

BANKINTER 10 Fondo de Titulización de Activos

Brief report

Date: 04/30/2013
Currency: EUR

Date of constitution
06/27/2005

VAT Reg. no.
V84388115

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
Barclays Bank PLC

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Barclays Bank PLC

Amortisation Account
Bankinter

Start-up Loan
Bankinter

Swap
Calyon

Assets Custodian
Bankinter

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	
		Current	Original			Final maturity (legal)	Next	Moody's / S&P	Current
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	06/21/2013	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	Amortized	Aaa AAA	Aaa AAA
Series A2 ES0313529010	07/01/2005 15,754	42,872.37 675,411,316.98 42.87%	100,000.00 1,575,400,000.00	Floating 3-M Euribor+0.160% 21.Mar/Jun/Sep/Dec	0.3670% 06/21/2013 40.209519 Gross 31.765520 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	06/21/2013 "Pass-Through" Secutorial / Pro rata under certain circumstances	Baa1sf AA-sf	Aaa AAA
Series B ES0313529028	07/01/2005 207	84,774.20 17,548,259.40 84.77%	100,000.00 20,700,000.00	Floating 3-M Euribor+0.290% 21.Mar/Jun/Sep/Dec	0.4970% 06/21/2013 107.672653 Gross 85.061396 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secutorial	Ba2sf A	A1 A
Series C ES0313529036	07/01/2005 224	84,776.71 18,989,983.04 84.78%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.700% 21.Mar/Jun/Sep/Dec	0.9070% 06/21/2013 196.502994 Gross 155.237365 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secutorial	B1sf BBB-	Baa1 BBB-
Series D ES0313529044	07/01/2005 191	84,784.88 16,193,912.08 84.78%	100,000.00 19,100,000.00	Floating 3-M Euribor+2.000% 21.Mar/Jun/Sep/Dec	2.2070% 06/21/2013 478.196144 Gross 377.774954 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secutorial	Caa1sf BB-	Ba3 BB-
Series E ES0313529051	07/01/2005 224	84,516.66 18,931,731.84 84.52%	100,000.00 22,400,000.00	Floating 3-M Euribor+3.900% 21.Mar/Jun/Sep/Dec	4.1070% 06/21/2013 887.058691 Gross 700.776366 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined Due to Cash Reserve reduction	Caa3 CCC-	Caa3 CCC-
Total		747,075,203.34	1,740,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)												
		% Monthly CPR (SMM)		0,17	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 A2	With optional redemption *	Average life	Years	7.47	6.47	5.67	4.98	4.43	3.99	3.60	3.31	

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Collateral: Residential mortgage loans

General		
	Current	At constitution date
Count	8,854	14,507
Principal		
Principal outstanding	719,730,786.96	1,717,640,351.35
Average loan	81,288.77	118,400.80
Minimum	3.87	1,860.27
Maximum	804,572.64	990,119.72
Interest rate		
Weighted average (wac)	1.39%	2.88%
Minimum	0.72%	2.15%
Maximum	4.56%	5.32%
Final maturity		
Weighted average (WARM) (months)	220	303
Minimum	05/01/2013	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%	2.82	6.91	0.86	7.98
10.01 - 20%	7.90	15.47	3.77	15.50
20.01 - 30%	11.80	25.28	5.59	25.37
30.01 - 40%	16.48	35.35	8.49	35.25
40.01 - 50%	19.36	45.28	12.50	45.18
50.01 - 60%	19.99	55.20	15.93	55.28
60.01 - 70%	16.25	64.25	17.85	65.20
70.01 - 80%	4.27	74.87	23.92	75.68
80.01 - 90%	1.13	82.91	6.58	84.47
90.01 - 100%			4.50	95.25
Weighted average (WALTV)	44.60			59.11
Minimum	0.00			1.81
Maximum	85.68			100.00

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.28%	0.22%	0.28%	0.27%	0.57%
Annual Percentage Rate (CPR)	3.30%	2.62%	3.33%	3.23%	6.59%

Geographic distribution		
	Current	At constitution date
Andalucia	9.49%	9.68%
Aragon	1.45%	1.54%
Asturias	1.55%	1.48%
Balearic Islands	2.60%	2.48%
Basque Country	9.44%	9.04%
Canary Islands	4.24%	4.13%
Cantabria	2.05%	1.97%
Castilla-La Mancha	1.52%	1.59%
Castilla-Leon	2.61%	2.77%
Catalonia	17.30%	15.65%
Extremadura	0.39%	0.44%
Galicia	2.03%	2.21%
La Rioja	0.46%	0.39%
Madrid	34.94%	35.63%
Murcia	1.22%	1.31%
Navarra	0.20%	0.23%
Valencia	8.50%	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	217	78,652.25	12,911.59	0.00	91,563.84	10.24	20,719,261.87	20,810,825.71	63.17	35.01
from > 1 to ≤										