

BANKINTER 10 Fondo de Titulización de Activos

Brief report

Date: 01/31/2023
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	03/21/2023	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	Amortized	Aaa (sf) AAA (sf)	Aaa AAA
Series A2 ES0313529010	07/01/2005 15,754	11,096.02 174,806,699.08 11.10%	100,000.00 1,575,400,000.00	Floating 3-M Euribor+0.160% 21.Mar/Jun/Sep/Dec	2.2230% 03/21/2023 61.666131 Gross 49.949566 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	03/21/2023 "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	2.3530% 03/21/2023 242.678184 Gross 196.569329 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	2.7630% 03/21/2023 284.972228 Gross 230.827505 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	4.0630% 03/21/2023 419.092965 Gross 339.465302 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	5.9630% 03/21/2023 743.005900 Gross 601.834779 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		211,632,517.20	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	1.37	1.15	1.15	1.14	0.93	0.93	0.92	0.92
		Final Maturity	Years	05/04/2024	02/15/2024	02/12/2024	02/10/2024	11/25/2023	11/23/2023	11/22/2023	11/20/2023
			Date	1.50	1.25	1.25	1.25	1.00	1.00	1.00	1.00
	Without optional redemption *	Average life	Years	4.65	4.42	4.21	4.01	3.82	3.65	3.49	3.34
		Final Maturity	Years	08/15/2027	05/23/2027	03/06/2027	12/23/2026	10/16/2026	08/14/2026	06/16/2026	04/22/2026
			Date	10.76	10.51	10.25	10.01	9.51	9.25	9.01	8.76
Series B	With optional redemption *	Average life	Years	1.50	1.25	1.25	1.25	1.00	1.00	1.00	1.00
		Final Maturity	Years	06/21/2024	03/21/2024	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023	12/21/2023
			Date	1.50	1.25	1.25	1.25	1.00	1.00	1.00	1.00
	Without optional redemption *	Average life	Years	11.25	10.98	10.71	10.43	10.14	9.84	9.55	9.25
		Final Maturity	Years	03/20/2034	12/10/2033	09/02/2033	05/23/2033	02/07/2033	10/22/2032	07/05/2032	03/20/2032
			Date	11.76	11.51	11.25	11.01	10.76	10.51	10.25	9.76
Series C	With optional redemption *	Average life	Years	1.50	1.25	1.25	1.25	1.00	1.00	1.00	1.00
		Final Maturity	Years	06/21/2024	03/21/2024	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023	12/21/2023
			Date	1.50	1.25	1.25	1.25	1.00	1.00	1.00	1.00
	Without optional redemption *	Average life	Years	12.88	12.48	12.11	11.78	11.47	11.19	10.92	10.66
		Final Maturity	Years	11/02/2035	06/11/2035	01/28/2035	09/27/2034	06/06/2034	02/24/2034	11/18/2033	08/16/2033
			Date	14.26	13.76	13.51	13.01	12.51	12.25	11.76	11.51
Series D	With optional redemption *	Average life	Years	1.50	1.25	1.25	1.25	1.00	1.00	1.00	1.00
		Final Maturity	Years	06/21/2024	03/21/2024	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023	12/21/2023
			Date	1.50	1.25	1.25	1.25	1.00	1.00	1.00	1.00
	Without optional redemption *	Average life	Years	15.43	15.22	14.99	14.75	14.48	14.20	13.90	13.61
		Final Maturity	Years	05/21/2038	03/06/2038	12/14/2037	09/15/2037	06/11/2037	02/27/2037	11/11/2036	07/26/2036
			Date	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01
Series E	With optional redemption *	Average life	Years	1.50	1.25	1.25	1.25	1.00	1.00	1.00	1.00
		Final Maturity	Years	06/21/2024	03/21/2024	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023	12/21/2023
			Date	1.50	1.25	1.25	1.25	1.00	1.00	1.00	1.00
	Without optional redemption *	Average life	Years	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01
		Final Maturity	Years	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039
			Date	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01

