BANKINTER 15 Fondo de Titulización de Hipotecaria

Brief report

Date: 12/31/2007
Currency: EUR

Date of constitution
10/08/2007

VAT Reg. no.
G85232072

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

Originator
Bankinter

Servicer
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
Pendiente de nombramiento

Lead Manager
Bankinter

Underwriter
Bankinter

Placement Agent
Bankinter

Issued securities: Mortgage-Backed Bonds

Bonds issue

Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current	Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	Next	Rating Moody´s / S&P Current	Original
Series A1 ES0313272009	10/11/2007 2,550	100,000.00 255,000,000.00 100.00%	100,000.00 255,000,000.00	Floating 3-M Euribor+0.090% 21.Jan/Apr/Jul/Oct	4.8380% 01/21/2008 1,370.766667 Gross 1,124.028667 Net	10/20/2050 Quarterly 21.Jan/Apr/Jul/Oct	01/21/2008 "Pass-Through"	Aaa AAA	Aaa AAA
Series A2 ES0313272017	10/11/2007 8,534	100,000.00 853,400,000.00 100.00%	100,000.00 853,400,000.00	Floating 3-M Euribor+0.180% 21.Jan/Apr/Jul/Oct	4.9280% 01/21/2008 1,396.266667 Gross 1,144.938667 Net	10/20/2050 Quarterly 21.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata / Secuential	Aaa AAA	Aaa AAA
Series A3 ES0313272025	10/11/2007 3,450	100,000.00 345,000,000.00 100.00%	100,000.00 345,000,000.00	Floating 3-M Euribor+0.270% 21.Jan/Apr/Jul/Oct	5.0180% 01/21/2008 1,421.766667 Gross 1,165.848667 Net	10/20/2050 Quarterly 21.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Pro rata / Secuential	Aaa AAA	Aaa AAA
Series B ES0313272033	10/11/2007 158	100,000.00 15,800,000.00 100.00%	100,000.00 15,800,000.00	Floating 3-M Euribor+0.350% 21.Jan/Apr/Jul/Oct	5.0980% 01/21/2008 1,444.433333 Gross 1,184.435333 Net	10/20/2050 Quarterly 21.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secuential / Pro rata under certain circumstances	Aa3 AA	Aa3 AA
Series C ES0313272041	10/11/2007 158	100,000.00 15,800,000.00 100.00%	100,000.00 15,800,000.00	Floating 3-M Euribor+0.450% 21.Jan/Apr/Jul/Oct	5.1980% 01/21/2008 1,472.766667 Gross 1,207.668667 Net	10/20/2050 Quarterly 21.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secuential / Pro rata under certain circumstances	Baa2 A-	Baa2 A-
Series D ES0313272058	10/11/2007 150	100,000.00 15,000,000.00 100.00%	100,000.00 15,000,000.00	Floating 3-M Euribor+2.650% 21.Jan/Apr/Jul/Oct	7.3980% 01/21/2008 2,096.100000 Gross 1,718.802000 Net	10/20/2050 Quarterly 21.Jan/Apr/Jul/Oct	To be determined "Pass-Through" Secuential / Pro rata under certain circumstances	Ba3 BB	Ba3 BB
Series E ES0313272066	10/11/2007 255	100,000.00 25,500,000.00 100.00%	100,000.00 25,500,000.00	Floating 3-M Euribor+3.900% 21.Jan/Apr/Jul/Oct	8.6480% 01/21/2008 2,450.266667 Gross 2,009.218667 Net	10/20/2050 Quarterly 21.Jan/Apr/Jul/Oct	To be determined Due to Cash Reserve reduction	C CCC-	C CCC-
Total		1,525,500,000.00	1,525,500,000.00						

