

BANKINTER 10 Fondo de Titulización de Activos



Brief report

Date: 07/31/2021
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 Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating		
		Current	Original			Final maturity (legal)	Next	Moody's / S&P	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	09/21/2021	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	Amortized	Aaa (sf) AAA (sf)	Aaa AAA	
Series A2 ES0313529010	07/01/2005 15,754	15,031.62 236,808,141.48 15.03%	100,000.00 1,575,400,000.00	Floating 3-M Euribor+0.160% 21.Mar/Jun/Sep/Dec	0.0000% 09/21/2021 0.000000 Gross 0.000000 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	09/21/2021 "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 41.26%	100,000.00 20,700,000.00	Floating 3-M Euribor+0.290% 21.Mar/Jun/Sep/Dec	0.0000% 09/21/2021 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% 09/21/2021 16.552615 Gross 13.407618 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% 09/21/2021 153.627307 Gross 124.438119 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% 09/21/2021 427.586625 Gross 346.345166 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		273,633,959.60	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	Final Maturity	% Monthly CPR (SMM)									
				0,08	0,17	0,25	0,34	0,43	0,51	0,60	0,69		
Series A2	With optional redemption *	Average life	Years	2.26	2.10	1.96	1.89	1.76	1.63	1.59	1.47		
		Final Maturity	Date	09/24/2023	07/29/2023	06/05/2023	05/11/2023	03/25/2023	02/07/2023	01/21/2023	12/10/2022		
	Without optional redemption *	Average life	Years	2.52	2.35	2.20	2.07	1.95	1.84	1.74	1.66		
		Final Maturity	Date	12/21/2024	09/21/2024	06/21/2024	06/21/2024	03/21/2024	12/21/2023	12/21/2023	09/21/2023		
Series B	With optional redemption *	Average life	Years	3.50	3.25	3.00	3.00	2.75	2.50	2.50	2.25		
		Final Maturity	Date	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	5.39	5.06	4.75	4.50	4.25	4.00	3.76	3.59		
		Final Maturity	Date	11/10/2026	07/10/2026	03/21/2026	12/21/2025	09/21/2025	06/21/2025	03/26/2025	01/21/2025		
Series C	With optional redemption *	Average life	Years	3.50	3.25	3.00	3.00	2.75	2.50	2.50	2.25		
		Final Maturity	Date	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	5.63	5.30	5.00	4.71	4.46	4.22	4.00	3.76		
		Final Maturity	Date	02/05/2027	10/05/2026	06/18/2026	03/07/2026	12/03/2025	09/09/2025	06/21/2025	03/24/2025		
Series D	With optional redemption *	Average life	Years	3.50	3.25	3.00	3.00	2.75	2.50	2.50	2.25		
		Final Maturity	Date	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	5.86	5.51	5.23	4.93	4.66	4.41	4.20	4.00		
		Final Maturity	Date	04/30/2027	12/22/2026	09/11/2026	05/25/2026	02/14/2026	11/17/2025	08/31/2025	06/21/2025		
Series E	With optional redemption *	Average life	Years	3.50	3.25	3.00	3.00	2.75	2.50	2.50	2.25		
		Final Maturity	Date	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	6.00	5.75	5.25	5.00	4.75	4.50	4.25	4.00		
		Final Maturity	Date	06/21/2027	03/21/2027	09/21/2026	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

Class	Current		At issue date	
	% CE	% CE	% CE	% CE
Class A	86.54%	236,808,141.48	13.83%	95.14%
Series A1	0.00%	0.00	4.60%	80,000,000.00
Series A2	86.54%	236,808,141.48	90.54%	1,575,400,000.00
Series B	3.12%	8,539,631.82	10.58%	1.19%
Series C	3.38%	9,241,227.52	7.05%	1.29%
Series D	2.88%	7,880,556.86	4.05%	1.10%
Series E	4.08%	11,164,401.92	1.29%	22,400,000.00
Issue of Bonds		273,633,959.60		1,740,000,000.00
Reserve Fund	4.05%	10,634,918.73	1.30%	22,400,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	16,033,380.01	-0.630%	
Amortization Account	0.00		
Servicer ppal collect not yet credited	283,611.79		
Servicer ints collect not yet credited	2,986.83		
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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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	4,982	14,507	
Principal			
Principal outstanding	258,288,589.05	1,717,640,351.35	
Average loan	51,844.36	118,400.80	
Minimum	0.49	1,860.27	
Maximum	506,827.08	990,119.72	
Interest rate			
Weighted average (wac)	0.09%	2.88%	
Minimum	0.00%	2.15%	
Maximum	2.64%	5.32%	
Final maturity			
Weighted average (WARM) (months)	148	303	
Minimum	08/05/2021	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%	7.97	6.63	0.86	7.98
10.01 - 20%	16.35	15.45	3.77	15.50
20.01 - 30%	26.44	25.30	5.59	25.37
30.01 - 40%	28.27	35.18	8.49	35.25
40.01 - 50%	17.13	44.37	12.50	45.18
50.01 - 60%	3.68	54.61	15.93	55.28
60.01 - 70%	0.16	60.40	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)	29.40		59.11	
Minimum	0.00		1.81	
Maximum	61.18		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.46%	0.42%	0.39%	0.38%	0.44%
Annual Percentage Rate (CPR)	5.43%	4.96%	4.60%	4.43%	5.11%

Geographic distribution		
	Current	At constitution date
Andalucia	8.80%	9.68%
Aragon	1.13%	1.54%
Asturias	1.56%	1.48%
Balearic Islands	2.66%	2.48%
Basque Country	9.63%	9.04%
Canary Islands	4.21%	4.13%
Cantabria	2.04%	1.97%
Castilla-La Mancha	1.47%	1.59%
Castilla-Leon	2.28%	2.77%
Catalonia	18.33%	15.65%
Extremadura	0.33%	0.44%
Galicia	1.94%	2.22%
La Rioja	0.53%	0.39%
Madrid	36.07%	35.63%
Murcia	1.19%	1.31%
Navarra	0.07%	0.23%
Valencia	7.76%	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	50	11,025.80	118.14	4,636.69	15,780.63	1.08	2,024,353.73	2,040,134.36	31.14	18.26
from > 1 to = 2 months	2	806.72	3.40	0.00	810.12	0.06	39,742.69	40,552.81	0.62	8.43
from > 2 to = 3 months	2	2,932.35	49.60	0.00	2,981.95	0.20	157,159.46	160,141.41	2.44	38.66
from > 3 to = 6 months	7	14,178.71	405.92	0.00	14,584.63	1.00	251,813.94	266,398.57	4.07	17.26
from > 6 to < 12 months	5	20,657.93	569.15	0.00	21,227.08	1.45	277,702.57	298,929.65	4.56	19.25
from = 12 to < 18 months	8	61,338.23	3,191.39	0.00	64,529.62	4.42	632,120.00	696,649.62	10.63	29.04
from = 18 to < 24 months	3	41,994.77	1,275.31	0.00	43,270.08	2.96	247,799.59	291,069.67	4.44	9.47
from ≥ 2 years	43	1,191,836.13	104,565.41	0.00	1,296,401.54	88.82	1,461,359.68	2,757,761.22	42.09	30.15
Subtotal	120	1,344,770.64	110,178.32	4,636.69	1,459,585.65	100.00	5,092,051.66	6,551,637.31	100.00	22.00
Total	120	1,344,770.64	110,178.32	4,636.69	1,459,585.65		5,092,051.66	6,551,637.31		