.600663 Net | 06/21/2043<br>Quarterly<br>21.Mar/Jun/Sep/Dec | 12/21/2007<br>"Pass-Through" Secuential / Pro rata under certain circumstances | Aaa<br>AAA | Aaa<br>AAA |
| Series B<br>ES0313529028 | 07/01/2005<br>207 | 100,000.00<br>20,700,000.00<br>100.00% | 100,000.00<br>20,700,000.00 | Floating<br>3-M Euribor+0.290%<br>21.Mar/Jun/Sep/Dec | 5.0130%<br>12/21/2007<br>1,267.175000 Gross<br>1,077.098750 Net | 06/21/2043<br>Quarterly<br>21.Mar/Jun/Sep/Dec | To be determined<br>"Pass-Through"<br>Pro rata deferred start / Secuential | A1<br>A | A1<br>A |
| Series C<br>ES0313529036 | 07/01/2005<br>224 | 100,000.00<br>22,400,000.00<br>100.00% | 100,000.00<br>22,400,000.00 | Floating<br>3-M Euribor+0.700%<br>21.Mar/Jun/Sep/Dec | 5.4230%<br>12/21/2007<br>1,370.813889 Gross<br>1,165.191806 Net | 06/21/2043<br>Quarterly<br>21.Mar/Jun/Sep/Dec | To be determined<br>"Pass-Through"<br>Pro rata deferred start / Secuential | Baa1<br>BBB- | Baa1<br>BBB- |
| Series D<br>ES0313529044 | 07/01/2005<br>191 | 100,000.00<br>19,100,000.00<br>100.00% | 100,000.00<br>19,100,000.00 | Floating<br>3-M Euribor+2.000%<br>21.Mar/Jun/Sep/Dec | 6.7230%<br>12/21/2007<br>1,699.425000 Gross<br>1,444.511250 Net | 06/21/2043<br>Quarterly<br>21.Mar/Jun/Sep/Dec | To be determined<br>"Pass-Through"<br>Pro rata deferred start / Secuential | Ba3<br>BB- | Ba3<br>BB- |
| Series E<br>ES0313529051 | 07/01/2005<br>224 | 100,000.00<br>22,400,000.00<br>100.00% | 100,000.00<br>22,400,000.00 | Floating<br>3-M Euribor+3.900%<br>21.Mar/Jun/Sep/Dec | 8.6230%<br>12/21/2007<br>2,179.702778 Gross<br>1,852.747361 Net | 06/21/2043<br>Quarterly<br>21.Mar/Jun/Sep/Dec | To be determined<br>Due to Cash Reserve reduction | Caa3<br>CCC- | Caa3<br>CCC- |
| 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)**

