

BANKINTER 10 Fondo de Titulización de Activos



Brief report

Date: 04/30/2021
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 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 | 06/21/2021 | 06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec | Amortized | Aaa (sf) AAA | Aaa AAA | |
| Series A2 ES0313529010 | 07/01/2005 15,754 | 15,667.28 246,822,329.12 15.67% | 100,000.00 1,575,400,000.00 | Floating 3-M Euribor+0.160% 21.Mar/Jun/Sep/Dec | 0.0000% 06/21/2021 0.000000 Gross 0.000000 Net | 06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec | 06/21/2021 "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% 06/21/2021 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) AA (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 | 0.1570% 06/21/2021 16.372696 Gross 13.261884 Net | 06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec | To be determined "Pass-Through" Pro rata deferred start / Secutorial | A3 (sf) A+ (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 | 1.4570% 06/21/2021 151.957445 Gross 123.085530 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 | 3.3570% 06/21/2021 422.938945 Gross 342.580545 Net | 06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec | To be determined Due to Cash Reserve reduction | Ca (sf) CCC- | Caa3 CCC- | |
| Total | | 283,648,147.24 | 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 | With optional redemption * | Average life | Years | % Monthly CPR (SMM) | | | | | | | | | |
| | | | | % Annual equivalent CPR | | | | | | | | | |
| Series A2 | With optional redemption * | Average life | Years | 0.08 | 0.17 | 0.25 | 0.34 | 0.43 | 0.51 | 0.60 | 0.69 | | |
| | | Final Maturity | Years | 1.00 | 2.00 | 3.00 | 4.00 | 5.00 | 6.00 | 7.00 | 8.00 | | |
| | Without optional redemption * | Average life | Years | 2.41 | 2.25 | 2.09 | 2.02 | 1.89 | 1.76 | 1.70 | 1.59 | | |
| | | Final Maturity | Years | 08/18/2023 | 06/19/2023 | 04/24/2023 | 03/28/2023 | 02/08/2023 | 12/23/2022 | 12/04/2022 | 10/22/2022 | | |
| | Series B | With optional redemption * | Average life | Years | 1.00 | 2.00 | 3.00 | 4.00 | 5.00 | 6.00 | 7.00 | 8.00 | |
| | | | Final Maturity | Years | 12/21/2024 | 09/21/2024 | 06/21/2024 | 06/21/2024 | 03/21/2024 | 12/21/2023 | 12/21/2023 | 09/21/2023 | |
| Without optional redemption * | | Average life | Years | 2.68 | 2.50 | 2.34 | 2.19 | 2.07 | 1.95 | 1.85 | 1.76 | | |
| | | Final Maturity | Years | 11/23/2023 | 09/19/2023 | 07/22/2023 | 05/31/2023 | 04/15/2023 | 03/04/2023 | 01/25/2023 | 12/22/2022 | | |
| Series C | | With optional redemption * | Average life | Years | 1.00 | 2.00 | 3.00 | 4.00 | 5.00 | 6.00 | 7.00 | 8.00 | |
| | | | Final Maturity | Years | 12/21/2024 | 09/21/2024 | 06/21/2024 | 06/21/2024 | 03/21/2024 | 12/21/2023 | 12/21/2023 | 09/21/2023 | |
| | Without optional redemption * | Average life | Years | 5.99 | 5.64 | 5.32 | 5.01 | 4.75 | 4.50 | 4.25 | 4.01 | | |
| | | Final Maturity | Years | 03/19/2027 | 11/11/2026 | 07/14/2026 | 03/24/2026 | 12/19/2025 | 09/19/2025 | 06/21/2025 | 03/25/2025 | | |
| | Series D | With optional redemption * | Average life | Years | 1.00 | 2.00 | 3.00 | 4.00 | 5.00 | 6.00 | 7.00 | 8.00 | |
| | | | Final Maturity | Years | 12/21/2024 | 09/21/2024 | 06/21/2024 | 06/21/2024 | 03/21/2024 | 12/21/2023 | 12/21/2023 | 09/21/2023 | |
| Without optional redemption * | | Average life | Years | 6.25 | 6.00 | 5.75 | 5.25 | 4.75 | 4.50 | 4.25 | 4.01 | | |
| | | Final Maturity | Years | 06/21/2027 | 03/21/2027 | 12/21/2026 | 06/21/2026 | 03/21/2026 | 12/21/2025 | 09/21/2025 | 06/21/2025 | | |
| Series E | | With optional redemption * | Average life | Years | 1.00 | 2.00 | 3.00 | 4.00 | 5.00 | 6.00 | 7.00 | 8.00 | |
| | | | Final Maturity | Years | 12/21/2024 | 09/21/2024 | 06/21/2024 | 06/21/2024 | 03/21/2024 | 12/21/2023 | 12/21/2023 | 09/21/2023 | |
| | Without optional redemption * | Average life | Years | 6.25 | 6.00 | 5.75 | 5.25 | 4.75 | 4.50 | 4.25 | 4.01 | | |
| | | Final Maturity | Years | 06/21/2027 | 03/21/2027 | 12/21/2026 | 06/21/2026 | 03/21/2026 | 12/21/2025 | 09/21/2025 | 06/21/2025 | | |

