

BANKINTER 10 Fondo de Titulización de Activos

Brief report

Date: 04/30/2023
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	06/21/2023	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	Amortized	Aaa (sf) AAA (sf)	Aaa AAA
Series A2 ES0313529010	07/01/2005 15,754	10,342.76 162,939,841.04 10.34%	100,000.00 1,575,400,000.00	Floating 3-M Euribor+0.160% 21.Mar/Jun/Sep/Dec	2.8060% 06/21/2023 74.166783 Gross 60.075094 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	06/21/2023 "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 41.26%	100,000.00 20,700,000.00	Floating 3-M Euribor+0.290% 21.Mar/Jun/Sep/Dec	2.9360% 06/21/2023 309.535297 Gross 250.723591 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secutorial	Aa2 (sf) AAA (sf)	A1 A AAA
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	3.3460% 06/21/2023 352.771026 Gross 285.744531 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secutorial	A1 (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	4.6460% 06/21/2023 489.878153 Gross 396.801304 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secutorial	Ba1 (sf) B- (sf)	Ba3 BB- B- (sf)
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	6.5460% 06/21/2023 833.774814 Gross 675.357599 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		199,765,659.16	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	0.95	0.94	0.72	0.72	0.72	0.71	0.71	0.71
		Final Maturity	Years	03/01/2024	02/28/2024	12/09/2023	12/08/2023	12/07/2023	12/06/2023	12/05/2023	12/04/2023
	Without optional redemption *	Average life	Years	4.60	4.37	4.16	3.96	3.78	3.60	3.44	3.29
		Final Maturity	Years	10/24/2027	08/02/2027	05/17/2027	03/05/2027	12/28/2026	10/26/2026	08/29/2026	07/05/2026
					0.75	0.75	0.75	0.75	0.75	0.75	0.75
					0.75	0.75	0.75	0.75	0.75	0.75	0.75
Series B	With optional redemption *	Average life	Years	1.00	1.00	0.75	0.75	0.75	0.75	0.75	0.75
		Final Maturity	Years	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023
	Without optional redemption *	Average life	Years	11.01	10.74	10.47	10.20	9.92	9.63	9.33	9.04
		Final Maturity	Years	03/21/2034	12/12/2033	09/05/2033	05/28/2033	02/16/2033	11/01/2032	07/17/2032	04/02/2032
					0.75	0.75	0.75	0.75	0.75	0.75	0.75
					0.75	0.75	0.75	0.75	0.75	0.75	0.75
Series C	With optional redemption *	Average life	Years	1.00	1.00	0.75	0.75	0.75	0.75	0.75	0.75
		Final Maturity	Years	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023
	Without optional redemption *	Average life	Years	12.65	12.26	11.89	11.56	11.25	10.97	10.70	10.45
		Final Maturity	Years	11/10/2035	06/19/2035	02/06/2035	10/07/2034	06/17/2034	03/06/2034	11/30/2033	08/28/2033
					0.75	0.75	0.75	0.75	0.75	0.75	0.75
					0.75	0.75	0.75	0.75	0.75	0.75	0.75
Series D	With optional redemption *	Average life	Years	1.00	1.00	0.75	0.75	0.75	0.75	0.75	0.75
		Final Maturity	Years	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023
	Without optional redemption *	Average life	Years	15.19	14.99	14.77	14.53	14.27	13.99	13.70	13.41
		Final Maturity	Years	05/26/2038	03/14/2038	12/23/2037	09/26/2037	06/23/2037	03/14/2037	11/29/2036	08/15/2036
					0.75	0.75	0.75	0.75	0.75	0.75	0.75
					0.75	0.75	0.75	0.75	0.75	0.75	0.75
Series E	With optional redemption *	Average life	Years	1.00	1.00	0.75	0.75	0.75	0.75	0.75	0.75
		Final Maturity	Years	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023
	Without optional redemption *	Average life	Years	16.76	16.76	16.76	16.76	16.76	16.76	16.76	16.76
		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
					0.75	0.75	0.75	0.75	0.75	0.75	0.75
					0.75	0.75	0.75	0.75	0.75	0.75	0.75

