

BANKINTER 10 Fondo de Titulización de Activos

Brief report

Date: 01/31/2021
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 N° 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	03/22/2021	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	Amortized	Aaa (sf) AAA (sf)	Aaa AAA
Series A2 ES0313529010	07/01/2005 15,754	16,356.36 257,678,095.44 16.36%	100,000.00 1,575,400,000.00	Floating 3-M Euribor+0.160% 21.Mar/Jun/Sep/Dec	0.0000% 03/22/2021 0.000000 Gross 0.000000 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	03/22/2021 "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% 03/22/2021 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	0.1590% 03/22/2021 16.581265 Gross 13.430825 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	1.4590% 03/22/2021 152.166035 Gross 123.254488 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	3.3590% 03/22/2021 423.190919 Gross 342.784644 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		294,503,913.56	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										
		% Monthly CPR (SMM)		0,08	0,17	0,25	0,34	0,43	0,51	0,60
		% Annual equivalent CPR		1,00	2,00	3,00	4,00	5,00	6,00	8,00
Series A2	With optional redemption *	Average life	Years	2.63	2.46	2.30	2.15	2.02	1.89	1.83
		Final Maturity	Years	08/08/2023	06/06/2023	04/10/2023	02/15/2023	12/27/2022	11/09/2022	10/18/2022
			Date	4.25	4.00	3.75	3.50	3.25	3.00	3.00
	Without optional redemption *	Average life	Years	2.85	2.66	2.49	2.33	2.20	2.08	1.97
		Final Maturity	Years	10/27/2023	08/17/2023	06/16/2023	04/21/2023	03/03/2023	01/17/2023	12/08/2022
			Date	6.00	5.75	5.25	5.00	4.75	4.50	4.25
Series B	With optional redemption *	Average life	Years	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	12/21/2023
			Date	4.25	4.00	3.75	3.50	3.25	3.00	3.00
	Without optional redemption *	Average life	Years	6.14	5.77	5.44	5.12	4.83	4.56	4.32
		Final Maturity	Years	02/09/2027	09/27/2026	05/30/2026	02/03/2026	10/19/2025	07/14/2025	04/16/2025
			Date	6.25	6.00	5.50	5.25	5.00	4.75	4.50
Series C	With optional redemption *	Average life	Years	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	12/21/2023
			Date	4.25	4.00	3.75	3.50	3.25	3.00	3.00
	Without optional redemption *	Average life	Years	6.40	6.03	5.68	5.36	5.06	4.79	4.53
		Final Maturity	Years	05/13/2027	12/31/2026	08/24/2026	04/30/2026	01/12/2026	10/03/2025	07/03/2025
			Date	6.50	6.25	5.75	5.50	5.25	5.00	4.75
Series D	With optional redemption *	Average life	Years	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	12/21/2023
			Date	4.25	4.00	3.75	3.50	3.25	3.00	3.00
	Without optional redemption *	Average life	Years	6.65	6.26	5.92	5.59	5.27	5.00	4.75
		Final Maturity	Years	08/13/2027	03/24/2027	11/22/2026	07/22/2026	03/30/2026	09/21/2025	09/21/2025
			Date	6.75	6.50	6.00	5.75	5.50	5.00	4.75
Series E	With optional redemption *	Average life	Years	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	12/21/2023
			Date	4.25	4.00	3.75	3.50	3.25	3.00	3.00
	Without optional redemption *	Average life	Years	6.75	6.50	6.00	5.75	5.50	5.00	4.75
		Final Maturity	Years	09/21/2027	06/21/2027	12/21/2026	09/21/2026	06/21/2026	12/21/2025	09/21/2025
			Date	6.75	6.50	6.00	5.75	5.50	5.00	4.75

