

# BANKINTER 10 Fondo de Titulización de Activos



## Brief report

Date: 11/30/2007  
 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	N° bonds	Principal outstanding		Interest type	Reference rate and margin	Interest Rate	Redemption		Rating		
				(Bond Unit / Series Total / %Factor)					Final maturity (legal)	Next	Moody's / S&P		
				Current	Original		Payment Date	Next coupon			Current	Original	
Series A1	ES0313529002	07/01/2005	800	0.00	100,000.00	Floating	3-M Euribor+0.080%		06/21/2043	Quarterly	Amortized	Aaa	Aaa
				0.00%	80,000,000.00		21.Mar/Jun/Sep/Dec		21.Mar/Jun/Sep/Dec				
Series A2	ES0313529010	07/01/2005	15,754	78,500.45	100,000.00	Floating	3-M Euribor+0.160%	4.8830%	06/21/2043	Quarterly	12/21/2007	Aaa	Aaa
				1,236,696,089.30	1,575,400,000.00		21.Mar/Jun/Sep/Dec	12/21/2007	21.Mar/Jun/Sep/Dec		"Pass-Through" Secutorial / Pro rata under certain circumstances	AAA	AAA
				78.50%				968.941957 Gross 823.600663 Net					
Series B	ES0313529028	07/01/2005	207	100,000.00	100,000.00	Floating	3-M Euribor+0.290%	5.0130%	06/21/2043	Quarterly	To be determined	A1	A1
				20,700,000.00	20,700,000.00		21.Mar/Jun/Sep/Dec	12/21/2007	21.Mar/Jun/Sep/Dec		"Pass-Through" Secutorial	A	A
				100.00%				1,267.175000 Gross 1,077.098750 Net			deferred start / Secutorial		
Series C	ES0313529036	07/01/2005	224	100,000.00	100,000.00	Floating	3-M Euribor+0.700%	5.4230%	06/21/2043	Quarterly	To be determined	Baa1	Baa1
				22,400,000.00	22,400,000.00		21.Mar/Jun/Sep/Dec	12/21/2007	21.Mar/Jun/Sep/Dec		"Pass-Through" Secutorial	BBB-	BBB-
				100.00%				1,370.813889 Gross 1,165.191806 Net			Pro rata deferred start / Secutorial		
Series D	ES0313529044	07/01/2005	191	100,000.00	100,000.00	Floating	3-M Euribor+2.000%	6.7230%	06/21/2043	Quarterly	To be determined	Ba3	Ba3
				19,100,000.00	19,100,000.00		21.Mar/Jun/Sep/Dec	12/21/2007	21.Mar/Jun/Sep/Dec		"Pass-Through" Secutorial	BB-	BB-
				100.00%				1,699.425000 Gross 1,444.511250 Net			Pro rata deferred start / Secutorial		
Series E	ES0313529051	07/01/2005	224	100,000.00	100,000.00	Floating	3-M Euribor+3.900%	8.6230%	06/21/2043	Quarterly	To be determined	Caa3	Caa3
				22,400,000.00	22,400,000.00		21.Mar/Jun/Sep/Dec	12/21/2007	21.Mar/Jun/Sep/Dec		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	Type	Average life	% Monthly CPR (SMM)									
				0.17	0.34	0.51	0.69	0.87	1.06	1.25	1.44		
			Years	% Annual equivalent CPR									
			Years	2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00		
Series A2	With optional redemption *	Average life	Years	10.62	8.89	7.55	6.49	5.65	5.01	4.46	4.01		
		Final Maturity	Years	12/07/2018	10/17/2016	06/16/2015	05/27/2014	07/24/2013	01/12/2012	05/14/2012	03/12/2011		
		Date	03/21/2029	09/21/2026	06/21/2024	06/21/2022	09/21/2020	06/21/2019	03/21/2018	03/21/2017			
	Without optional redemption *	Average life	Years	11.10	9.44	8.14	7.10	6.26	5.57	4.99	4.51		
		Final Maturity	Years	02/01/2019	07/05/2017	01/17/2016	02/01/2015	01/03/2014	06/22/2013	11/25/2012	03/06/2012		
		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	14.79	12.51	10.68	9.21	8.03	7.12	6.34	5.70		
		Final Maturity	Years	12/09/2022	05/30/2020	01/08/2018	11/02/2017	07/12/2015	10/01/2015	03/31/2014	11/08/2013		
		Date	03/21/2029	09/21/2026	06/21/2024	06/21/2022	09/21/2020	06/21/2019	03/21/2018	03/21/2017			
	Without optional redemption *	Average life	Years	15.53	13.37	11.59	10.15	8.96	7.98	7.17	6.48		
		Final Maturity	Years	09/06/2023	09/04/2021	02/07/2019	01/19/2018	12/11/2016	11/21/2015	01/27/2015	05/21/2014		
		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	14.79	12.51	10.68	9.21	8.03	7.12	6.34	5.70		
		Final Maturity	Years	12/09/2022	05/30/2020	01/08/2018	11/02/2017	07/12/2015	10/01/2015	03/31/2014	11/08/2013		
		Date	03/21/2029	09/21/2026	06/21/2024	06/21/2022	09/21/2020	06/21/2019	03/21/2018	03/21/2017			
	Without optional redemption *	Average life	Years	15.53	13.37	11.60	10.15	8.96	7.98	7.17	6.48		
		Final Maturity	Years	09/06/2023	09/04/2021	02/07/2019	01/19/2018	12/11/2016	11/21/2015	01/27/2015	05/21/2014		
		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	14.80	12.51	10.68	9.21	8.03	7.12	6.34	5.70		
		Final Maturity	Years	12/09/2022	05/30/2020	01/08/2018	11/02/2017	07/12/2015	10/01/2015	01/04/2014	11/08/2013		
		Date	03/21/2029	09/21/2026	06/21/2024	06/21/2022	09/21/2020	06/21/2019	03/21/2018	03/21/2017			
	Without optional redemption *	Average life	Years	15.54	13.37	11.60	10.15	8.96	7.98	7.17	6.48		
		Final Maturity	Years	09/06/2023	09/04/2021	02/07/2019	01/19/2018	12/11/2016	11/21/2015	01/27/2015	05/21/2014		
		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	15.84	13.57	11.71	10.17	8.89	7.95	7.08	6.38		
		Final Maturity	Years	09/29/2023	06/21/2021	12/08/2019	10/17/2018	10/18/2016	09/11/2015	12/26/2014	04/14/2014		
		Date	03/21/2029	09/21/2026	06/21/2024	06/21/2022	09/21/2020	06/21/2019	03/21/2018	03/21/2017			
	Without optional redemption *	Average life	Years	21.33	20.30	19.56	19.02	18.61	18.30	18.05	17.85		
		Final Maturity	Years	03/24/2029	03/13/2028	06/18/2027	02/12/2026	07/07/2026	03/14/2026	12/13/2025	09/30/2025		
		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			