* 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	81.57%	162,939,841.04	19.00%	95.14%	1,655,400,000.00	4.93%
Series A1	0.00%	0.00		4.60%	80,000,000.00	
Series A2	81.57%	162,939,841.04		90.54%	1,575,400,000.00	
Series B	4.27%	8,539,631.82	14.47%	1.19%	20,700,000.00	3.72%
Series C	4.63%	9,241,227.52	9.57%	1.29%	22,400,000.00	2.42%
Series D	3.94%	7,880,556.86	5.39%	1.10%	19,100,000.00	1.30%
Series E	5.59%	11,164,401.92		1.29%	22,400,000.00	
Issue of Bonds		199,765,659.16			1,740,000,000.00	
Reserve Fund	5.39%	10,165,755.67		1.30%	22,400,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		15,844,218.08	2.398%
Amortization Account		0.00	
Servicer ppal collect not yet credited		660,844.49	
Servicer ints collect not yet credited		53,053.25	
Liabilities		Available	Balance
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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Lead Managers
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BNP Paribas

Bond Underwriter and Placement Agents
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Bond Paying Agent
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Market
AIAF Mercado de Renta Fija

Register of Book Securities
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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	4,154	14,507	
Principal			
Principal outstanding	183,686,228.55	1,717,640,351.35	
Average loan	44,219.12	118,400.80	
Minimum	0.28	1,860.27	
Maximum	442,807.57	990,119.72	
Interest rate			
Weighted average (wac)	2.46%	2.88%	
Minimum	0.36%	2.15%	
Maximum	6.15%	5.32%	
Final maturity			
Weighted average (WARM) (months)	134	303	
Minimum	05/02/2023	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%	8.97	6.08	0.86 7.98
10.01 - 20%	21.93	15.48	3.77 15.50
20.01 - 30%	29.25	24.87	5.59 25.37
30.01 - 40%	26.95	34.38	8.49 35.25
40.01 - 50%	11.08	43.13	12.50 45.18
50.01 - 60%	1.82	52.75	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)	26.22		59.11
Minimum	0.00		1.81
Maximum	54.99		100.00

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.67%	0.80%	0.96%	0.75%	0.45%
Annual Percentage Rate (CPR)	7.80%	9.24%	10.97%	8.69%	5.31%

Geographic distribution		
	Current	At constitution date
Andalucia	8.66%	9.68%
Aragon	1.10%	1.54%
Asturias	1.55%	1.48%
Balearic Islands	2.75%	2.48%
Basque Country	10.03%	9.04%
Canary Islands	3.97%	4.13%
Cantabria	2.07%	1.97%
Castilla-La Mancha	1.44%	1.59%
Castilla-Leon	2.19%	2.77%
Catalonia	18.78%	15.65%
Extremadura	0.31%	0.44%
Galicia	1.90%	2.22%
La Rioja	0.51%	0.39%
Madrid	35.96%	35.63%
Murcia	1.22%	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	%			
Delinquencies									
Up to 1 month	63	21,822.70	4,687.21	4,636.69	31,146.60	2.55	4,022,903.56	4,054,050.16	60.67 24.35
from > 1 to = 2 months	2	1,355.72	61.20	0.00	1,416.92	0.12	71,907.11	73,324.03	1.10 24.04
from > 2 to = 3 months	2	2,171.08	638.49	0.00	2,809.57	0.23	83,243.74	86,053.31	1.29 28.33
from > 3 to = 6 months	7	9,323.56	1,157.75	0.00	9,481.31	0.78	159,977.66	169,458.97	2.54 11.86
from > 6 to < 12 months	6	22,122.83	1,030.07	0.00	23,152.90	1.90	233,367.18	256,520.08	3.84 19.55
from = 12 to < 18 months	1	3,929.91	2.57	0.00	3,932.48	0.32	0.00	3,932.48	0.06 0.87
from ≥ 2 years	33	1,061,078.88	87,061.21	0.00	1,148,140.09	94.10	890,333.80	2,038,473.89	30.51 29.57
Subtotal	114	1,120,804.68	94,638.50	4,636.69	1,220,079.87	100.00	5,461,733.05	6,681,812.92	100.00 24.44
Total	114	1,120,804.68	94,638.50	4,636.69	1,220,079.87		5,461,733.05	6,681,812.92	