* 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	87.50%	257,678,095.44	12.87%	1,655,400,000.00	4.93%
Series A1	0.00%	0.00		80,000,000.00	
Series A2	87.50%	257,678,095.44		1,575,400,000.00	
Series B	2.90%	8,539,631.82	9.85%	20,700,000.00	3.72%
Series C	3.14%	9,241,227.52	6.59%	22,400,000.00	2.42%
Series D	2.68%	7,880,556.86	3.81%	19,100,000.00	1.30%
Series E	3.79%	11,164,401.92		22,400,000.00	
Issue of Bonds		294,503,913.56		1,740,000,000.00	
Reserve Fund	3.81%	10,790,500.28		22,400,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		16,588,825.15	-0.630%
Amortization Account		0.00	
Servicer ppal collect not yet credited		447,661.05	
Servicer ints collect not yet credited		8,313.95	
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.
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Additional information

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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	5,162	14,507	
Principal			
Principal outstanding	278,667,541.71	1,717,640,351.35	
Average loan	53,984.41	118,400.80	
Minimum	0.55	1,860.27	
Maximum	525,834.52	990,119.72	
Interest rate			
Weighted average (wac)	0.23%	2.88%	
Minimum	0.00%	2.15%	
Maximum	2.64%	5.32%	
Final maturity			
Weighted average (WARM) (months)	153	303	
Minimum	02/02/2021	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%	7.43	6.75	0.86	7.98
10.01 - 20%	15.61	15.43	3.77	15.50
20.01 - 30%	25.01	25.35	5.59	25.37
30.01 - 40%	26.32	34.97	8.49	35.25
40.01 - 50%	21.00	44.35	12.50	45.18
50.01 - 60%	3.79	54.02	15.93	55.28
60.01 - 70%	0.84	61.03	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)		30.33		59.11
Minimum		0.00		1.81
Maximum		62.79		100.00

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.31%	0.44%	0.36%	0.31%	0.44%
Annual Percentage Rate (CPR)	3.71%	5.11%	4.27%	3.70%	5.13%

Geographic distribution		
	Current	At constitution date
Andalucía	8.91%	9.68%
Aragón	1.14%	1.54%
Asturias	1.62%	1.48%
Balearic Islands	2.61%	2.48%
Basque Country	9.52%	9.04%
Canary Islands	4.18%	4.13%
Cantabria	2.06%	1.97%
Castilla-La Mancha	1.49%	1.59%
Castilla-León	2.28%	2.77%
Catalonia	18.44%	15.65%
Extremadura	0.34%	0.44%
Galicia	1.94%	2.22%
La Rioja	0.51%	0.39%
Madrid	35.99%	35.63%
Murcia	1.18%	1.31%
Navarra	0.09%	0.23%
Valencia	7.69%	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	65	19,341.91	327.46	4,636.69	24,306.06	1.68	3,655,870.35	3,680,176.41	37.74
from > 1 to = 2 months	7	5,644.51	113.66	0.00	5,758.17	0.40	484,688.08	490,446.25	5.03
from > 2 to = 3 months	7	6,397.86	557.54	0.00	6,955.40	0.48	262,329.45	269,284.85	2.76
from > 3 to = 6 months	8	15,448.92	398.91	0.00	15,847.83	1.10	599,868.70	615,716.53	6.31
from > 6 to < 12 months	13	52,993.56	2,913.24	0.00	55,906.80	3.87	1,141,165.87	1,197,072.67	12.28
from = 12 to < 18 months	8	61,287.92	2,289.23	0.00	63,577.15	4.40	514,025.30	577,602.45	5.92
from = 18 to < 24 months	3	11,702.48	1,102.91	0.00	12,805.39	0.89	58,572.58	71,377.97	0.73
from ≥ 2 years	42	1,151,781.63	106,754.06	0.00	1,258,535.69	87.17	1,591,640.02	2,850,175.71	29.23
Subtotal	153	1,324,598.79	114,457.01	4,636.69	1,443,692.49	100.00	8,308,160.35	9,751,852.84	100.00
Total	153	1,324,598.79	114,457.01	4,636.69	1,443,692.49		8,308,160.35	9,751,852.84	

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