| | | | % Monthly CPR (SMM) | 0,34 | 0,51 | 0,69 | 0,87 | 1,06 | 1,25 | 1,44 | 1,64 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | % Annual equivalent CPR | 4,00 | 6,00 | 8,00 | 10,00 | 12,00 | 14,00 | 16,00 | 18,00 |
| Series A2 | With optional redemption * | Average life | Years | 9.00 | 7.65 | 6.58 | 5.73 | 5.08 | 4.52 | 4.07 | 3.67 |
| | | | Date | 10/29/2016 | 06/21/2015 | 05/28/2014 | 07/22/2013 | 11/25/2012 | 06/05/2012 | 11/23/2011 | 01/07/2011 |
| | | Final Maturity | Years | 18.90 | 16.65 | 14.65 | 12.90 | 11.65 | 10.39 | 9.39 | 8.39 |
| | | | Date | 09/21/2026 | 06/21/2024 | 06/21/2022 | 09/21/2020 | 06/21/2019 | 03/21/2018 | 03/21/2017 | 03/21/2016 |
| | Without optional redemption * | Average life | Years | 9.56 | 8.24 | 7.18 | 6.33 | 5.63 | 5.05 | 4.56 | 4.15 |
| | | | Date | 05/19/2017 | 01/23/2016 | 02/01/2015 | 02/25/2014 | 06/15/2013 | 11/15/2012 | 05/22/2012 | 12/24/2011 |
| | | Final Maturity | Years | 32.41 | 32.41 | 32.41 | 32.41 | 32.41 | 32.41 | 32.41 | 32.41 |
| | | | 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 |
| Series B | With optional redemption * | Average life | Years | 12.61 | 10.77 | 9.29 | 8.10 | 7.19 | 6.40 | 5.76 | 5.19 |
| | | | Date | 06/06/2020 | 04/08/2018 | 11/02/2017 | 04/12/2015 | 05/01/2015 | 03/24/2014 | 02/08/2013 | 06/01/2013 |
| | | Final Maturity | Years | 18.90 | 16.65 | 14.65 | 12.90 | 11.65 | 10.39 | 9.39 | 8.39 |
| | | | Date | 09/21/2026 | 06/21/2024 | 06/21/2022 | 09/21/2020 | 06/21/2019 | 03/21/2018 | 03/21/2017 | 03/21/2016 |
| | Without optional redemption * | Average life | Years | 13.47 | 11.68 | 10.22 | 9.03 | 8.04 | 7.22 | 6.53 | 5.94 |
| | | | Date | 04/16/2021 | 04/07/2019 | 01/17/2018 | 07/11/2016 | 11/14/2015 | 01/18/2015 | 09/05/2014 | 05/10/2013 |
| | | Final Maturity | Years | 32.41 | 32.41 | 32.41 | 32.41 | 32.41 | 32.41 | 32.41 | 32.41 |
| | | | 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 |
| Series C | With optional redemption * | Average life | Years | 12.61 | 10.77 | 9.29 | 8.10 | 7.19 | 6.40 | 5.76 | 5.19 |
| | | | Date | 06/06/2020 | 04/08/2018 | 11/02/2017 | 04/12/2015 | 05/01/2015 | 03/24/2014 | 02/08/2013 | 06/01/2013 |
| | | Final Maturity | Years | 18.90 | 16.65 | 14.65 | 12.90 | 11.65 | 10.39 | 9.39 | 8.39 |
| | | | Date | 09/21/2026 | 06/21/2024 | 06/21/2022 | 09/21/2020 | 06/21/2019 | 03/21/2018 | 03/21/2017 | 03/21/2016 |
| | Without optional redemption * | Average life | Years | 13.47 | 11.68 | 10.22 | 9.03 | 8.04 | 7.22 | 6.53 | 5.94 |
| | | | Date | 04/16/2021 | 04/07/2019 | 01/18/2018 | 07/11/2016 | 11/14/2015 | 01/18/2015 | 09/05/2014 | 05/10/2013 |
| | | Final Maturity | Years | 32.41 | 32.41 | 32.41 | 32.41 | 32.41 | 32.41 | 32.41 | 32.41 |
| | | | 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 |
| Series D | With optional redemption * | Average life | Years | 12.61 | 10.77 | 9.29 | 8.10 | 7.19 | 6.40 | 5.76 | 5.19 |
| | | | Date | 07/06/2020 | 04/08/2018 | 11/02/2017 | 04/12/2015 | 05/01/2015 | 03/24/2014 | 02/08/2013 | 06/01/2013 |
| | | Final Maturity | Years | 18.90 | 16.65 | 14.65 | 12.90 | 11.65 | 10.39 | 9.39 | 8.39 |
| | | | Date | 09/21/2026 | 06/21/2024 | 06/21/2022 | 09/21/2020 | 06/21/2019 | 03/21/2018 | 03/21/2017 | 03/21/2016 |
| | Without optional redemption * | Average life | Years | 13.47 | 11.68 | 10.23 | 9.03 | 8.04 | 7.22 | 6.53 | 5.94 |
| | | | Date | 04/16/2021 | 04/07/2019 | 01/18/2018 | 07/11/2016 | 11/14/2015 | 01/18/2015 | 09/05/2014 | 05/10/2013 |
| | | Final Maturity | Years | 32.41 | 32.41 | 32.41 | 32.41 | 32.41 | 32.41 | 32.41 | 32.41 |
| | | | 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 |
| Series E | With optional redemption * | Average life | Years | 13.67 | 11.80 | 10.25 | 8.97 | 8.02 | 7.15 | 6.44 | 5.78 |
| | | | Date | 06/27/2021 | 08/15/2019 | 01/27/2018 | 10/16/2016 | 06/11/2015 | 12/21/2014 | 08/04/2014 | 08/08/2013 |
| | | Final Maturity | Years | 18.90 | 16.65 | 14.65 | 12.90 | 11.65 | 10.39 | 9.39 | 8.39 |
| | | | Date | 09/21/2026 | 06/21/2024 | 06/21/2022 | 09/21/2020 | 06/21/2019 | 03/21/2018 | 03/21/2017 | 03/21/2016 |
| | Without optional redemption * | Average life | Years | 20.40 | 19.65 | 19.10 | 18.69 | 18.37 | 18.12 | 17.91 | 17.75 |
| | | | Date | 03/19/2028 | 06/21/2027 | 03/12/2026 | 05/07/2026 | 10/03/2026 | 08/12/2025 | 09/24/2025 | 07/24/2025 |
| | | Final Maturity | Years | 32.41 | 32.41 | 32.41 | 32.41 | 32.41 | 32.41 | 32.41 | 32.41 |
| | | | 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 |

