

# BANKINTER 10 Fondo de Titulización de Activos

## Brief report

**Date:** 07/31/2016  
**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**  
Société Générale

**Market**  
AIAF Mercado de Renta Fija

**Register of Book Securities**  
Iberclear

**Treasury Account**  
Société Générale

**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>N° 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       | 09/21/2016                                                  | 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   | 30,757.25<br>484,549,716.50<br>30.76%                         | 100,000.00<br>1,575,400,000.00 | Floating<br>3-M Euribor+0.160%<br>21.Mar/Jun/Sep/Dec       | 0.0000%<br>09/21/2016<br>0.000000 Gross<br>0.000000 Net     | 06/21/2043<br>Quarterly<br>21.Mar/Jun/Sep/Dec | 09/21/2016<br>"Pass-Through"<br>Secutorial /<br>Pro rata under<br>certain<br>circumstances | Aa2sf<br>AA+sf          | Aaa<br>AAA   |
| Series B<br>ES0313529028  | 07/01/2005<br>207      | 60,818.22<br>12,589,371.54<br>60.82%                          | 100,000.00<br>20,700,000.00    | Floating<br>3-M Euribor+0.290%<br>21.Mar/Jun/Sep/Dec       | 0.0250%<br>09/21/2016<br>3.885609 Gross<br>3.147343 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           | A2sf<br>BBB+sf          | A1<br>A      |
| Series C<br>ES0313529036  | 07/01/2005<br>224      | 60,820.02<br>13,623,684.48<br>60.82%                          | 100,000.00<br>22,400,000.00    | Floating<br>3-M Euribor+0.700%<br>21.Mar/Jun/Sep/Dec       | 0.4350%<br>09/21/2016<br>67.611589 Gross<br>54.765387 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           | Baa2sf<br>BBsf          | Baa1<br>BBB- |
| Series D<br>ES0313529044  | 07/01/2005<br>191      | 60,825.88<br>11,617,743.08<br>60.83%                          | 100,000.00<br>19,100,000.00    | Floating<br>3-M Euribor+2.000%<br>21.Mar/Jun/Sep/Dec       | 1.7350%<br>09/21/2016<br>269.695193 Gross<br>218.453106 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           | Ba3sf<br>B-sf           | Ba3<br>BB-   |
| Series E<br>ES0313529051  | 07/01/2005<br>224      | 60,833.46<br>13,581,895.04<br>60.83%                          | 100,000.00<br>22,400,000.00    | Floating<br>3-M Euribor+3.900%<br>21.Mar/Jun/Sep/Dec       | 3.6350%<br>09/21/2016<br>563.251158 Gross<br>456.233438 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                     |                        | 535,962,410.64                                                | 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  | 6.35       | 5.87       | 5.51       | 5.16       | 4.84       | 4.54       | 4.25       | 4.05       |
|                                                                                                                     |                               | Final Maturity          | Years  | 10/26/2022 | 05/05/2022 | 12/21/2021 | 08/18/2021 | 04/23/2021 | 01/02/2021 | 09/17/2020 | 07/08/2020 |
|                                                                                                                     |                               |                         | Date   | 10.01      | 9.26       | 8.75       | 8.26       | 7.75       | 7.25       | 6.75       | 6.50       |
|                                                                                                                     | Without optional redemption * | Average life            | Years  | 7.80       | 7.38       | 6.98       | 6.62       | 6.29       | 5.98       | 5.69       | 5.43       |
|                                                                                                                     |                               | Final Maturity          | Years  | 06/21/2026 | 09/21/2025 | 03/21/2025 | 09/21/2024 | 03/21/2024 | 09/21/2023 | 03/21/2023 | 12/21/2022 |
|                                                                                                                     |                               |                         | Date   | 04/07/2024 | 11/04/2023 | 06/13/2023 | 02/01/2023 | 10/02/2022 | 06/12/2022 | 02/28/2022 | 11/23/2021 |
| Series B                                                                                                            | With optional redemption *    | Average life            | Years  | 6.35       | 5.87       | 5.51       | 5.16       | 4.84       | 4.54       | 4.25       | 4.05       |
|                                                                                                                     |                               | Final Maturity          | Years  | 10/26/2022 | 05/05/2022 | 12/21/2021 | 08/18/2021 | 04/23/2021 | 01/02/2021 | 09/17/2020 | 07/08/2020 |
|                                                                                                                     |                               |                         | Date   | 10.01      | 9.26       | 8.75       | 8.26       | 7.75       | 7.25       | 6.75       | 6.50       |
|                                                                                                                     | Without optional redemption * | Average life            | Years  | 7.80       | 7.38       | 6.98       | 6.62       | 6.29       | 5.98       | 5.69       | 5.43       |
|                                                                                                                     |                               | Final Maturity          | Years  | 06/21/2026 | 09/21/2025 | 03/21/2025 | 09/21/2024 | 03/21/2024 | 09/21/2023 | 03/21/2023 | 12/21/2022 |