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

			% Monthly CPR (SMM)	0,17	0,34	0,51	0,69	0,87	1,06	1,25	1,44
			% Annual equivalent CPR	2,00	4,00	6,00	8,00	10,00	12,00	14,00	16,00
Series A1	With optional redemption *	Average life	Years	1.87	1.33	1.04	0.85	0.73	0.64	0.57	0.52
			Date	12/14/2009	05/29/2009	12/02/2009	07/12/2008	10/23/2008	09/21/2008	08/27/2008	09/08/2008
		Final Maturity	Years	3.72	2.72	1.98	1.72	1.47	1.22	0.98	0.98
			Date	10/21/2011	10/21/2010	01/21/2010	10/21/2009	07/21/2009	04/21/2009	01/21/2009	01/21/2009
	Without optional redemption *	Average life	Years	1.87	1.33	1.04	0.85	0.73	0.64	0.57	0.52
			Date	12/14/2009	05/29/2009	12/02/2009	07/12/2008	10/23/2008	09/21/2008	08/27/2008	09/08/2008
		Final Maturity	Years	3.72	2.72	1.98	1.72	1.47	1.22	0.98	0.98
			Date	10/21/2011	10/21/2010	01/21/2010	10/21/2009	07/21/2009	04/21/2009	01/21/2009	01/21/2009
Series A2	With optional redemption *	Average life	Years	11.20	8.73	7.02	5.81	4.93	4.26	3.74	3.34
			Date	11/04/2019	10/20/2016	05/02/2015	11/22/2013	03/01/2013	04/05/2012	10/28/2011	01/06/2011
		Final Maturity	Years	19.99	16.73	13.98	11.73	10.23	8.73	7.73	6.98
			Date	01/21/2028	10/21/2024	01/21/2022	10/21/2019	04/23/2018	10/21/2016	10/21/2015	01/21/2015
	Without optional redemption *	Average life	Years	11.20	8.73	7.02	5.81	4.93	4.26	3.74	3.34
			Date	11/04/2019	10/20/2016	05/02/2015	11/22/2013	03/01/2013	04/05/2012	10/28/2011	01/06/2011
		Final Maturity	Years	19.99	16.73	13.98	11.73	10.23	8.73	7.73	6.98
			Date	01/21/2028	10/21/2024	01/21/2022	10/21/2019	04/23/2018	10/21/2016	10/21/2015	01/21/2015
Series A3	With optional redemption *	Average life	Years	24.22	21.10	18.31	15.80	13.85	12.12	10.76	9.63
			Date	04/15/2032	03/03/2029	05/19/2026	11/14/2023	03/12/2021	10/03/2020	10/31/2018	09/16/2017
		Final Maturity	Years	26.24	23.24	20.48	17.73	15.74	13.73	12.23	10.98
			Date	04/21/2034	04/21/2031	07/21/2028	10/21/2025	10/23/2023	10/21/2021	04/21/2020	01/21/2019
	Without optional redemption *	Average life	Years	25.81	22.92	20.23	17.85	15.81	14.07	12.60	11.35
			Date	11/14/2033	12/25/2030	04/19/2028	03/12/2025	11/18/2023	02/22/2022	03/09/2020	05/06/2019
		Final Maturity	Years	39.50	39.50	39.50	39.50	39.50	39.50	39.50	39.50
			Date	07/21/2047	07/21/2047	07/21/2047	07/21/2047	07/21/2047	07/21/2047	07/21/2047	07/21/2047
Series B	With optional redemption *	Average life	Years	19.96	16.84	14.29	12.18	10.57	9.21	8.15	7.28
			Date	10/01/2028	11/30/2024	12/05/2022	02/04/2020	08/22/2018	04/15/2017	03/23/2016	10/05/2015
		Final Maturity	Years	26.24	23.24	20.48	17.73	15.74	13.73	12.23	10.98