* 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 | | % CE | At issue date | | % CE |
|---|---|---|---|---|---|---|
| Class A | 93.60% | 1,236,696,089.30 | 6.51% | 95.14% | 1,655,400,000.00 | 4.93% |
| Series A1 | 0.00% | 0.00 | | 4.60% | 80,000,000.00 | |
| Series A2 | 93.60% | 1,236,696,089.30 | | 90.54% | 1,575,400,000.00 | |
| Series B | 1.57% | 20,700,000.00 | 4.92% | 1.19% | 20,700,000.00 | 3.72% |
| Series C | 1.70% | 22,400,000.00 | 3.20% | 1.29% | 22,400,000.00 | 2.42% |
| Series D | 1.45% | 19,100,000.00 | 1.72% | 1.10% | 19,100,000.00 | 1.30% |
| Series E | 1.70% | 22,400,000.00 | | 1.29% | 22,400,000.00 | |
| Issue of Bonds | | 1,321,296,089.30 | | | 1,740,000,000.00 | |
| Reserve Fund | 1.72% | 22,400,000.00 | | 1.30% | 22,400,000.00 | |

**Other finantial operations (current)**

| Assets | | Balance | Interest |
|---|---|---|---|
| Treasury Account | | 47,632,137.30 | 4.790% |
| Amortization Account | | 0.00 | |
| Servicer ppal collect not yet credited | | 4,645,362.64 | |
| Servicer ints collect not yet credited | | 1,499,704.74 | |
| **Liabilities** | **Available** | **Balance** | **Interest** |
| Start-up Loan | | 1,547,017.13 | 6.720% |

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**Additional information**
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# BANKINTER 10 Fondo de Titulización de Activos

## Brief report

**Date:** 10/31/2007
**Currency:** EUR

**Date of constitution**
06/27/2005

**VAT Reg. no.**
G84388115

**Management Company**
Europea de Titulización, S.G.F.T

**Originator**
Bankinter

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**Lead Managers**
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AIAF Mercado de Renta Fija

**Register of Book Securities**
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**Treasury Account**
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**Swap**
Bankinter