|                                                                                                                     |                               |                         | Date   | 04/07/2024 | 11/04/2023 | 06/13/2023 | 02/01/2023 | 10/02/2022 | 06/12/2022 | 02/28/2022 | 11/23/2021 |
| Series C                                                                                                            | With optional redemption *    | Average life            | Years  | 6.35       | 5.87       | 5.51       | 5.16       | 4.84       | 4.54       | 4.25       | 4.05       |
|                                                                                                                     |                               | Final Maturity          | Years  | 10/26/2022 | 05/05/2022 | 12/21/2021 | 08/18/2021 | 04/23/2021 | 01/02/2021 | 09/17/2020 | 07/08/2020 |
|                                                                                                                     |                               |                         | Date   | 10.01      | 9.26       | 8.75       | 8.26       | 7.75       | 7.25       | 6.75       | 6.50       |
|                                                                                                                     | Without optional redemption * | Average life            | Years  | 7.80       | 7.38       | 6.98       | 6.62       | 6.29       | 5.98       | 5.69       | 5.43       |
|                                                                                                                     |                               | Final Maturity          | Years  | 06/21/2026 | 09/21/2025 | 03/21/2025 | 09/21/2024 | 03/21/2024 | 09/21/2023 | 03/21/2023 | 12/21/2022 |
|                                                                                                                     |                               |                         | Date   | 04/07/2024 | 11/04/2023 | 06/13/2023 | 02/01/2023 | 10/02/2022 | 06/12/2022 | 02/28/2022 | 11/23/2021 |
| Series D                                                                                                            | With optional redemption *    | Average life            | Years  | 6.35       | 5.87       | 5.51       | 5.16       | 4.84       | 4.54       | 4.25       | 4.05       |
|                                                                                                                     |                               | Final Maturity          | Years  | 10/26/2022 | 05/05/2022 | 12/21/2021 | 08/18/2021 | 04/23/2021 | 01/02/2021 | 09/17/2020 | 07/08/2020 |
|                                                                                                                     |                               |                         | Date   | 10.01      | 9.26       | 8.75       | 8.26       | 7.75       | 7.25       | 6.75       | 6.50       |
|                                                                                                                     | Without optional redemption * | Average life            | Years  | 7.80       | 7.38       | 6.98       | 6.62       | 6.29       | 5.98       | 5.69       | 5.43       |
|                                                                                                                     |                               | Final Maturity          | Years  | 06/21/2026 | 09/21/2025 | 03/21/2025 | 09/21/2024 | 03/21/2024 | 09/21/2023 | 03/21/2023 | 12/21/2022 |
|                                                                                                                     |                               |                         | Date   | 04/07/2024 | 11/04/2023 | 06/13/2023 | 02/01/2023 | 10/02/2022 | 06/12/2022 | 02/28/2022 | 11/23/2021 |
| Series E                                                                                                            | With optional redemption *    | Average life            | Years  | 6.39       | 5.92       | 5.60       | 5.28       | 4.97       | 4.65       | 4.33       | 4.18       |
|                                                                                                                     |                               | Final Maturity          | Years  | 11/10/2022 | 05/21/2022 | 01/24/2022 | 10/01/2021 | 06/07/2021 | 02/12/2021 | 10/20/2020 | 08/23/2020 |
|                                                                                                                     |                               |                         | Date   | 10.01      | 9.26       | 8.75       | 8.26       | 7.75       | 7.25       | 6.75       | 6.50       |
|                                                                                                                     | Without optional redemption * | Average life            | Year12 | 14.73      | 14.72      | 14.71      | 14.70      | 14.69      | 14.69      | 14.68      | 14.68      |
|                                                                                                                     |                               | Final Maturity          | Years  | 03/12/2031 | 03/07/2031 | 03/04/2031 | 03/01/2031 | 02/26/2031 | 02/23/2031 | 02/21/2031 | 02/19/2031 |
|                                                                                                                     |                               |                         | Date   | 23.52      | 23.52      | 23.52      | 23.52      | 23.52      | 23.52      | 23.52      | 23.52      |

