

# BANKINTER 10 Fondo de Titulización de Activos



## Brief report

Date: 09/30/2020  
Currency: EUR

Constitution date  
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 Agents  
BNP Paribas

Bond Paying Agent  
Banco Santander

Market  
AIAF Mercado de Renta Fija

Register of Book Securities  
Iberclear

Treasury Account  
Banco Santander

Amortisation Account  
Bankinter

Start-up Loan  
Bankinter

Swap  
Bankinter

Assets Custodian  
Bankinter

Fund Auditor  
KPMG Auditores

### 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 / S&P	
		Current	Original			Final maturity (legal)	Next	Current	Original
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	12/21/2020	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	Amortized	Aaa (sf) AAA	Aaa AAA
Series A2 ES0313529010	07/01/2005 15,754	17,029.89 268,288,887.06 17.03%	100,000.00 1,575,400,000.00	Floating 3-M Euribor+0.160% 21.Mar/Jun/Sep/Dec	0.0000% 12/21/2020 0.000000 Gross 0.000000 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	12/21/2020 "Pass-Through" Secutorial / Pro rata under certain circumstances	Aa1 (sf) AAA (sf)	Aaa AAA
Series B ES0313529028	07/01/2005 207	41,254.26 8,539,631.82 41.25%	100,000.00 20,700,000.00	Floating 3-M Euribor+0.290% 21.Mar/Jun/Sep/Dec	0.0000% 12/21/2020 0.000000 Gross 0.000000 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secutorial	Aa3 (sf) A+ (sf)	A1 A
Series C ES0313529036	07/01/2005 224	41,255.48 9,241,227.52 41.26%	100,000.00 22,400,000.00	Floating 3-M Euribor+0.700% 21.Mar/Jun/Sep/Dec	0.1990% 12/21/2020 20.752652 Gross 16.809648 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secutorial	A3 (sf) BBB+ (sf)	Baa1 BBB-
Series D ES0313529044	07/01/2005 191	41,259.46 7,880,556.86 41.26%	100,000.00 19,100,000.00	Floating 3-M Euribor+2.000% 21.Mar/Jun/Sep/Dec	1.4990% 12/21/2020 156.337824 Gross 126.633637 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secutorial	Ba3 (sf) B- (sf)	Ba3 BB-
Series E ES0313529051	07/01/2005 224	49,841.08 11,164,401.92 49.84%	100,000.00 22,400,000.00	Floating 3-M Euribor+3.900% 21.Mar/Jun/Sep/Dec	3.3990% 12/21/2020 428.230406 Gross 346.866629 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined Due to Cash Reserve reduction	Ca (sf) CCC- (sf)	Caa3 CCC-
Total		305,114,705.18	1,740,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date													
Series	Redemption	Average life	Years	% Monthly CPR (SMM)									
				% Annual equivalent CPR									
				0,08	0,17	0,25	0,34	0,43	0,51	0,60	0,69		
Series A2	With optional redemption *	Average life	Years	2.78	2.60	2.44	2.29	2.14	2.01	1.88	1.83		
		Final Maturity	Years	07/03/2023	04/29/2023	02/28/2023	01/03/2023	11/12/2022	09/24/2022	08/09/2022	07/19/2022		
		Date	03/21/2025	12/21/2024	09/21/2024	06/21/2024	03/21/2024	12/21/2023	09/21/2023	09/21/2023			
