

BANKINTER 10 Fondo de Titulización de Activos

Brief report

Date: 10/31/2022
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	12/21/2022	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	Amortized	Aaa (sf) AAA (sf)	Aaa AAA
Series A2 ES0313529010	07/01/2005 15,754	11,871.92 187,030,227.68 11.87%	100,000.00 1,575,400,000.00	Floating 3-M Euribor+0.160% 21.Mar/Jun/Sep/Dec	1.2260% 12/21/2022 36.791740 Gross 29.801309 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	12/21/2022 "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	1.3560% 12/21/2022 141.405852 Gross 114.538740 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	1.7660% 12/21/2022 184.166755 Gross 149.175072 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secutorial	A3 (sf) AA (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	3.0660% 12/21/2022 319.767692 Gross 259.011831 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	4.9660% 12/21/2022 625.652308 Gross 506.778369 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		223,856,045.80	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	1.57	1.56	1.35	1.34	1.33	1.13	1.12	1.11
			Date	04/15/2024	04/10/2024	01/26/2024	01/22/2024	01/18/2024	11/06/2023	11/03/2023	11/01/2023
		Final Maturity	Years	1.75	1.75	1.50	1.50	1.50	1.25	1.25	1.25
		Date	06/21/2024	06/21/2024	03/21/2024	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023	
	Without optional redemption *	Average life	Years	4.68	4.45	4.24	4.04	3.85	3.68	3.51	3.36
			Date	05/25/2027	03/03/2027	12/15/2026	10/03/2026	07/27/2026	05/24/2026	03/26/2026	01/30/2026
Final Maturity		Years	11.01	10.76	10.50	10.01	9.76	9.50	9.25	8.75	
	Date	09/21/2033	06/21/2033	03/21/2033	09/21/2032	06/21/2032	03/21/2032	12/21/2031	06/21/2031		
Series B	With optional redemption *	Average life	Years	1.75	1.75	1.50	1.50	1.50	1.25	1.25	1.25
			Date	06/21/2024	06/21/2024	03/21/2024	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023
		Final Maturity	Years	1.75	1.75	1.50	1.50	1.50	1.25	1.25	1.25
		Date	06/21/2024	06/21/2024	03/21/2024	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023	
	Without optional redemption *	Average life	Years	11.46	11.18	10.91	10.62	10.32	10.03	9.73	9.43
			Date	03/04/2034	11/23/2033	08/15/2033	05/02/2033	01/13/2033	09/27/2032	06/11/2032	02/23/2032
Final Maturity		Years	12.01	11.76	11.50	11.26	11.01	10.50	10.26	10.01	
	Date	09/21/2034	06/21/2034	03/21/2034	12/21/2033	09/21/2033	03/21/2033	12/21/2032	09/21/2032		
Series C	With optional redemption *	Average life	Years	1.75	1.75	1.50	1.50	1.50	1.25	1.25	1.25
			Date	06/21/2024	06/21/2024	03/21/2024	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023
		Final Maturity	Years	1.75	1.75	1.50	1.50	1.50	1.25	1.25	1.25
		Date	06/21/2024	06/21/2024	03/21/2024	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023	
	Without optional redemption *	Average life	Years	13.05	12.66	12.29	11.96	11.65	11.37	11.10	10.83
			Date	10/08/2035	05/16/2035	01/02/2035	09/02/2034	05/14/2034	01/30/2034	10/24/2033	07/18/2033
Final Maturity		Years	14.26	14.01	13.51	13.26	12.76	12.26	12.01	11.76	
	Date	12/21/2036	09/21/2036	03/21/2036	12/21/2035	06/21/2035	12/21/2034	09/21/2034	06/21/2034		
Series D	With optional redemption *	Average life	Years	1.75	1.75	1.50	1.50	1.50	1.25	1.25	1.25
			Date	06/21/2024	06/21/2024	03/21/2024	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023
		Final Maturity	Years	1.75	1.75	1.50	1.50	1.50	1.25	1.25	1.25
		Date	06/21/2024	06/21/2024	03/21/2024	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023	
	Without optional redemption *	Average life	Years	15.63	15.41	15.18	14.93	14.66	14.37	14.06	13.77
			Date	05/03/2038	02/15/2038	11/22/2037	08/22/2037	05/14/2037	01/28/2037	10/10/2036	06/23/2036
Final Maturity		Years	17.26	17.26	17.26	17.26	17.26	17.26	17.26	17.26	
	Date	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039		
Series E	With optional redemption *	Average life	Years	1.75	1.75	1.50	1.50	1.50	1.25	1.25	1.25
			Date	06/21/2024	06/21/2024	03/21/2024	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023
		Final Maturity	Years	1.75	1.75	1.50	1.50	1.50	1.25	1.25	1.25
		Date	06/21/2024	06/21/2024	03/21/2024	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023	
	Without optional redemption *	Average life	Years	17.26	17.26	17.26	17.26	17.26	17.26	17.26	17.26
			Date	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039
Final Maturity		Years	17.26	17.26	17.26	17.26	17.26	17.26	17.26	17.26	
	Date	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039		