\* 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)						
Class	Current	At issue date	Current		At issue date	
			% CE	% CE	% CE	% 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 financial operations (current)			
Assets	Balance	Interest	
Treasury Account	65,979,778.44	4.790%	
Amortization Account	0.00		
Servicer ppal collect not yet credited	4,969,506.93		
Servicer ints collect not yet credited	1,679,037.69		
Liabilities	Available	Balance	Interest
Start-up Loan	1,547,017.13	6.720%	

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### VAT Reg. no.

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### Management Company

Europa de Titulización, S.G.F.T

### Originator

Bankinter

### Service

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	11,911	14,507	
Principal			
Principal outstanding	1,261,752,123.46	1,717,640,351.35	
Average loan	105,931.67	118,400.80	
Minimum	54.03	1,860.27	
Maximum	936,867.20	990,119.72	
Interest rate			
Weighted average (wac)	4.87%	2.88%	
Minimum	4.16%	2.15%	
Maximum	7.65%	5.32%	
Final maturity			
Weighted average (WARM) (months)	274	303	
Minimum	12/09/2007	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	7.40	0.86	7.98
10.01 - 20%	4.81	15.49	3.77	15.50
20.01 - 30%	7.51	25.45	5.59	25.37
30.01 - 40%	11.27	35.28	8.49	35.25
40.01 - 50%	15.00	45.09	12.50	45.18
50.01 - 60%	17.50	55.18	15.93	55.28
60.01 - 70%	18.51	65.10	17.85	65.20
70.01 - 80%	17.47	74.04	23.92	75.68
80.01 - 90%	4.58	84.84	6.58	84.47
90.01 - 100%	2.07	93.01	4.50	95.25
Weighted average (WALTV)	53.95		59.11	
Minimum	0.02		1.81	
Maximum	95.68		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.80%	0.87%	0.85%	0.89%	0.80%
Annual Percentage Rate (CPR)	9.21%	9.91%	9.76%	10.20%	9.16%

Geographic distribution		
	Current	At constitution date
Andalucía	9.51%	9.68%
Aragón	1.56%	1.54%
Asturias	1.52%	1.48%
Balearic Islands	2.51%	2.48%
Basque Country	9.53%	9.04%
Canary Islands	4.07%	4.13%
Cantabria	2.01%	1.97%
Castilla-La Mancha	1.50%	1.59%
Castilla-León	2.80%	2.77%
Catalonia	16.36%	15.65%
Extremadura	0.43%	0.44%
Galicia	2.32%	2.21%
La Rioja	0.43%	0.39%
Madrid	34.93%	35.63%
Murcia	1.23%	1.31%
Navarra	0.23%	0.23%
Valencia	9.06%	9.45%

Current delinquency									
Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Up to 1 month	241	47,361.17	48,906.84	0.00	96,268.01	42.56	26,684,672.30	26,780,940.31	78.58
1 to 2 months	45	26,791.42	26,262.26	0.00	53,053.68	23.46	4,896,624.17	4,949,677.85	14.52
2 to 3 months	17	16,158.85	16,238.75	0.00	32,397.60	14.32	1,711,822.03	1,744,219.63	5.12
3 to 6 months	5	10,319.91	8,051.63	0.00	18,371.54	8.12	370,717.29	389,088.83	1.14
6 to 12 months	2	6,577.06	5,908.43	0.00	12,485.49	5.52	126,686.51	139,172.00	0.41
18 to 24 months	1	4,956.94	4,052.56	0.00	9,009.50	3.98	44,629.05	53,638.55	0.16
Over 2 years	1	2,470.06	2,125.82	0.00	4,595.88	2.03	18,158.97	22,754.85	0.07
Subtotal	312	114,635.41	111,546.29	0.00	226,181.70	100.00	33,853,310.32	34,079,492.02	100.00
Total	312	114,635.41	111,546.29	0.00	226,181.70		33,853,310.32	34,079,492.02	43.24

Each range includes the beginning but not the ending time

### Additional information