

# BANKINTER 10 Fondo de Titulización de Activos



## Brief report

**Date:** 06/30/2015  
**Currency:** EUR

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

**VAT Reg. no.**  
V84388115

**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**  
Barclays Bank PLC

**Market**  
AIAF Mercado de Renta Fija

**Register of Book Securities**  
Iberclear

**Treasury Account**  
Barclays Bank PLC

**Amortisation Account**  
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**Start-up Loan**  
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**Swap**  
Calyon

**Assets Custodian**  
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**Fund Auditors**  
Deloitte (ejercicios 2009 a actual)  
Ernst & Young (hasta ejercicio 2008)

### Issued securities: Asset-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 Moody's / S&P	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A1 ES0313529002	07/01/2005 800	100,000.00 80,000,000.00		Floating 3-M Euribor+0.080% 21.Mar/Jun/Sep/Dec	09/21/2015	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	Amortized	Aaa AAA	Aaa AAA
Series A2 ES0313529010	07/01/2005 15,754	34,435.44 542,495,921.76 34.44%	100,000.00 1,575,400,000.00	Floating 3-M Euribor+0.160% 21.Mar/Jun/Sep/Dec	0.1460% 09/21/2015 12.708590 Gross 10.230415 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	09/21/2015 "Pass-Through" Secutorial / Pro rata under certain circumstances	Aa2sf A+sf	Aaa AAA
Series B ES0313529028	07/01/2005 207	68,091.33 14,094,905.31 68.09%	100,000.00 20,700,000.00	Floating 3-M Euribor+0.290% 21.Mar/Jun/Sep/Dec	0.2760% 09/21/2015 47.505051 Gross 38.241566 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secutorial	A3sf BBBsf	A1 A
Series C ES0313529036	07/01/2005 224	68,093.35 15,252,910.40 68.09%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.700% 21.Mar/Jun/Sep/Dec	0.6860% 09/21/2015 118.077652 Gross 95.052510 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secutorial	Baa3sf BBsf	Baa1 BBB-
Series D ES0313529044	07/01/2005 191	68,099.91 13,007,082.81 68.10%	100,000.00 19,100,000.00	Floating 3-M Euribor+2.000% 21.Mar/Jun/Sep/Dec	1.9860% 09/21/2015 341.872898 Gross 275.207683 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secutorial	B1sf B-sf	Ba3 BB-
Series E ES0313529051	07/01/2005 224	69,423.67 15,550,902.08 69.42%	100,000.00 22,400,000.00	Floating 3-M Euribor+3.900% 21.Mar/Jun/Sep/Dec	3.8860% 09/21/2015 681.944854 Gross 548.965607 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined Due to Cash Reserve reduction	Casf CCC-	Caa3 CCC-
<b>Total</b>		<b>600,401,722.36</b>	<b>1,740,000,000.00</b>						

### Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)

		% Monthly CPR (SMM)									
		% Annual equivalent CPR									
		Average life	Years	0.08	0.17	0.25	0.34	0.42	0.51	0.60	0.69
Series A2	With optional redemption *	Final Maturity	Years	05/27/2022	11/22/2021	06/02/2021	01/19/2021	09/16/2020	05/22/2020	02/02/2020	10/21/2019
	Without optional redemption *	Final Maturity	Years	09/10/2023	03/19/2023	10/10/2022	05/17/2022	01/02/2022	08/31/2021	05/09/2021	01/23/2021
Series B	With optional redemption *	Final Maturity	Years	05/27/2022	11/22/2021	06/02/2021	01/19/2021	09/16/2020	05/22/2020	02/02/2020	10/21/2019
	Without optional redemption *	Final Maturity	Years	09/10/2023	03/19/2023	10/10/2022	05/17/2022	01/02/2022	08/31/2021	05/09/2021	01/23/2021
Series C	With optional redemption *	Final Maturity	Years	05/27/2022	11/22/2021	06/02/2021	01/19/2021	09/16/2020	05/22/2020	02/02/2020	10/21/2019
	Without optional redemption *	Final Maturity	Years	09/10/2023	03/19/2023	10/10/2022	05/17/2022	01/02/2022	08/31/2021	05/09/2021	01/23/2021
Series D	With optional redemption *	Final Maturity	Years	05/27/2022	11/22/2021	06/02/2021	01/19/2021	09/16/2020	05/22/2020	02/02/2020	10/21/2019
	Without optional redemption *	Final Maturity	Years	09/10/2023	03/19/2023	10/10/2022	05/17/2022	01/02/2022	08/31/2021	05/09/2021	01/23/2021
Series E	With optional redemption *	Final Maturity	Years	01/11/2024	06/13/2023	11/14/2022	06/26/2022	02/04/2022	09/18/2021	05/02/2021	12/16/2020
	Without optional redemption *	Final Maturity	Years	07/16/2033	06/30/2033	06/17/2033	06/06/2033	05/27/2033	05/19/2033	05/12/2033	05/05/2033

