

BANKINTER 19 Fondo de Titulización de Activos

Brief report

Date: 08/31/2009
Currency: EUR

Date of constitution
04/27/2009

VAT Reg. no.
V85687887

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

Originator
Bankinter

Lead Manager and Subscriber
Bankinter

Servicer
Bankinter

Bond Paying Agent
Bankinter

Assets Custodian
Bankinter

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Bankinter

Swap
Bankinter

Start-up Loan
Bankinter

Subordinated Loan
Bankinter

Fund Auditors
Pendiente de nombramiento

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 Moody's	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0313533004	04/29/2009 15,979	100,000.00 1,597,900,000.00 100.00%	100,000.00 1,597,900,000.00	Floating 3M Euribor+0.300% 18.Mar/Jun/Sep/Dec	1.7940% 09/18/2009 707.633333 Gross 580.259333 Net	06/18/2052 Quarterly 18.Mar/Jun/Sep/Dec	09/18/2009 "Pass-Through" Secutential / Pro rata under certain circumstances	Aaa	Aaa
Series B ES0313533012	04/29/2009 207	100,000.00 20,700,000.00 100.00%	100,000.00 20,700,000.00	Floating 3M Euribor+0.500% 18.Mar/Jun/Sep/Dec	1.9940% 09/18/2009 786.522222 Gross 644.948222 Net	06/18/2052 Quarterly 18.Mar/Jun/Sep/Dec	To Be Determined "Pass-Through" Secutential / Pro rata under certain circumstances	A1	A1
Series C ES0313533020	04/29/2009 314	100,000.00 31,400,000.00 100.00%	100,000.00 31,400,000.00	Floating 3M Euribor+0.700% 18.Mar/Jun/Sep/Dec	2.1940% 09/18/2009 865.411111 Gross 709.637111 Net	06/18/2052 Quarterly 18.Mar/Jun/Sep/Dec	To Be Determined "Pass-Through" Secutential / Pro rata under certain circumstances	Baa3	Baa3
Total		1,650,000,000.00	1,650,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)											
				% Monthly CPR (SMM)							
				% Annual equivalent CPR							
				0.17	0.34	0.51	0.69	0.87	1.06	1.25	1.44
				2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00
Series A	With optional redemption *	Average life	Years	10.91	9.11	7.73	6.65	5.81	5.11	4.57	4.12
		Final Maturity	Years	08/14/2020	10/26/2018	06/09/2017	05/10/2016	07/09/2015	10/28/2014	04/11/2014	10/30/2013
	Without optional redemption *	Average life	Years	23.51	20.76	18.26	16.01	14.26	12.50	11.26	10.25
		Final Maturity	Years	03/18/2033	06/18/2030	12/18/2027	09/18/2025	12/18/2023	03/18/2022	12/18/2020	12/18/2019
		Average life	Years	11.38	9.60	8.22	7.14	6.27	5.57	4.99	4.51
		Final Maturity	Years	02/02/2021	04/22/2019	12/05/2017	11/05/2016	12/25/2015	04/12/2015	09/13/2014	03/20/2014
Series B	With optional redemption *	Average life	Years	38.78	38.78	38.78	38.78	38.78	38.78	38.78	38.78
		Final Maturity	Years	06/18/2048	06/18/2048	06/18/2048	06/18/2048	06/18/2048	06/18/2048	06/18/2048	06/18/2048
	Without optional redemption *	Average life	Years	17.19	14.60	12.51	10.82	9.49	8.36	7.47	6.74
		Final Maturity	Years	11/23/2026	04/22/2024	03/21/2022	07/11/2020	03/14/2019	01/23/2018	03/06/2017	06/13/2016
		Average life	Years	23.51	20.76	18.26	16.01	14.26	12.50	11.26	10.25
		Final Maturity	Years	03/18/2033	06/18/2030	12/18/2027	09/18/2025	12/18/2023	03/18/2022	12/18/2020	12/18/2019
Series C	With optional redemption *	Average life	Years	18.14	15.58	13.50	11.80	10.42	9.27	8.32	7.52
		Final Maturity	Years	11/02/2027	04/15/2025	03/16/2023	07/04/2021	02/14/2020	12/23/2018	01/10/2018	03/23/2017
	Without optional redemption *	Average life	Years	38.78	38.78	38.78	38.78	38.78	38.78	38.78	38.78
		Final Maturity	Years	06/18/2048	06/18/2048	06/18/2048	06/18/2048	06/18/2048	06/18/2048	06/18/2048	06/18/2048
		Average life	Years	17.19	14.60	12.51	10.82	9.49	8.36	7.47	6.74
		Final Maturity	Years	11/23/2026	04/22/2024	03/21/2022	07/11/2020	03/14/2019	01/23/2018	03/06/2017	06/13/2016
	With optional redemption *	Average life	Years	23.51	20.76	18.26	16.01	14.26	12.50	11.26	10.25
		Final Maturity	Years	03/18/2033	06/18/2030	12/18/2027	09/18/2025	12/18/2023	03/18/2022	12/18/2020	12/18/2019
	Without optional redemption *	Average life	Years	18.14	15.58	13.50	11.80	10.42	9.27	8.32	7.52
		Final Maturity	Years	11/03/2027	04/15/2025	03/16/2023	07/05/2021	02/14/2020	12/23/2018	01/10/2018	03/23/2017
		Average life	Years	38.78	38.78	38.78	38.78	38.78	38.78	38.78	38.78
		Final Maturity	Years	06/18/2048	06/18/2048	06/18/2048	06/18/2048	06/18/2048	06/18/2048	06/18/2048	06/18/2048

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.23%	0.37%			0.47%
Annual Percentage Rate (CPR)	2.73%	4.30%			5.50%

Geographic distribution		
	Current	At constitution date
Andalucia	17.99%	17.93%
Aragon	2.72%	2.74%
Asturias	1.31%	1.32%
Balearic Islands	3.33%	3.30%
Basque Country	4.60%	4.62%
Canary Islands	3.96%	3.94%
Cantabria	2.09%	2.08%
Castilla-La Mancha	3.49%	3.48%
Castilla-Leon	2.49%	2.47%
Catalonia	16.09%	15.99%
Extremadura	0.61%	0.60%
Galicia	2.10%	2.11%
La Rioja	0.51%	0.51%
Madrid	21.56%	21.79%
Murcia	2.84%	2.84%
Navarra	0.64%	0.63%
Valencia	13.66%	13.66%

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	391	105,401.53	78,661.87	0.00	184,063.40	49.72	49,702,289.74	49,886,353.14	79.18	38.39
from > 1 to ≤ 2 months	67	53,071.13	45,108.66	0.00	98,179.79	26.52	8,588,429.07	8,686,608.86	13.79	40.80
from > 2 to ≤ 3 months	21	28,415.71	35,088.98	0.00	63,504.69	17.15	3,204,949.80	3,268,454.49	5.19	40.60
from > 3 to ≤ 6 months	10	10,245.99	14,190.23	0.00	24,436.22	6.60	1,136,497.22	1,160,933.44	1.84	40.65
Subtotal	489	197,134.36	173,049.74	0.00	370,184.10	100.00	62,632,165.83	63,002,349.93	100.00	38.86
<i>Doubt debts (subjectives)</i>										
	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	489	197,134.36	173,049.74	0.00	370,184.10		62,632,165.83	63,002,349.93		38.86