BANKINTER 10 Fondo de Titulización de Activos

Brief report

Date: 01/31/2022
Currency: EUR

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

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) Current	Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	Next	Rating Moody's / S&P 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	03/21/2022	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	Amortized	Aaa (sf) AAA (sf)	Aaa AAA
Series A2 ES0313529010	07/01/2005 15,754	13,705.98 215,924,008.92 13.71%	100,000.00 1,575,400,000.00	Floating 3-M Euribor+0.160% 21.Mar/Jun/Sep/Dec	0.0000% 03/21/2022 0.000000 Gross 0.000000 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	03/21/2022 "Pass-Through" Secuential / 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% 03/21/2022 0.000000 Gross 0.000000 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	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	0.1190% 03/21/2022 12.273505 Gross 9.941539 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	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	1.4190% 03/21/2022 146.367934 Gross 118.558027 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	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	3.3190% 03/21/2022 413.556361 Gross 334.980652 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		252,749,827.04	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	0,69
			% Annual equivalent CPR	1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00
Series A2	With optional redemption *	Average life	Years	1.88	1.82	1.68	1.55	1.50	1.38	1.35	1.31
			Date	11/08/2023	10/16/2023	08/26/2023	07/08/2023	06/22/2023	05/08/2023	04/25/2023	04/13/2023
		Final Maturity	Years	2.75	2.75	2.50	2.25	2.25	2.00	2.00	2.00
			Date	09/21/2024	09/21/2024	06/21/2024	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023
	Without optional redemption *	Average life	Years	2.21	2.06	1.93	1.82	1.72	1.62	1.54	1.47
			Date	03/06/2024	01/13/2024	11/26/2023	10/15/2023	09/08/2023	08/05/2023	07/06/2023	06/08/2023
		Final Maturity	Years	4.50	4.25	4.00	3.75	3.50	3.50	3.25	3.00
			Date	06/21/2026	03/21/2026	12/21/2025	09/21/2025	06/21/2025	06/21/2025	03/21/2025	12/21/2024
Series B	With optional redemption *	Average life	Years	2.75	2.75	2.50	2.25	2.25	2.00	2.00	2.00
			Date	09/21/2024	09/21/2024	06/21/2024	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023
		Final Maturity	Years	2.75	2.75	2.50	2.25	2.25	2.00	2.00	2.00
			Date	09/21/2024	09/21/2024	06/21/2024	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023
	Without optional redemption *	Average life	Years	4.71	4.42	4.15	3.92	3.71	3.50	3.27	3.15
			Date	09/05/2026	05/21/2026	02/14/2026	11/20/2025	09/06/2025	06/21/2025	03/29/2025	02/11/2025
		Final Maturity	Years	4.75	4.50	4.25	4.00	3.75	3.50	3.50	3.25
			Date	09/21/2026	06/21/2026	03/21/2026	12/21/2025	09/21/2025	06/21/2025	06/21/2025	03/21/2025
Series C	With optional redemption *	Average life	Years	2.75	2.75	2.50	2.25	2.25	2.00	2.00	2.00
			Date	09/21/2024	09/21/2024	06/21/2024	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023
		Final Maturity	Years	2.75	2.75	2.50	2.25	2.25	2.00	2.00	2.00
			Date	09/21/2024	09/21/2024	06/21/2024	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023
	Without optional redemption *	Average life	Years	4.93	4.63	4.35	4.10	3.88	3.69	3.50	3.28
			Date	11/22/2026	08/05/2026	04/27/2026	01/27/2026	11/07/2025	08/28/2025	06/21/2025	04/01/2025
		Final Maturity	Years	5.00	4.75	4.50	4.25	4.00	3.75	3.50	3.50
			Date	12/21/2026	09/21/2026	06/21/2026	03/21/2026	12/21/2025	09/21/2025	06/21/2025	06/21/2025
Series D	With optional redemption *	Average life	Years	2.75	2.75	2.50	2.25	2.25	2.00	2.00	2.00
			Date	09/21/2024	09/21/2024	06/21/2024	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023
		Final Maturity	Years	2.75	2.75	2.50	2.25	2.25	2.00	2.00	2.00
			Date	09/21/2024	09/21/2024	06/21/2024	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023
	Without optional redemption *	Average life	Years	5.14	4.83	4.54	4.28	4.05	3.84	3.67	3.50
			Date	02/09/2027	10/17/2026	07/03/2026	03/30/2026	01/05/2026	10/23/2025	08/22/2025	06/21/2025
		Final Maturity	Years	5.25	5.00	4.75	4.50	4.25	4.00	3.75	3.50
			Date	03/21/2027	12/21/2026	09/21/2026	06/21/2026	03/21/2026	12/21/2025	09/21/2025	06/21/2025
Series E	With optional redemption *	Average life	Years	2.75	2.75	2.50	2.25	2.25	2.00	2.00	2.00
			Date	09/21/2024	09/21/2024	06/21/2024	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023
		Final Maturity	Years	2.75	2.75	2.50	2.25	2.25	2.00	2.00	2.00
			Date	09/21/2024	09/21/2024	06/21/2024	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023
	Without optional redemption *	Average life	Years	5.25	5.00	4.75	4.50	4.25	4.00	3.75	3.50
			Date	03/21/2027	12/21/2026	09/21/2026	06/21/2026	03/21/2026	12/21/2025	09/21/2025	06/21/2025
		Final Maturity	Years	5.25	5.00	4.75	4.50	4.25	4.00	3.75	3.50
			Date	03/21/2027	12/21/2026	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