	Without optional redemption *	Average life	Years	3.02	2.82	2.63	2.47	2.33	2.20	2.08	1.97		
		Final Maturity	Years	09/28/2023	07/16/2023	05/10/2023	03/12/2023	01/18/2023	12/01/2022	10/19/2022	09/10/2022		
		Date	03/21/2027	09/21/2026	06/21/2026	02/21/2025	09/21/2025	06/21/2025	03/21/2025	12/21/2024			
Series B	With optional redemption *	Average life	Years	4.50	4.25	4.00	3.75	3.50	3.25	3.00	3.00		
		Final Maturity	Years	03/21/2025	12/21/2024	09/21/2024	06/21/2024	03/21/2024	12/21/2023	09/21/2023	09/21/2023		
		Date	03/21/2025	12/21/2024	09/21/2024	06/21/2024	03/21/2024	12/21/2023	09/21/2023	09/21/2023			
	Without optional redemption *	Average life	Years	6.54	6.15	5.79	5.47	5.16	4.88	4.62	4.39		
		Final Maturity	Years	04/03/2027	11/14/2026	07/05/2026	03/10/2026	11/18/2025	08/07/2025	05/05/2025	02/08/2025		
		Date	06/21/2027	12/21/2026	09/21/2026	03/21/2026	12/21/2025	09/21/2025	06/21/2025	03/21/2025			
Series C	With optional redemption *	Average life	Years	4.50	4.25	4.00	3.75	3.50	3.25	3.00	3.00		
		Final Maturity	Years	03/21/2025	12/21/2024	09/21/2024	06/21/2024	03/21/2024	12/21/2023	09/21/2023	09/21/2023		
		Date	03/21/2025	12/21/2024	09/21/2024	06/21/2024	03/21/2024	12/21/2023	09/21/2023	09/21/2023			
	Without optional redemption *	Average life	Years	6.81	6.41	6.05	5.71	5.40	5.11	4.84	4.60		
		Final Maturity	Years	07/12/2027	02/16/2027	10/09/2026	06/05/2026	02/12/2026	10/30/2025	07/24/2025	04/25/2025		
		Date	09/21/2027	03/21/2027	12/21/2026	06/21/2026	03/21/2026	12/21/2025	09/21/2025	06/21/2025			
Series D	With optional redemption *	Average life	Years	4.50	4.25	4.00	3.75	3.50	3.25	3.00	3.00		
		Final Maturity	Years	03/21/2025	12/21/2024	09/21/2024	06/21/2024	03/21/2024	12/21/2023	09/21/2023	09/21/2023		
		Date	03/21/2025	12/21/2024	09/21/2024	06/21/2024	03/21/2024	12/21/2023	09/21/2023	09/21/2023			
	Without optional redemption *	Average life	Years	7.06	6.67	6.29	5.96	5.64	5.33	5.05	4.79		
		Final Maturity	Years	10/11/2027	05/22/2027	01/05/2027	09/06/2026	05/10/2026	01/19/2026	10/08/2025	07/06/2025		
		Date	12/21/2027	06/21/2027	03/21/2027	09/21/2026	06/21/2026	03/21/2026	12/21/2025	09/21/2025			
Series E	With optional redemption *	Average life	Years	4.50	4.25	4.00	3.75	3.50	3.25	3.00	3.00		
		Final Maturity	Years	03/21/2025	12/21/2024	09/21/2024	06/21/2024	03/21/2024	12/21/2023	09/21/2023	09/21/2023		
		Date	03/21/2025	12/21/2024	09/21/2024	06/21/2024	03/21/2024	12/21/2023	09/21/2023	09/21/2023			
	Without optional redemption *	Average life	Years	7.25	6.75	6.50	6.00	5.75	5.50	5.25	5.00		
		Final Maturity	Years	12/21/2027	06/21/2027	03/21/2027	09/21/2026	06/21/2026	03/21/2026	12/21/2025	09/21/2025		
		Date	12/21/2027	06/21/2027	03/21/2027	09/21/2026	06/21/2026	03/21/2026	12/21/2025	09/21/2025			