**Assets Custodian**
Bankinter

**Fund Auditors**
Ernst & Young

**Collateral: Residential mortgage loans**

### General

| | Current | At constitution date |
|---|---|---|
| Count | 12,002 | 14,507 |
| Principal | | |
| Principal outstanding | 1,275,537,383.08 | 1,717,640,351.35 |
| Average loan | 106,277.07 | 118,400.80 |
| Minimum | 54.37 | 1,860.27 |
| Maximum | 938,189.63 | 990,119.72 |
| Interest rate | | |
| Weighted average (wac) | 4.78% | 2.88% |
| Minimum | 4.10% | 2.15% |
| Maximum | 6.80% | 5.32% |
| Final maturity | | |
| Weighted average (WARM) (months) | 275 | 303 |
| Minimum | 11/06/2007 | 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 % Pool | Current % LTV | At constitution date % Pool | At constitution date % LTV |
|---|---|---|---|---|
| 0.01 - 10% | 1.29 | 7.47 | 0.86 | 7.98 |
| 10.01 - 20% | 4.71 | 15.48 | 3.77 | 15.50 |
| 20.01 - 30% | 7.56 | 25.48 | 5.59 | 25.37 |
| 30.01 - 40% | 11.08 | 35.31 | 8.49 | 35.25 |
| 40.01 - 50% | 15.08 | 45.11 | 12.50 | 45.18 |
| 50.01 - 60% | 17.34 | 55.19 | 15.93 | 55.28 |
| 60.01 - 70% | 18.47 | 65.09 | 17.85 | 65.20 |
| 70.01 - 80% | 17.68 | 74.04 | 23.92 | 75.68 |
| 80.01 - 90% | 4.69 | 84.77 | 6.58 | 84.47 |
| 90.01 - 100% | 2.12 | 93.05 | 4.50 | 95.25 |
| Weighted average (WALTV) | | 54.09 | | 59.11 |
| Minimum | | 0.02 | | 1.81 |
| Maximum | | 95.79 | | 100.00 |

### Prepayments

| | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
|---|---|---|---|---|---|
| Single month. mort. (SMM) | 0.84% | 0.83% | 0.86% | 0.89% | 0.80% |
| Annual Percentage Rate (CPR) | 9.68% | 9.51% | 9.85% | 10.18% | 9.15% |

### Geographic distribution

| | Current | At constitution date |
|---|---|---|
| Andalucia | 9.49% | 9.68% |
| Aragon | 1.55% | 1.54% |
| Asturias | 1.52% | 1.48% |
| Balearic Islands | 2.51% | 2.48% |
| Basque Country | 9.50% | 9.04% |
| Canary Islands | 4.08% | 4.13% |
| Cantabria | 2.00% | 1.97% |
| Castilla-La Mancha | 1.50% | 1.59% |
| Castilla-Leon | 2.81% | 2.77% |
| Catalonia | 16.38% | 15.65% |
| Extremadura | 0.43% | 0.44% |
| Galicia | 2.32% | 2.21% |
| La Rioja | 0.43% | 0.39% |
| Madrid | 34.95% | 35.63% |
| Murcia | 1.24% | 1.31% |
| Navarra | 0.23% | 0.23% |
| Valencia | 9.07% | 9.45% |

### Current delinquency

| Aging | Assets | Overdue debt | | | | | Outstanding debt | Total debt | | % Total debt / Appraisal Value |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Principal | Interest | Other | Total | % | | | % | |
| Up to 1 month | 231 | 58,807.04 | 44,360.19 | 0.00 | 103,167.23 | 47.94 | 25,744,126.64 | 25,847,293.87 | 80.60 | 42.87 |
| 1 to 2 months | 38 | 20,917.00 | 19,513.29 | 0.00 | 40,430.29 | 18.79 | 3,788,633.20 | 3,829,063.49 | 11.94 | 44.81 |
| 2 to 3 months | 13 | 10,642.31 | 14,873.74 | 0.00 | 25,516.05 | 11.86 | 1,566,948.14 | 1,592,464.19 | 4.97 | 48.32 |
| 3 to 6 months | 6 | 11,575.35 | 10,308.99 | 0.00 | 21,884.34 | 10.17 | 562,804.42 | 584,688.76 | 1.82 | 35.27 |
| 6 to 12 months | 2 | 5,964.68 | 5,261.28 | 0.00 | 11,225.96 | 5.22 | 127,298.89 | 138,524.85 | 0.43 | 46.60 |
| 18 to 24 months | 1 | 4,743.87 | 3,822.00 | 0.00 | 8,565.87 | 3.98 | 44,842.12 | 53,407.99 | 0.17 | 45.96 |
| Over 2 years | 1 | 2,374.59 | 2,035.76 | 0.00 | 4,410.35 | 2.05 | 18,254.44 | 22,664.79 | 0.07 | 50.37 |
| Total | 292 | 115.024,84 | 100,175.25 | 0.00 | 215,200.09 | | 31,852,907.85 | 32,068,107.94 | | 43.19 |

Each range includes the beginning but not the ending time



**Additional information**

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