* 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 | % CE | |
| Class A | 87.02% | 246,822,329.12 | 13.44% | 95.14% | 1,655,400,000.00 | 4.93% |
| Series A1 | 0.00% | 0.00 | | 4.60% | 80,000,000.00 | |
| Series A2 | 87.02% | 246,822,329.12 | 10.30% | 90.54% | 1,575,400,000.00 | |
| Series B | 3.01% | 8,539,631.82 | 10.30% | 1.19% | 20,700,000.00 | 3.72% |
| Series C | 3.26% | 9,241,227.52 | 6.91% | 1.29% | 22,400,000.00 | 2.42% |
| Series D | 2.78% | 7,880,556.86 | 4.02% | 1.10% | 19,100,000.00 | 1.30% |
| Series E | 3.94% | 11,164,401.92 | | 1.29% | 22,400,000.00 | |
| Issue of Bonds | | 283,648,147.24 | | | 1,740,000,000.00 | |
| Reserve Fund | 4.02% | 10,956,866.42 | 1.30% | | 22,400,000.00 | |

| Other financial operations (current) | | | |
|--|---------------|----------|----------|
| Assets | Balance | Interest | |
| Treasury Account | 15,963,919.70 | -0.630% | |
| Amortization Account | 0.00 | | |
| Servicer ppal collect not yet credited | 307,194.49 | | |
| Servicer ints collect not yet credited | 5,071.59 | | |
| 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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VAT Reg. no.
V84388115

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Europea de Titulización, S.G.F.T

Originator
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Servicer
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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
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Treasury Account
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Swap
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Assets Custodian
Bankinter

Fund Auditor
KPMG Auditores

Collateral: Residential mortgage loans (PTCs)

| General | | | |
|--|----------------|----------------------|--|
| | Current | At constitution date | |
| Count | 5,068 | 14,507 | |
| Principal | | | |
| Principal outstanding | 268,631,677.39 | 1,717,640,351.35 | |
| Average loan | 53,005.46 | 118,400.80 | |
| Minimum | 0.52 | 1,860.27 | |
| Maximum | 516,331.87 | 990,119.72 | |
| Interest rate | | | |
| Weighted average (wac) | 0.19% | 2.88% | |
| Minimum | 0.00% | 2.15% | |
| Maximum | 2.64% | 5.32% | |
| Final maturity | | | |
| Weighted average (WARM) (months) | 151 | 303 | |
| Minimum | 05/19/2021 | 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% | 7.86 | 6.74 | 0.86 | 7.98 |
| 10.01 - 20% | 15.70 | 15.49 | 3.77 | 15.50 |
| 20.01 - 30% | 25.69 | 25.27 | 5.59 | 25.37 |
| 30.01 - 40% | 27.45 | 35.06 | 8.49 | 35.25 |
| 40.01 - 50% | 19.03 | 44.32 | 12.50 | 45.18 |
| 50.01 - 60% | 3.76 | 54.30 | 15.93 | 55.28 |
| 60.01 - 70% | 0.51 | 60.63 | 17.86 | 65.20 |
| 70.01 - 80% | | | 23.92 | 75.88 |
| 80.01 - 90% | | | 6.58 | 84.47 |
| 90.01 - 100% | | | 4.50 | 95.25 |
| Weighted average (WALTV) | 29.86 | | 59.11 | |
| Minimum | 0.00 | | 1.81 | |
| Maximum | 61.99 | | 100.00 | |