Credit enhancement (CE)

		Current	% CE		At issue date	% CE
Class A	85.43%	215,924,008.92	14.64%	95.14%	1,655,400,000.00	4.93%
Series A1	0.00%	0.00		4.60%	80,000,000.00	
Series A2	85.43%	215,924,008.92		90.54%	1,575,400,000.00	
Series B	3.38%	8,539,631.82	11.10%	1.19%	20,700,000.00	3.72%
Series C	3.66%	9,241,227.52	7.28%	1.29%	22,400,000.00	2.42%
Series D	3.12%	7,880,556.86	4.01%	1.10%	19,100,000.00	1.30%
Series E	4.42%	11,164,401.92		1.29%	22,400,000.00	
Issue of Bonds		252,749,827.04			1,740,000,000.00	
Reserve Fund	4.01%	9,696,139.11		1.30%	22,400,000.00	

Other finantial operations (current)

Assets	Available	Balance	Interest
Treasury Account		14,606,135.65	-0.630%
Amortization Account		0.00	
Servicer ppal collect not yet credited		371,788.83	
Servicer ints collect not yet credited		1,738.44	
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
Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid ☎ +34 91 411 84 67 Fax +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	4,789	14,507
Principal		
Principal outstanding	238,159,724.01	1,717,640,351.35
Average loan	49,730.58	118,400.80
Minimum	0.43	1,860.27
Maximum	487,762.38	990,119.72
Interest rate		
Weighted average (wac)	0.07%	2.88%
Minimum	0.00%	2.15%
Maximum	2.50%	5.32%
Final maturity		
Weighted average (WARM) (months)	144	303
Minimum	02/02/2022	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%	8.39	6.47	0.86	7.98
10.01 - 20%	17.00	15.40	3.77	15.50
20.01 - 30%	28.34	25.13	5.59	25.37
30.01 - 40%	28.74	35.13	8.49	35.25
40.01 - 50%	14.42	44.22	12.50	45.18
50.01 - 60%	3.11	54.21	15.93	55.28
60.01 - 70%			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)		28.44		59.11
Minimum		0.00		1.81
Maximum		58.78		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.30%	0.46%	0.43%	0.41%	0.44%
Annual Percentage Rate (CPR)	3.59%	5.40%	5.00%	4.80%	5.11%

Geographic distribution

	Current	At constitution date
Andalucia	8.69%	9.68%
Aragon	1.09%	1.54%
Asturias	1.53%	1.48%
Balearic Islands	2.66%	2.48%
Basque Country	9.75%	9.04%
Canary Islands	4.14%	4.13%
Cantabria	2.04%	1.97%
Castilla-La Mancha	1.42%	1.59%
Castilla-Leon	2.30%	2.77%
Catalonia	18.46%	15.65%
Extremadura	0.33%	0.44%
Galicia	1.95%	2.22%
La Rioja	0.53%	0.39%
Madrid	36.23%	35.63%
Murcia	1.17%	1.31%
Navarra	0.07%	0.23%
Valencia	7.65%	9.45%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	65	20,013.80	34.44	4,636.69	24,684.93	1.66	3,594,941.88	3,619,626.81	44.09	23.20
from > 1 to = 2 months	9	8,597.46	68.85	0.00	8,666.31	0.58	376,344.63	385,010.94	4.69	18.35
from > 2 to = 3 months	4	5,115.52	55.55	0.00	5,171.07	0.35	213,329.10	218,500.17	2.66	23.59
from > 3 to = 6 months	4	10,787.77	175.48	0.00	10,963.25	0.74	154,088.32	165,051.57	2.01	17.47
from > 6 to < 12 months	5	17,851.20	282.40	0.00	18,133.60	1.22	230,920.31	249,053.91	3.03	16.81
from = 12 to < 18 months	4	27,466.97	324.38	0.00	27,791.35	1.87	96,075.58	123,866.93	1.51	8.94
from = 18 to < 24 months	8	92,423.91	3,630.18	0.00	96,054.09	6.47	700,578.33	796,632.42	9.70	17.80
from ≥ 2 years	43	1,199,653.93	93,066.53	0.00	1,292,720.46	87.10	1,359,124.81	2,651,845.27	32.30	30.05
Subtotal	142	1,381,910.56	97,637.81	4,636.69	1,484,185.06	100.00	6,725,402.96	8,209,588.02	100.00	22.97
Total	142	1,381,910.56	97,637.81	4,636.69	1,484,185.06		6,725,402.96	8,209,588.02		

Additional information
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