

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  
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<br>ISIN Code       | Issue date<br>Nº bonds | Principal outstanding<br>(Bond Unit / Series Total / %Factor) |                                | Interest type<br>Reference rate and margin<br>Payment Date | Interest Rate<br>Next coupon                                | Redemption                                    |                                                                                                  | Rating<br>Moody's / S&P |              |
|                           |                        | Current                                                       | Original                       |                                                            |                                                             | Final maturity (legal)                        | Next                                                                                             | Current                 | Original     |
| Series A1<br>ES0313529002 | 07/01/2005<br>800      |                                                               | 100,000.00<br>80,000,000.00    | Floating<br>3-M Euribor+0.080%<br>21.Mar/Jun/Sep/Dec       | 09/21/2015                                                  | 06/21/2043<br>Quarterly<br>21.Mar/Jun/Sep/Dec | Amortized                                                                                        | Aaa<br>AAA              | Aaa<br>AAA   |
| Series A2<br>ES0313529010 | 07/01/2005<br>15,754   | 34,435.44<br>542,495,921.76<br>34.44%                         | 100,000.00<br>1,575,400,000.00 | Floating<br>3-M Euribor+0.160%<br>21.Mar/Jun/Sep/Dec       | 0.1460%<br>09/21/2015<br>12.708590 Gross<br>10.230415 Net   | 06/21/2043<br>Quarterly<br>21.Mar/Jun/Sep/Dec | 09/21/2015<br>"Pass-Through"<br>Secutorial /<br>Pro rata under<br>certain<br>circumstances       | Aa2sf<br>A+sf           | Aaa<br>AAA   |
| Series B<br>ES0313529028  | 07/01/2005<br>207      | 68,091.33<br>14,094,905.31<br>68.09%                          | 100,000.00<br>20,700,000.00    | Floating<br>3-M Euribor+0.290%<br>21.Mar/Jun/Sep/Dec       | 0.2760%<br>09/21/2015<br>47.505051 Gross<br>38.241566 Net   | 06/21/2043<br>Quarterly<br>21.Mar/Jun/Sep/Dec | To be determined<br>"Pass-Through"<br>Secutorial /<br>Pro rata<br>deferred start /<br>Secutorial | A3sf<br>BBBsf           | A1<br>A      |
| Series C<br>ES0313529036  | 07/01/2005<br>224      | 68,093.35<br>15,252,910.40<br>68.09%                          | 100,000.00<br>22,400,000.00    | Floating<br>3-M Euribor+0.700%<br>21.Mar/Jun/Sep/Dec       | 0.6860%<br>09/21/2015<br>118.077652 Gross<br>95.052510 Net  | 06/21/2043<br>Quarterly<br>21.Mar/Jun/Sep/Dec | To be determined<br>"Pass-Through"<br>Pro rata<br>deferred start /<br>Secutorial                 | Baa3sf<br>BBsf          | Baa1<br>BBB- |
| Series D<br>ES0313529044  | 07/01/2005<br>191      | 68,099.91<br>13,007,082.81<br>68.10%                          | 100,000.00<br>19,100,000.00    | Floating<br>3-M Euribor+2.000%<br>21.Mar/Jun/Sep/Dec       | 1.9860%<br>09/21/2015<br>341.872898 Gross<br>275.207683 Net | 06/21/2043<br>Quarterly<br>21.Mar/Jun/Sep/Dec | To be determined<br>"Pass-Through"<br>Pro rata<br>deferred start /<br>Secutorial                 | B1sf<br>B-sf            | Ba3<br>BB-   |
| Series E<br>ES0313529051  | 07/01/2005<br>224      | 69,423.67<br>15,550,902.08<br>69.42%                          | 100,000.00<br>22,400,000.00    | Floating<br>3-M Euribor+3.900%<br>21.Mar/Jun/Sep/Dec       | 3.8860%<br>09/21/2015<br>681.944854 Gross<br>548.965607 Net | 06/21/2043<br>Quarterly<br>21.Mar/Jun/Sep/Dec | To be determined<br>Due to Cash<br>Reserve reduction                                             | Casf<br>CCC-            | Caa3<br>CCC- |
| Total                     |                        | 600,401,722.36                                                | 1,740,000,000.00               |                                                            |                                                             |                                               |                                                                                                  |                         |              |

| Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) |                               |                         |       |            |            |            |            |            |            |            |            |
|---------------------------------------------------------------------------------------------------------------------|-------------------------------|-------------------------|-------|------------|------------|------------|------------|------------|------------|------------|------------|
|                                                                                                                     |                               | % Monthly CPR (SMM)     |       | 0,08       | 0,17       | 0,25       | 0,34       | 0,42       | 0,51       | 0,60       | 0,69       |
|                                                                                                                     |                               | % Annual equivalent CPR |       | 1,00       | 2,00       | 3,00       | 4,00       | 5,00       | 6,00       | 7,00       | 8,00       |
| Series A2                                                                                                           | With optional redemption *    | Average life            | Years | 6.93       | 6.43       | 5.95       | 5.59       | 5.24       | 4.92       | 4.62       | 4.34       |
|                                                                                                                     |                               |                         | Date  | 05/27/2022 | 11/22/2021 | 06/02/2021 | 01/19/2021 | 09/16/2020 | 05/22/2020 | 02/02/2020 | 10/21/2019 |
|                                                                                                                     |                               | Final Maturity          | Years | 11.26      | 10.51      | 9.75       | 9.26       | 8.75       | 8.25       | 7.75       | 7.25       |
|                                                                                                                     | Without optional redemption * | Average life            | Years | 8.23       | 7.75       | 7.31       | 6.91       | 6.54       | 6.20       | 5.89       | 5.60       |
|                                                                                                                     |                               |                         | Date  | 09/10/2023 | 03/19/2023 | 10/10/2022 | 05/17/2022 | 01/02/2022 | 08/31/2021 | 05/09/2021 | 01/23/2021 |
|                                                                                                                     |                               | Final Maturity          | Years | 24.52      | 24.52      | 24.52      | 24.52      | 24.52      | 24.52      | 24.52      | 24.52      |
| Series B                                                                                                            | With optional redemption *    | Average life            | Years | 6.93       | 6.43       | 5.95       | 5.59       | 5.24       | 4.92       | 4.62       | 4.34       |
|                                                                                                                     |                               |                         | Date  | 05/27/2022 | 11/22/2021 | 06/02/2021 | 01/19/2021 | 09/16/2020 | 05/22/2020 | 02/02/2020 | 10/21/2019 |
|                                                                                                                     |                               | Final Maturity          | Years | 11.26      | 10.51      | 9.75       | 9.26       | 8.75       | 8.25       | 7.75       | 7.25       |
|                                                                                                                     | Without optional redemption * | Average life            | Years | 8.23       | 7.75       | 7.31       | 6.91       | 6.54       | 6.20       | 5.89       | 5.60       |
|                                                                                                                     |                               |                         | Date  | 09/10/2023 | 03/19/2023 | 10/10/2022 | 05/17/2022 | 01/02/2022 | 08/31/2021 | 05/09/2021 | 01/23/2021 |
|                                                                                                                     |                               | Final Maturity          | Years | 24.52      | 24.52      | 24.52      | 24.52      | 24.52      | 24.52      | 24.52      | 24.52      |
| Series C                                                                                                            | With optional redemption *    | Average life            | Years | 6.93       | 6.43       | 5.95       | 5.59       | 5.24       | 4.92       | 4.62       | 4.34       |
|                                                                                                                     |                               |                         | Date  | 05/27/2022 | 11/22/2021 | 06/02/2021 | 01/19/2021 | 09/16/2020 | 05/22/2020 | 02/02/2020 | 10/21/2019 |
|                                                                                                                     |                               | Final Maturity          | Years | 11.26      | 10.51      | 9.75       | 9.26       | 8.75       | 8.25       | 7.75       | 7.25       |
|                                                                                                                     | Without optional redemption * | Average life            | Years | 8.23       | 7.75       | 7.31       | 6.91       | 6.54       | 6.20       | 5.89       | 5.60       |
|                                                                                                                     |                               |                         | Date  | 09/10/2023 | 03/19/2023 | 10/10/2022 | 05/17/2022 | 01/02/2022 | 08/31/2021 | 05/09/2021 | 01/23/2021 |
|                                                                                                                     |                               | Final Maturity          | Years | 24.52      | 24.52      | 24.52      | 24.52      | 24.52      | 24.52      | 24.52      | 24.52      |
| Series D                                                                                                            | With optional redemption *    | Average life            | Years | 6.93       | 6.43       | 5.95       | 5.59       | 5.24       | 4.92       | 4.62       | 4.34       |
|                                                                                                                     |                               |                         | Date  | 05/27/2022 | 11/22/2021 | 06/02/2021 | 01/19/2021 | 09/16/2020 | 05/22/2020 | 02/02/2020 | 10/21/2019 |
|                                                                                                                     |                               | Final Maturity          | Years | 11.26      | 10.51      | 9.75       | 9.26       | 8.75       | 8.25       | 7.75       | 7.25       |
|                                                                                                                     | Without optional redemption * | Average life            | Years | 8.23       | 7.75       | 7.31       | 6.91       | 6.54       | 6.20       | 5.89       | 5.60       |
|                                                                                                                     |                               |                         | Date  | 09/10/2023 | 03/19/2023 | 10/10/2022 | 05/17/2022 | 01/02/2022 | 08/31/2021 | 05/09/2021 | 01/23/2021 |
|                                                                                                                     |                               | Final Maturity          | Years | 24.52      | 24.52      | 24.52      | 24.52      | 24.52      | 24.52      | 24.52      | 24.52      |
| Series E                                                                                                            | With optional redemption *    | Average life            | Years | 8.56       | 7.98       | 7.40       | 7.02       | 6.63       | 6.25       | 5.87       | 5.49       |
|                                                                                                                     |                               |                         | Date  | 01/11/2024 | 06/13/2023 | 11/14/2022 | 06/26/2022 | 02/04/2022 | 09/18/2021 | 05/02/2021 | 12/16/2020 |
|                                                                                                                     |                               | Final Maturity          | Years | 11.26      | 10.51      | 9.75       | 9.26       | 8.75       | 8.25       | 7.75       | 7.25       |
|                                                                                                                     | Without optional redemption * | Average life            | Years | 18.08      | 18.04      | 18.00      | 17.97      | 17.94      | 17.92      | 17.90      | 17.88      |
|                                                                                                                     |                               |                         | Date  | 07/16/2033 | 06/30/2033 | 06/17/2033 | 06/06/2033 | 05/27/2033 | 05/19/2033 | 05/12/2033 | 05/05/2033 |
|                                                                                                                     |                               | Final Maturity          | Years | 24.52      | 24.52      | 24.52      | 24.52      | 24.52      | 24.52      | 24.52      | 24.52      |