* 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	82.60%	174,806,699.08	17.85%	95.14%	1,655,400,000.00	4.93%
Series A1	0.00%	0.00		4.60%	80,000,000.00	
Series A2	82.60%	174,806,699.08		90.54%	1,575,400,000.00	
Series B	4.04%	8,539,631.82	13.59%	1.19%	20,700,000.00	3.72%
Series C	4.37%	9,241,227.52	8.98%	1.29%	22,400,000.00	2.42%
Series D	3.72%	7,880,556.86	5.05%	1.10%	19,100,000.00	1.30%
Series E	5.28%	11,164,401.92		1.29%	22,400,000.00	
Issue of Bonds		211,632,517.20			1,740,000,000.00	
Reserve Fund	5.05%	10,115,199.67		1.30%	22,400,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		17,143,555.22	1.400%
Amortization Account		0.00	
Servicer ppal collect not yet credited		595,873.62	
Servicer ints collect not yet credited		37,245.85	
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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BNP Paribas

Bond Underwriter and Placement Agents
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Fund Auditor
KPMG Auditores

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	4,308	14,507	
Principal			
Principal outstanding	194,173,140.22	1,717,640,351.35	
Average loan	45,072.69	118,400.80	
Minimum	0.31	1,860.27	
Maximum	450,975.35	990,119.72	
Interest rate			
Weighted average (wac)	1.69%	2.88%	
Minimum	0.00%	2.15%	
Maximum	4.83%	5.32%	
Final maturity			
Weighted average (WARM) (months)	136	303	
Minimum	02/04/2023	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%	8.99	6.09	0.86 7.98
10.01 - 20%	20.97	15.54	3.77 15.50
20.01 - 30%	28.78	24.85	5.59 25.37
30.01 - 40%	27.56	34.43	8.49 35.25
40.01 - 50%	11.80	43.43	12.50 45.18
50.01 - 60%	1.90	53.18	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)	26.58		59.11
Minimum	0.00		1.81
Maximum	55.60		100.00

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.05%	1.12%	0.84%	0.67%	0.45%
Annual Percentage Rate (CPR)	11.85%	12.66%	9.63%	7.74%	5.26%

Geographic distribution		
	Current	At constitution date
Andalucía	8.66%	9.68%
Aragón	1.13%	1.54%
Asturias	1.53%	1.48%
Balearic Islands	2.70%	2.48%
Basque Country	9.93%	9.04%
Canary Islands	4.09%	4.13%
Cantabria	2.15%	1.97%
Castilla-La Mancha	1.43%	1.59%
Castilla-León	2.22%	2.77%
Catalonia	18.64%	15.65%
Extremadura	0.34%	0.44%
Galicia	1.88%	2.22%
La Rioja	0.49%	0.39%
Madrid	36.00%	35.63%
Murcia	1.24%	1.31%
Navarra	0.05%	0.23%
Valencia	7.52%	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	45	13,768.41	1,655.97	4,636.69	20,061.07	1.60	2,245,707.85	2,265,768.92	41.10	16.59
from > 1 to = 2 months	8	7,312.50	1,555.79	0.00	8,868.29	0.71		551,331.37	10.00	23.75
from > 2 to = 3 months	5	4,877.97	933.16	0.00	5,811.13	0.46	190,621.74	196,432.87	3.56	15.54
from > 3 to = 6 months	3	5,754.88	219.87	0.00	5,974.75	0.48	66,692.49	72,667.24	1.32	14.65
from > 6 to < 12 months	5	18,669.91	417.78	0.00	19,087.69	1.52	246,783.67	265,871.36	4.82	20.82
from = 12 to < 18 months	1	5,939.19	5.06	0.00	5,944.25	0.47	0.00	5,944.25	0.11	1.32
from = 18 to < 24 months	2	15,627.61	436.56	0.00	16,064.17	1.28	49,848.00	65,912.17	1.20	12.45
from ≥ 2 years	34	1,088,744.90	84,231.49	0.00	1,172,976.39	93.48	915,864.51	2,088,840.90	37.89	29.25
Subtotal	103	1,160,695.37	89,455.68	4,636.69	1,254,787.74	100.00	4,257,981.34	5,512,769.08	100.00	20.31
Total	103	1,160,695.37	89,455.68	4,636.69	1,254,787.74		4,257,981.34	5,512,769.08		