\* 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                 | 90.41%  | 484,549,716.50 | 9.84%         | 95.14% | 1,655,400,000.00 |
| Series A1               | 0.00%   | 0.00           |               | 4.60%  | 80,000,000.00    |
| Series A2               | 90.41%  | 484,549,716.50 |               | 90.54% | 1,575,400,000.00 |
| Series B                | 2.35%   | 12,589,371.54  | 7.43%         | 1.19%  | 20,700,000.00    |
| Series C                | 2.54%   | 13,623,684.48  | 4.82%         | 1.29%  | 22,400,000.00    |
| Series D                | 2.17%   | 11,617,743.08  | 2.60%         | 1.10%  | 19,100,000.00    |
| Series E                | 2.53%   | 13,581,895.04  |               | 1.29%  | 22,400,000.00    |
| Issue of Bonds          |         | 535,962,410.64 |               |        | 1,740,000,000.00 |
| Reserve Fund            | 2.60%   | 13,581,895.04  |               | 1.30%  | 22,400,000.00    |

| Other financial operations (current)   |           |               |          |
|----------------------------------------|-----------|---------------|----------|
| Assets                                 |           | Balance       | Interest |
| Treasury Account                       |           | 21,521,660.09 | -0.333%  |
| Amortization Account                   |           | 0.00          |          |
| Servicer ppal collect not yet credited |           | 794,773.82    |          |
| Servicer ints collect not yet credited |           | 37,178.61     |          |
| 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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## Brief report

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

### Collateral: Residential mortgage loans

| General                                    |                |                      |  |
|--------------------------------------------|----------------|----------------------|--|
|                                            | Current        | At constitution date |  |
| Count                                      | 7,433          | 14,507               |  |
| Principal                                  |                |                      |  |
| Principal outstanding                      | 516,633,512.75 | 1,717,640,351.35     |  |
| Average loan                               | 69,505.38      | 118,400.80           |  |
| Minimum                                    | 1.09           | 1,860.27             |  |
| Maximum                                    | 692,955.25     | 990,119.72           |  |
| Interest rate                              |                |                      |  |
| Weighted average (wac)                     | 0.58%          | 2.88%                |  |
| Minimum                                    | 0.17%          | 2.15%                |  |
| Maximum                                    | 3.16%          | 5.32%                |  |
| Final maturity                             |                |                      |  |
| Weighted average (WARM) (months)           | 191            | 303                  |  |
| Minimum                                    | 08/01/2016     | 01/16/2006           |  |
| Maximum                                    | 02/18/2040     | 02/18/2040           |  |
| Index (principal outstanding distribution) |                |                      |  |
| 1-year EURIBOR/MIBOR                       | 100.00%        | 100.00%              |  |

| Prepayments                  |               |               |               |                |            |
|------------------------------|---------------|---------------|---------------|----------------|------------|
|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM)    | 0.27%         | 0.39%         | 0.34%         | 0.33%          | 0.47%      |
| Annual Percentage Rate (CPR) | 3.16%         | 4.61%         | 4.06%         | 3.87%          | 5.54%      |

