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 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 ES0313529002	07/01/2005 800		100,000.00 80,000,000.00	Floating 3-M Euribor+0.080% 21.Mar/Jun/Sep/Dec	12/21/2007	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	"Soft-Bullet" except certain circumstances	Aaa AAA	Aaa AAA
Series A2 ES0313529010	07/01/2005 15,754	78,500.45 1,236,696,089.30 78.50%	100,000.00 1,575,400,000.00	Floating 3-M Euribor+0.160% 21.Mar/Jun/Sep/Dec	4.8830% 12/21/2007 968.941957 Gross 823.600663 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	12/21/2007 "Pass-Through" Secuential / Pro rata under certain circumstances	Aaa AAA	Aaa AAA
Series B ES0313529028	07/01/2005 207	100,000.00 20,700,000.00 100.00%	100,000.00 20,700,000.00	Floating 3-M Euribor+0.290% 21.Mar/Jun/Sep/Dec	5.0130% 12/21/2007 1,267.175000 Gross 1,077.098750 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	A1 A	A1 A
Series C ES0313529036	07/01/2005 224	100,000.00 22,400,000.00 100.00%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.700% 21.Mar/Jun/Sep/Dec	5.4230% 12/21/2007 1,370.813889 Gross 1,165.191806 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	Baa1 BBB-	Baa1 BBB-
Series D ES0313529044	07/01/2005 191	100,000.00 19,100,000.00 100.00%	100,000.00 19,100,000.00	Floating 3-M Euribor+2.000% 21.Mar/Jun/Sep/Dec	6.7230% 12/21/2007 1,699.425000 Gross 1,444.511250 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	Ba3 BB-	Ba3 BB-
Series E ES0313529051	07/01/2005 224	100,000.00 22,400,000.00 100.00%	100,000.00 22,400,000.00	Floating 3-M Euribor+3.900% 21.Mar/Jun/Sep/Dec	8.6230% 12/21/2007 2,179.702778 Gross 1,852.747361 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined Due to Cash Reserve reduction	Caa3 CCC-	Caa3 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)

Series	Redemption			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	9.12	7.74	6.67	5.81	5.11	4.58	4.12	3.72
			Date	09/11/2016	06/26/2015	05/28/2014	07/19/2013	07/11/2012	04/28/2012	11/13/2011	06/20/2011
		Final Maturity	Years	18.99	16.74	14.73	12.99	11.48	10.48	9.48	8.48
			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
	Without optional redemption *	Average life	Years	9.67	8.33	7.26	6.40	5.69	5.11	4.62	4.20
			Date	05/30/2017	01/27/2016	02/01/2015	02/21/2014	07/06/2013	05/11/2012	10/05/2012	10/12/2011
		Final Maturity	Years	32.50	32.50	32.50	32.50	32.50	32.50	32.50	32.50
			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	12.71	10.86	9.37	8.17	7.20	6.47	5.82	5.25
			Date	12/06/2020	06/08/2018	10/02/2017	11/30/2015	11/12/2014	03/16/2014	07/24/2013	12/26/2012
		Final Maturity	Years	18.99	16.74	14.73	12.99	11.48	10.48	9.48	8.48
			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
	Without optional redemption *	Average life	Years	13.57	11.77	10.30	9.10	8.11	7.28	6.58	5.98
			Date	04/21/2021	05/07/2019	01/15/2018	01/11/2016	06/11/2015	08/01/2015	04/28/2014	09/22/2013
		Final Maturity	Years	32.50	32.50	32.50	32.50	32.50	32.50	32.50	32.50
			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	12.71	10.86	9.37	8.17	7.21	6.47	5.82	5.25
			Date	12/06/2020	06/08/2018	10/02/2017	11/30/2015	11/12/2014	03/16/2014	07/24/2013	12/26/2012
		Final Maturity	Years	18.99	16.74	14.73	12.99	11.48	10.48	9.48	8.48
			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
	Without optional redemption *	Average life	Years	13.57	11.77	10.30	9.10	8.11	7.28	6.58	5.98
			Date	04/21/2021	05/07/2019	01/15/2018	01/11/2016	06/11/2015	08/01/2015	04/28/2014	09/22/2013
		Final Maturity	Years	32.50	32.50	32.50	32.50	32.50	32.50	32.50	32.50
			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	12.71	10.86	9.37	8.18	7.21	6.47	5.82	5.25
			Date	06/13/2020	06/08/2018	10/02/2017	11/30/2015	12/12/2014	03/17/2014	07/24/2013	12/26/2012
		Final Maturity	Years	18.99	16.74	14.73	12.99	11.48	10.48	9.48	8.48
			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
	Without optional redemption *	Average life	Years	13.57	11.77	10.30	9.10	8.11	7.28	6.58	5.98
			Date	04/21/2021	06/07/2019	01/15/2018	01/11/2016	06/11/2015	08/01/2015	04/28/2014	09/22/2013
		Final Maturity	Years	32.50	32.50	32.50	32.50	32.50	32.50	32.50	32.50
			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	13.77	11.89	10.34	9.05	7.97	7.22	6.51	5.84
			Date	03/07/2021	08/17/2019	01/27/2018	10/14/2016	09/18/2015	12/16/2014	02/04/2014	01/08/2013
		Final Maturity	Years	18.99	16.74	14.73	12.99	11.48	10.48	9.48	8.48
			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
	Without optional redemption *	Average life	Years	20.50	19.74	19.19	18.77	18.45	18.19	17.98	17.81
			Date	03/25/2028	06/23/2027	03/12/2026	03/07/2026	07/03/2026	04/12/2025	09/18/2025	07/18/2025
		Final Maturity	Years	32.50	32.50	32.50	32.50	32.50	32.50	32.50	32.50
			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

(Header of the first row: "% Monthly CPR (SMM)".)

* 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	Available	Balance	Interest
Treasury Account		30,518,857.89	4.790%
Amortization Account		0.00	
Servicer ppal collect not yet credited		4,862,669.29	
Servicer ints collect not yet credited		1,918,123.87	
Liabilities	**Available**	**Balance**	**Interest**
Start-up Loan		1,547,017.13	6.720%

Additional information
Europea de Titulización: C/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 Fax +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

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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 % Pool	Current % LTV	At constitution date % Pool	At constitution date % 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
Andalucia	9.48%	9.68%
Aragon	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-Leon	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

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