* 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	83.55%	187,030,227.68	16.79%	95.14%	1,655,400,000.00	4.93%
Series A1	0.00%	0.00		4.60%	80,000,000.00	
Series A2	83.55%	187,030,227.68		90.54%	1,575,400,000.00	
Series B	3.81%	8,539,631.82	12.77%	1.19%	20,700,000.00	3.72%
Series C	4.13%	9,241,227.52	8.43%	1.29%	22,400,000.00	2.42%
Series D	3.52%	7,880,556.86	4.72%	1.10%	19,100,000.00	1.30%
Series E	4.99%	11,164,401.92		1.29%	22,400,000.00	
Issue of Bonds		223,856,045.80			1,740,000,000.00	
Reserve Fund	4.72%	10,039,717.69		1.30%	22,400,000.00	

Other financial operations (current)				
Assets		Balance	Interest	
Treasury Account		15,609,433.78	0.156%	
Amortization Account		0.00		
Servicer ppal collect not yet credited		630,241.76		
Servicer ints collect not yet credited		16,015.77		
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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Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	4,460	14,507	
Principal			
Principal outstanding	207,650,957.95	1,717,640,351.35	
Average loan	46,558.51	118,400.80	
Minimum	0.34	1,860.27	
Maximum	459,087.65	990,119.72	
Interest rate			
Weighted average (wac)	0.84%	2.88%	
Minimum	0.00%	2.15%	
Maximum	4.25%	5.32%	
Final maturity			
Weighted average (WARM) (months)	138	303	
Minimum	11/01/2022	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%	8.89	6.20	0.86 7.98
10.01 - 20%	19.47	15.56	3.77 15.50
20.01 - 30%	29.01	24.88	5.59 25.37
30.01 - 40%	28.43	34.61	8.49 35.25
40.01 - 50%	12.07	43.72	12.50 45.18
50.01 - 60%	2.13	53.42	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)	27.06		59.11
Minimum	0.00		1.81
Maximum	56.34		100.00

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.79%	0.56%	0.55%	0.50%	0.44%
Annual Percentage Rate (CPR)	9.10%	6.49%	6.36%	5.88%	5.15%

Geographic distribution		
	Current	At constitution date
Andalucia	8.74%	9.68%
Aragon	1.10%	1.54%
Asturias	1.51%	1.48%
Balearic Islands	2.67%	2.48%
Basque Country	9.91%	9.04%
Canary Islands	4.15%	4.13%
Cantabria	2.10%	1.97%
Castilla-La Mancha	1.41%	1.59%
Castilla-Leon	2.33%	2.77%
Catalonia	18.54%	15.65%
Extremadura	0.34%	0.44%
Galicia	1.86%	2.22%
La Rioja	0.53%	0.39%
Madrid	36.06%	35.63%
Murcia	1.20%	1.31%
Navarra	0.05%	0.23%
Valencia	7.51%	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	53	19,021.00	564.84	4,636.69	24,222.53	1.85	2,993,016.23	3,017,238.76	46.17 20.68
from > 1 to = 2 months	7	4,087.89	80.63	0.00	4,168.52	0.32	270,707.12	274,875.64	4.21 29.05
from > 2 to = 3 months	5	8,616.68	171.72	0.00	8,788.40	0.67	370,971.87	379,760.27	5.81 25.80
from > 3 to = 6 months	2	3,675.17	119.66	0.00	3,794.83	0.29	86,385.60	90,180.63	1.38 21.73
from > 6 to < 12 months	5	18,860.21	400.57	0.00	19,260.78	1.47	252,213.64	271,494.42	4.15 21.14
from = 12 to < 18 months	2	17,093.13	388.02	0.00	17,481.15	1.33	111,261.77	128,742.92	1.97 17.39
from = 18 to < 24 months	2	13,674.34	193.00	0.00	13,867.34	1.06	51,801.27	65,668.61	1.00 12.40
from ≥ 2 years	40	1,129,338.12	88,554.41	0.00	1,217,892.53	93.00	1,089,820.85	2,307,713.38	35.31 28.35
Subtotal	116	1,214,386.54	90,472.85	4,636.69	1,309,496.08	100.00	5,226,178.55	6,535,674.63	100.00 23.24
Total	116	1,214,386.54	90,472.85	4,636.69	1,309,496.08		5,226,178.55	6,535,674.63	

Additional information