			Date	04/21/2034	04/21/2031	07/21/2028	10/21/2025	10/23/2023	10/21/2021	04/21/2020	01/21/2019
	Without optional redemption *	Average life	Years	20.73	17.73	15.23	13.19	11.53	10.17	9.05	8.12
			Date	10/20/2028	10/21/2025	04/21/2023	05/04/2021	08/08/2019	03/31/2018	02/15/2017	03/13/2016
		Final Maturity	Years	39.50	39.50	39.50	39.50	39.50	39.50	39.50	39.50
			Date	07/21/2047	07/21/2047	07/21/2047	07/21/2047	07/21/2047	07/21/2047	07/21/2047	07/21/2047
Series C	With optional redemption *	Average life	Years	19.96	16.84	14.29	12.18	10.57	9.21	8.15	7.28
			Date	10/01/2028	11/30/2024	12/05/2022	02/04/2020	08/22/2018	04/15/2017	03/23/2016	10/05/2015
		Final Maturity	Years	26.24	23.24	20.48	17.73	15.74	13.73	12.23	10.98
			Date	04/21/2034	04/21/2031	07/21/2028	10/21/2025	10/23/2023	10/21/2021	04/21/2020	01/21/2019
	Without optional redemption *	Average life	Years	20.73	17.73	15.23	13.19	11.53	10.17	9.05	8.12
			Date	10/20/2028	10/21/2025	04/21/2023	05/04/2021	08/08/2019	03/31/2018	02/15/2017	03/13/2016
		Final Maturity	Years	39.50	39.50	39.50	39.50	39.50	39.50	39.50	39.50
			Date	07/21/2047	07/21/2047	07/21/2047	07/21/2047	07/21/2047	07/21/2047	07/21/2047	07/21/2047
Series D	With optional redemption *	Average life	Years	19.96	16.84	14.29	12.18	10.57	9.21	8.15	7.28
			Date	10/01/2028	11/29/2024	11/05/2022	02/04/2020	08/22/2018	04/14/2017	03/23/2016	10/05/2015
		Final Maturity	Years	26.24	23.24	20.48	17.73	15.74	13.73	12.23	10.98
			Date	04/21/2034	04/21/2031	07/21/2028	10/21/2025	10/23/2023	10/21/2021	04/21/2020	01/21/2019
	Without optional redemption *	Average life	Years	20.73	17.73	15.23	13.19	11.53	10.17	9.05	8.12
			Date	10/19/2028	10/20/2025	04/20/2023	05/04/2021	08/08/2019	03/30/2018	02/15/2017	12/03/2016
		Final Maturity	Years	39.50	39.50	39.50	39.50	39.50	39.50	39.50	39.50
			Date	07/21/2047	07/21/2047	07/21/2047	07/21/2047	07/21/2047	07/21/2047	07/21/2047	07/21/2047
Series E	With optional redemption *	Average life	Years	21.01	17.95	15.42	13.19	11.54	10.05	8.91	7.98
			Date	01/27/2029	08/01/2026	06/28/2023	05/04/2021	08/14/2019	02/15/2018	12/27/2016	01/20/2016
		Final Maturity	Years	26.24	23.24	20.48	17.73	15.74	13.73	12.23	10.98
			Date	04/21/2034	04/21/2031	07/21/2028	10/21/2025	10/23/2023	10/21/2021	04/21/2020	01/21/2019
	Without optional redemption *	Average life	Years	27.63	26.08	24.92	24.07	23.43	22.93	22.55	22.23
			Date	12/09/2035	02/23/2034	12/26/2032	02/18/2032	06/29/2031	12/31/2030	12/08/2030	04/20/2030
		Final Maturity	Years	39.50	39.50	39.50	39.50	39.50	39.50	39.50	39.50
			Date	07/21/2047	07/21/2047	07/21/2047	07/21/2047	07/21/2047	07/21/2047	07/21/2047	07/21/2047