\* 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

	Current		At issue date	
	% CE	% CE	% CE	% CE
Class A	90.36%	95.14%	8.94%	4.93%
Series A1	0.00%	0.00%	4.60%	0.00%
Series A2	90.36%	90.54%	7.43%	1.19%
Series B	2.35%	1.19%	1.19%	0.37%
Series C	2.54%	1.29%	2.60%	1.30%
Series D	2.17%	1.10%	1.29%	1.30%
Series E	2.59%	1.29%		
Issue of Bonds				
Reserve Fund	2.60%	1.30%		

### Other financial operations (current)

Assets	Balance	Interest
Treasury Account	16,763,076.77	0.000%
Amortization Account		0.00
Servicer ppal collect not yet credited	875,735.49	
Servicer ints collect not yet credited	73,602.36	
Liabilities	Available	Balance
Start-up Loan L/T		0.00
Start-up Loan S/T		0.00

Europa de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund. Only the information communicated by Europa de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

**Additional information**  
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### Collateral: Residential mortgage loans

General			
	Current	At constitution date	
Count	7,902	14,507	
Principal			
Principal outstanding	585,083,745.37	1,717,640,351.35	
Average loan	74,042.49	118,400.80	
Minimum	1.22	1,860.27	
Maximum	731,319.10	990,119.72	
Interest rate			
Weighted average (wac)	0.85%	2.88%	
Minimum	0.39%	2.15%	
Maximum	4.34%	5.32%	
Final maturity			
Weighted average (WARM) (months)	201	303	
Minimum	07/01/2015	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%	3.57	6.89	0.86	7.98
10.01 - 20%	9.80	15.44	3.77	15.50
20.01 - 30%	13.76	25.35	5.59	25.37
30.01 - 40%	19.09	34.98	8.49	35.25
40.01 - 50%	21.69	44.97	12.50	45.18
50.01 - 60%	20.92	54.96	15.93	55.28
60.01 - 70%	8.50	63.69	17.85	65.20
70.01 - 80%	2.66	74.28	23.92	75.68
80.01 - 90%			6.58	84.47
90.01 - 100%			4.50	95.25
Weighted average (WALTV)	40.57		59.11	
Minimum	0.00		1.81	
Maximum	79.76		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.22%	0.19%	0.21%	0.23%	0.49%
Annual Percentage Rate (CPR)	2.58%	2.24%	2.45%	2.74%	5.72%

Geographic distribution		
	Current	At constitution date
Andalucia	9.39%	9.68%
Aragon	1.38%	1.54%
Asturias	1.57%	1.48%
Balearic Islands	2.58%	2.48%
Basque Country	9.40%	9.04%
Canary Islands	4.15%	4.13%
Cantabria	2.08%	1.97%
Castilla-La Mancha	1.53%	1.59%
Castilla-Leon	2.55%	2.77%
Catalonia	17.53%	15.65%
Extremadura	0.40%	0.44%
Galicia	1.97%	2.21%
La Rioja	0.47%	0.39%
Madrid	35.51%	35.63%
Murcia	1.16%	1.31%
Navarra	0.18%	0.23%
Valencia	8.14%	9.45%

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	154	57,328.49	4,893.35	4,303.94	66,525.78	5.50	13,417,508.18	13,484,033.96	51.88	32.46
from > 1 to ≤ 2 months	32	31,141.64	3,883.76	0.00	35,025.40	2.90	3,329,170.70	3,364,196.10	12.94	41.79
from > 2 to ≤ 3 months	32	34,951.14	5,751.79	0.00	40,702.93	3.37	2,730,686.88	2,771,389.81	10.66	37.65
from > 3 to ≤ 6 months	19	42,528.03	5,313.71	0.00	47,841.74	3.96	1,436,204.10	1,484,045.84	5.71	21.19
from > 6 to < 12 months	14	35,432.38	5,248.98	0.00	40,681.36	3.36	601,065.15	641,766.51	2.47	21.01
from ≥ 12 to < 18 months	10	59,204.90	9,970.70	0.00	69,175.60	5.72	733,822.89	802,988.49	3.09	40.56
from ≥ 18 to < 24 months	8	69,758.03	11,696.00	332.75	81,786.78	6.76	558,021.60	639,808.38	2.46	41.77
from ≥ 2 years	38	672,713.28	152,466.67	2,124.26	827,304.21	68.43	1,977,745.74	2,805,049.95	10.79	37.45
Subtotal	307	1,003,057.89	199,224.96	6,760.95	1,209,043.80	100.00	24,784,245.24	25,993,289.04	100.00	33.32
<i>Doubt debts (subjectives)</i>										
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	307	1,003,057.89	199,224.96	6,760.95	1,209,043.80		24,784,245.24	25,993,289.04		33.32