| Prepayments | | | | | |
|------------------------------|---------------|---------------|---------------|----------------|------------|
| | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM) | 0.23% | 0.36% | 0.40% | 0.33% | 0.44% |
| Annual Percentage Rate (CPR) | 2.75% | 4.23% | 4.67% | 3.92% | 5.11% |

| Geographic distribution | | |
|-------------------------|---------|----------------------|
| | Current | At constitution date |
| Andalucia | 8.80% | 9.68% |
| Aragon | 1.14% | 1.54% |
| Asturias | 1.61% | 1.48% |
| Balearic Islands | 2.64% | 2.48% |
| Basque Country | 9.56% | 9.04% |
| Canary Islands | 4.19% | 4.13% |
| Cantabria | 2.02% | 1.97% |
| Castilla-La Mancha | 1.47% | 1.59% |
| Castilla-Leon | 2.30% | 2.77% |
| Catalonia | 18.40% | 15.65% |
| Extremadura | 0.34% | 0.44% |
| Galicia | 1.94% | 2.22% |
| La Rioja | 0.52% | 0.39% |
| Madrid | 36.05% | 35.63% |
| Murcia | 1.19% | 1.31% |
| Navarra | 0.09% | 0.23% |
| Valencia | 7.73% | 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 | 55 | 13,639.49 | 182.39 | 4,636.69 | 18,458.57 | 1.27 | 2,876,425.20 | 2,894,883.77 | 34.96 | 20.85 |
| from > 1 to = 2 months | 7 | 6,463.49 | 258.13 | 0.00 | 6,721.62 | 0.46 | 531,315.35 | 538,036.97 | 6.50 | 36.80 |
| from > 2 to = 3 months | 3 | 3,897.30 | 56.08 | 0.00 | 3,953.38 | 0.27 | 198,324.45 | 202,277.83 | 2.44 | 27.82 |
| from > 3 to = 6 months | 5 | 11,473.37 | 348.24 | 0.00 | 11,821.61 | 0.81 | 216,062.77 | 227,884.38 | 2.75 | 16.79 |
| from > 6 to < 12 months | 8 | 27,808.95 | 1,158.63 | 0.00 | 28,967.58 | 1.99 | 404,821.99 | 433,789.57 | 5.24 | 19.68 |
| from = 12 to < 18 months | 12 | 96,824.10 | 3,925.52 | 0.00 | 100,749.62 | 6.91 | 1,000,291.47 | 1,101,041.09 | 13.30 | 18.55 |
| from = 18 to < 24 months | 1 | 4,119.66 | 675.31 | 0.00 | 4,794.97 | 0.33 | 37,376.94 | 42,171.91 | 0.51 | 31.25 |
| from ≥ 2 years | 44 | 1,175,470.48 | 106,272.81 | 0.00 | 1,281,743.29 | 87.96 | 1,557,609.43 | 2,839,352.72 | 34.29 | 30.52 |
| Subtotal | 135 | 1,339,696.84 | 112,877.11 | 4,636.69 | 1,457,210.64 | 100.00 | 6,822,227.60 | 8,279,438.24 | 100.00 | 23.65 |
| Total | 135 | 1,339,696.84 | 112,877.11 | 4,636.69 | 1,457,210.64 | | 6,822,227.60 | 8,279,438.24 | | |

Additional information