* 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%

Additional information
Europea de Titulización: C/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 +34 91 411 84 68 www.edt-sg.com info@eurotitulizacion.com
Official register CNMV: Pº de la Castellana, 19 - 28046 Madrid ☎ +34 91 585 15 00 www.cnmv.com

BANKINTER 15 Fondo de Titulización de Hipotecaria

Brief report

Date: 12/31/2007
Currency: EUR

Date of constitution
10/08/2007

VAT Reg. no.
G85232072

Management Company
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Credit enhancement and financial operations

Credit enhancement (CE)

	Current		% CE	At issue date		% CE
Class A	95.27%	1,453,400,000.00	4.81%	95.27%	1,453,400,000.00	4.81%
Series A1	16.72%	255,000,000.00		16.72%	255,000,000.00	
Series A2	55.94%	853,400,000.00		55.94%	853,400,000.00	
Series A3	22.62%	345,000,000.00		22.62%	345,000,000.00	
Series B	1.04%	15,800,000.00	3.75%	1.04%	15,800,000.00	3.75%
Series C	1.04%	15,800,000.00	2.70%	1.04%	15,800,000.00	2.70%
Series D	0.98%	15,000,000.00	1.70%	0.98%	15,000,000.00	1.70%
Series E	1.67%	25,500,000.00		1.67%	25,500,000.00	
Issue of Bonds		1,525,500,000.00			1,525,500,000.00	
Reserve Fund	1.70%	25,500,000.00		1.70%	25,500,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		64,639,860.63	4.520%
Amortization Account		0.00	
Servicer ppal collect not yet credited		5,878,398.95	
Servicer ints collect not yet credited		2,391,985.19	
Liabilities	**Available**	**Balance**	**Interest**
Start-up Loan		1,400,000.00	6.446%

Collateral: Residential mortgage loans

General

	Current	At constitution date
Count	8,211	8,276
Principal		
Principal outstanding	1,466,856,998.66	1,500,053,949.79
Average loan	178,645.35	181,253.50
Minimum	9,093.52	91,569.45
Maximum	1,421,920.28	1,428,868.85
Interest rate		
Weighted average (wac)	4.93%	4.71%
Minimum	4.00%	3.50%
Maximum	6.67%	6.67%
Final maturity		
Weighted average (WARM) (months)	322	325
Minimum	01/14/2009	01/09/2008
Maximum	06/26/2047	06/01/2047
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%	0.04	8.16	0.03	8.51
10.01 - 20%	0.91	16.31	0.81	16.28
20.01 - 30%	3.19	25.62	3.01	25.66
30.01 - 40%	7.56	35.73	7.29	35.64
40.01 - 50%	12.48	45.21	12.28	45.22
50.01 - 60%	18.92	55.30	18.35	55.39
60.01 - 70%	23.89	65.23	23.87	65.30
70.01 - 80%	33.00	75.49	34.36	75.74
Weighted average (WALTV)		60.27		60.83
Minimum		0.56		6.35
Maximum		80.00		80.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.67%	0.64%			0.64%
Annual Percentage Rate (CPR)	7.71%	7.38%			7.38%

Geographic distribution

	Current	At constitution date
Andalucia	15.10%	15.18%
Aragon	1.52%	1.52%
Asturias	1.41%	1.41%
Balearic Islands	3.06%	3.03%
Basque Country	8.93%	8.89%
Canary Islands	4.17%	4.18%
Cantabria	1.82%	1.80%
Castilla-La Mancha	2.48%	2.46%
Castilla-Leon	3.54%	3.54%
Catalonia	16.91%	16.90%
Ceuta	0.01%	0.01%
Extremadura	0.44%	0.44%
Galicia	2.00%	2.01%
La Rioja	0.39%	0.40%
Madrid	21.67%	21.71%
Murcia	1.57%	1.56%
Navarra	0.16%	0.16%
Valencia	14.80%	14.80%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	170	44,048.27	53,394.91	0.00	97,443.18	61.01	31,733,925.99	31,831,369.17	84.01	55.66
1 to 2 months	26	14,128.17	24,107.29	0.00	38,235.46	23.94	4,282,040.32	4,320,275.78	11.40	54.73
2 to 3 months	8	6,641.18	17,386.84	0.00	24,028.02	15.05	1,712,535.77	1,736,563.79	4.58	55.99
Subtotal	204	64,817.62	94,889.04	0.00	159,706.66	100.00	37,728,502.08	37,888,208.74	100.00	55.57
Doubt debts (subjectives)										
	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	204	64,817.62	94,889.04	0.00	159,706.66		37,728,502.08	37,888,208.74		55.57

Each range includes the beginning but not the ending time

Additional information

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Official register CNMV: Pº de la Castellana, 19 - 28046 Madrid ☎ +34 91 585 15 00 www.cnmv.com