\* 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)						
Class	Current	% CE	At issue date			
			% CE		% CE	
Class A	87.93%	268,288,887.06	12.40%	95.14%	1,655,400,000.00	4.93%
Series A1	0.00%	0.00		4.60%	80,000,000.00	
Series A2	87.93%	268,288,887.06	90.54%		1,575,400,000.00	
Series B	2.80%	8,539,631.82	9.50%	1.19%	20,700,000.00	3.72%
Series C	3.03%	9,241,227.52	6.35%	1.29%	22,400,000.00	2.42%
Series D	2.58%	7,880,556.86	3.67%	1.10%	19,100,000.00	1.30%
Series E	3.66%	11,164,401.92		1.29%	22,400,000.00	
Issue of Bonds		305,114,705.18			1,740,000,000.00	
Reserve Fund	3.67%	10,796,060.99		1.30%	22,400,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		12,759,112.97	-0.630%
Amortization Account		0.00	
Servicer ppal collect not yet credited		626,335.54	
Servicer ints collect not yet credited		9,877.56	
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

Europea de Titulización: C/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 📠 +34 91 411 84 68 🌐 www.edt-sg.com ✉ info@edt-sg.com  
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

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### Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	5,292	14,507	
Principal			
Principal outstanding	293,046,756.34	1,717,640,351.35	
Average loan	55,375.43	118,400.80	
Minimum	0.59	1,860.27	
Maximum	538,485.78	990,119.72	
Interest rate			
Weighted average (wac)	0.28%	2.88%	
Minimum	0.00%	2.15%	
Maximum	2.78%	5.32%	
Final maturity			
Weighted average (WARM) (months)	155	303	
Minimum	10/06/2020	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%	7.02	6.80	0.86	7.98
10.01 - 20%	15.25	15.46	3.77	15.50
20.01 - 30%	23.83	25.33	5.59	25.37
30.01 - 40%	25.92	34.86	8.49	35.25
40.01 - 50%	21.96	44.35	12.50	45.18
50.01 - 60%	4.84	53.38	15.93	55.28
60.01 - 70%	1.18	61.61	17.86	65.20
70.01 - 80%			23.92	75.68
80.01 - 90%			6.58	84.47
90.01 - 100%			4.50	95.25
Weighted average (WALTV)	30.96		59.11	
Minimum	0.00		1.81	
Maximum	63.85		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.44%	0.32%	0.26%	0.33%	0.44%
Annual Percentage Rate (CPR)	5.18%	3.80%	3.07%	3.91%	5.14%

Geographic distribution		
	Current	At constitution date
Andalucia	8.96%	9.68%
Aragon	1.16%	1.54%
Asturias	1.62%	1.48%
Balearic Islands	2.59%	2.48%
Basque Country	9.50%	9.04%
Canary Islands	4.14%	4.13%
Cantabria	2.06%	1.97%
Castilla-La Mancha	1.55%	1.59%
Castilla-Leon	2.27%	2.77%
Catalonia	18.40%	15.65%
Extremadura	0.34%	0.44%
Galicia	1.95%	2.22%
La Rioja	0.51%	0.39%
Madrid	35.99%	35.63%
Murcia	1.17%	1.31%
Navarra	0.11%	0.23%
Valencia	7.68%	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	58	19,377.76	389.54	4,636.69	24,403.99	1.70	3,360,703.00	3,385,106.99	38.03	22.94
from > 1 to = 2 months	6	3,215.18	228.67	0.00	3,443.85	0.24	190,162.71	193,606.56	2.18	16.15
from > 2 to = 3 months	5	3,979.68	213.84	0.00	4,193.52	0.29	276,687.89	280,881.41	3.16	20.97
from > 3 to = 6 months	11	20,076.85	863.60	0.00	20,940.45	1.46	557,061.25	576,021.70	6.49	20.74
from > 6 to < 12 months	14	66,147.88	3,621.40	0.00	69,769.28	4.86	1,233,275.50	1,303,044.78	14.64	21.13
from = 12 to < 18 months	3	22,424.78	454.71	0.00	22,879.49	1.59	76,281.78	99,161.27	1.11	13.38
from = 18 to < 24 months	8	60,706.12	3,018.17	0.00	63,724.29	4.43	283,114.52	346,838.81	3.90	20.19
from ≥ 2 years	40	1,120,228.27	107,270.86	0.00	1,227,499.13	85.43	1,487,031.41	2,714,530.54	30.50	33.00
Subtotal	145	1,316,156.52	116,060.79	4,636.69	1,436,854.00	100.00	7,464,338.06	8,901,192.06	100.00	24.10
Total	145	1,316,156.52	116,060.79	4,636.69	1,436,854.00		7,464,338.06	8,901,192.06		