| LTV Distribution         |         |       |                      |       |
|--------------------------|---------|-------|----------------------|-------|
|                          | Current |       | At constitution date |       |
|                          | % Pool  | % LTV | % Pool               | % LTV |
| 0.01 - 10%               | 4.34    | 6.93  | 0.86                 | 7.98  |
| 10.01 - 20%              | 10.46   | 15.39 | 3.77                 | 15.50 |
| 20.01 - 30%              | 15.79   | 25.52 | 5.59                 | 25.37 |
| 30.01 - 40%              | 20.44   | 35.13 | 8.49                 | 35.25 |
| 40.01 - 50%              | 22.24   | 44.89 | 12.50                | 45.18 |
| 50.01 - 60%              | 19.70   | 54.62 | 15.93                | 55.28 |
| 60.01 - 70%              | 5.61    | 64.07 | 17.85                | 65.20 |
| 70.01 - 80%              | 1.42    | 73.35 | 23.92                | 75.68 |
| 80.01 - 90%              |         |       | 6.58                 | 84.47 |
| 90.01 - 100%             |         |       | 4.50                 | 95.25 |
| Weighted average (WALTV) | 38.50   |       | 59.11                |       |
| Minimum                  | 0.00    |       | 1.81                 |       |
| Maximum                  | 76.63   |       | 100.00               |       |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucía               | 9.33%   | 9.68%                |
| Aragón                  | 1.34%   | 1.54%                |
| Asturias                | 1.60%   | 1.48%                |
| Balearic Islands        | 2.58%   | 2.48%                |
| Basque Country          | 9.28%   | 9.04%                |
| Canary Islands          | 4.10%   | 4.13%                |
| Cantabria               | 2.12%   | 1.97%                |
| Castilla-La Mancha      | 1.52%   | 1.59%                |
| Castilla-León           | 2.53%   | 2.77%                |
| Catalonia               | 17.77%  | 15.65%               |
| Extremadura             | 0.40%   | 0.44%                |
| Galicia                 | 1.97%   | 2.21%                |
| La Rioja                | 0.48%   | 0.39%                |
| Madrid                  | 35.67%  | 35.63%               |
| Murcia                  | 1.16%   | 1.31%                |
| Navarra                 | 0.18%   | 0.23%                |
| Valencia                | 7.96%   | 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                    | 144    | 49,214.33    | 2,228.01   | 4,303.94 | 55,746.28    | 4.29   | 11,311,256.48    | 11,367,002.76 | 54.08                          |
| from > 1 to ≤ 2 months           | 31     | 20,103.29    | 1,637.89   | 0.00     | 21,741.18    | 1.67   | 1,947,913.40     | 1,969,654.58  | 9.37                           |
| from > 2 to ≤ 3 months           | 22     | 28,506.48    | 1,841.70   | 0.00     | 30,348.18    | 2.33   | 1,369,840.62     | 1,400,188.80  | 6.66                           |
| from > 3 to ≤ 6 months           | 13     | 27,433.07    | 2,370.65   | 0.00     | 29,803.72    | 2.29   | 868,532.35       | 898,336.07    | 4.27                           |
| from > 6 to < 12 months          | 15     | 63,738.65    | 6,735.93   | 0.00     | 70,474.58    | 5.42   | 1,306,218.38     | 1,378,692.96  | 6.56                           |
| from ≥ 12 to < 18 months         | 4      | 23,173.54    | 2,874.84   | 0.00     | 26,048.38    | 2.00   | 265,100.34       | 291,148.72    | 1.39                           |
| from ≥ 18 to < 24 months         | 7      | 53,675.64    | 6,210.79   | 0.00     | 59,886.43    | 4.60   | 363,210.70       | 423,097.13    | 2.01                           |
| from ≥ 2 years                   | 44     | 853,346.21   | 150,901.43 | 2,457.01 | 1,006,704.65 | 77.39  | 2,285,399.96     | 3,292,104.61  | 15.66                          |
| Subtotal                         | 280    | 1,119,191.21 | 174,801.24 | 6,760.95 | 1,300,753.40 | 100.00 | 19,719,472.23    | 21,020,225.63 | 100.00                         |
| <i>Doubt debts (subjectives)</i> |        |              |            |          |              |        |                  |               |                                |
|                                  | 0      | 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                           |
| Total                            | 280    | 1,119,191.21 | 174,801.24 | 6,760.95 | 1,300,753.40 |        | 19,719,472.23    | 21,020,225.63 | 29.46                          |