\* 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        |       | At issue date    |       |
|                         |        |                | % CE  |                  | % CE  |
| Class A                 | 90.36% | 542,495,921.76 | 9.84% | 1,655,400,000.00 | 4.93% |
| Series A1               | 0.00%  | 0.00           |       | 80,000,000.00    |       |
| Series A2               | 90.36% | 542,495,921.76 |       | 1,575,400,000.00 |       |
| Series B                | 2.35%  | 14,094,905.31  | 7.43% | 20,700,000.00    | 3.72% |
| Series C                | 2.54%  | 15,252,910.40  | 4.82% | 22,400,000.00    | 2.42% |
| Series D                | 2.17%  | 13,007,082.81  | 2.60% | 19,100,000.00    | 1.30% |
| Series E                | 2.59%  | 15,550,902.08  |       | 22,400,000.00    |       |
| Issue of Bonds          |        | 600,401,722.36 |       | 1,740,000,000.00 |       |
| Reserve Fund            | 2.60%  | 15,206,123.52  | 1.30% | 22,400,000.00    |       |

| 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       | Interest |
| Start-up Loan L/T                      |           | 0.00          |          |
| Start-up Loan S/T                      |           | 0.00          |          |

Europea 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 Europea 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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Deloitte (ejercicios 2009 a actual)  
Ernst & Young (hasta ejercicio 2008)

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        | %      |                  |               | %      |                                |
| Delinquencies             |        |              |            |          |              |        |                  |               |        |                                |
| 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   | 601,085.15       | 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       | 802,998.49    | 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                          |
| 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                     | 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                          |