

BANKINTER 19 Fondo de Titulización de Activos

Brief report

Date: 09/30/2009
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 Suscriber
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	97,002.30 1,549,999,751.70 97.00%	100,000.00 1,597,900,000.00	Floating 3M Euribor+0.300% 18.Mar/Jun/Sep/Dec	1.0680% 12/18/2009 261.873876 Gross 214.736578 Net	06/18/2052 Quarterly 18.Mar/Jun/Sep/Dec	12/18/2009 "Pass-Through" Secuential / 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	1.2680% 12/18/2009 320.522222 Gross 262.828222 Net	06/18/2052 Quarterly 18.Mar/Jun/Sep/Dec	To Be Determined "Pass-Through" Secuential / 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	1.4680% 12/18/2009 371.077778 Gross 304.283778 Net	06/18/2052 Quarterly 18.Mar/Jun/Sep/Dec	To Be Determined "Pass-Through" Secuential / Pro rata under certain circumstances	Baa3	Baa3
Total		1,602,099,751.70	1,650,000,000.00						

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
		% Annual equivalent CPR		2,00	4,00	6,00	8,00	10,00	12,00	14,00
Series A	With optional redemption *	Average life	Years	17.08	14.53	12.41	10.79	9.43	8.36	7.48
		Date		10/13/2026	03/25/2024	02/13/2022	07/01/2020	02/19/2019	01/24/2018	03/10/2017
	Final Maturity	Years		23.51	20.76	18.01	16.01	14.01	12.50	11.26
		Date		03/18/2033	06/18/2030	09/18/2027	09/18/2025	09/18/2023	03/18/2022	12/18/2020
	Without optional redemption *	Average life	Years	18.00	15.49	13.43	11.76	10.39	9.26	8.32
		Date		09/15/2027	03/11/2025	02/20/2023	06/19/2021	02/06/2020	12/21/2018	01/12/2018
	Final Maturity	Years		38.78	38.78	38.78	38.78	38.78	38.78	38.78
		Date		06/18/2048	06/18/2048	06/18/2048	06/18/2048	06/18/2048	06/18/2048	06/18/2048

* 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	
Series A	96.75%	1,549,999,751.70	6.55%	96.84%	1,597,900,000.00
Series B	1.29%	20,700,000.00	5.26%	1.25%	20,700,000.00
Series C	1.96%	31,400,000.00	3.30%	1.90%	31,400,000.00
Issue of Bonds		1,602,099,751.70			1,650,000,000.00
Reserve Fund	3.30%	52,800,000.00		3.20%	52,800,000.00

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		64,064,340.22	0.780%
Servicer ppal collect not yet credited		3,242,070.99	
Servicer ints collect not yet credited		1,501,666.80	
Liabilities		Available	Balance
Start-up Loan			367,108.43
Subordinated Loan			52,800,000.00

Collateral: Residential mortgage loans and credits

General			
		Current	At constitution date
		Count	Count
Principal		14,693	14,965
Principal outstanding		1,592,050,072.96	1,650,001,084.61
Average loan		108,354.32	110,257.34
Minimum		197.39	5,937.83
Maximum		2,441,320.43	2,456,669.81
Interest rate			
Weighted average (wac)		3.15%	4.87%
Minimum		1.48%	2.06%
Maximum		7.38%	8.31%
Final maturity			
Weighted average (WARM) (months)		289	292
Minimum		10/21/2009	09/14/2009
Maximum		09/17/2048	09/17/2048
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%	2.96	7.36	2.76	7.35
10.01 - 20%	8.03	15.23	7.88	15.12
20.01 - 30%	9.03	25.17	8.88	25.08
30.01 - 40%	12.03	35.11	11.95	35.19
40.01 - 50%	14.49	45.20	14.31	45.22
50.01 - 60%	17.22	54.95	17.24	55.07
60.01 - 70%	16.32	65.01	16.06	64.99
70.01 - 80%	16.57	75.39	17.33	75.51
80.01 - 90%	2.18	84.29	2.44	84.38
90.01 - 100%	1.17	94.20	1.17	94.90
Weighted average (WALTV)		49.99		50.48
Minimum		0.03		0.92
Maximum		99.31		99.36

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.31%	0.34%	0.44%		0.44%
Annual Percentage Rate (CPR)	3.64%	4.04%	5.19%		5.19%

Geographic distribution		
	Current	At constitution date
Andalucia	17.97%	17.93%
Aragon	2.73%	2.74%
Asturias	1.31%	1.32%
Balearic Islands	3.33%	3.30%
Basque Country	4.58%	4.62%
Canary Islands	3.96%	3.94%
Cantabria	2.10%	2.08%
Castilla-La Mancha	3.50%	3.48%
Castilla-Leon	2.49%	2.47%
Catalonia	16.12%	15.99%
Extremadura	0.61%	0.60%
Galicia	2.11%	2.11%
La Rioja	0.51%	0.51%
Madrid	21.56%	21.79%
Murcia	2.81%	2.84%
Navarra	0.63%	0.63%
Valencia	13.67%	13.66%

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

Europea de Titulización: C/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 📠 +34 91 411 84 68 🌐 www.edt-sg.com ✉ info@eurotitulizacion.com
Official register CNMV: C/ Miguel Ángel, 11 - 28010 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

BANKINTER 19 Fondo de Titulización de Activos



Brief report

Date: 09/30/2009
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 Suscriber
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

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	413	105,444.05	78,641.87	0.00	184,085.92	49.21	49,123,274.58	49,307,360.50	79.24	38.83
from > 1 to ≤ 2 months	64	41,138.32	40,563.74	0.00	81,702.06	21.84	7,525,370.84	7,607,072.90	12.22	38.69
from > 2 to ≤ 3 months	20	33,588.69	30,992.71	0.00	64,581.40	17.26	3,526,830.66	3,591,412.06	5.77	42.92
from > 3 to ≤ 6 months	15	23,907.21	19,806.49	0.00	43,713.70	11.69	1,677,034.95	1,720,748.65	2.77	42.46
Subtotal	512	204,078.27	170,004.81	0.00	374,083.08	100.00	61,852,511.03	62,226,594.11	100.00	39.12
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	512	204,078.27	170,004.81	0.00	374,083.08		61,852,511.03	62,226,594.11		39.12