

BANKINTER 10 Fondo de Titulización de Activos

Brief report

Date: 09/30/2023
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	12/21/2023	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	Amortized	Aaa (sf) AAA (sf)	Aaa AAA
Series A2 ES0313529010	07/01/2005 15,754	9,015.65 142,032,550.10 9.02%	100,000.00 1,575,400,000.00	Floating 3-M Euribor+0.160% 21.Mar/Jun/Sep/Dec	4.0940% 12/21/2023 93.300458 Gross 75.573371 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	12/21/2023 "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	4.2240% 12/21/2023 440.485485 Gross 356.793243 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	4.6340% 12/21/2023 483.255233 Gross 391.436739 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	5.9340% 12/21/2023 618.885023 Gross 501.296869 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	7.8340% 12/21/2023 986.983525 Gross 799.456655 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		178,858,368.22	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	0,69
		% Annual equivalent CPR		1,00	2,00	3,00	4,00	5,00	6,00	8,00
		Average life	Years							
Series A2	With optional redemption *	Final Maturity	Years	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023
		Date		0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Final Maturity	Years	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023
	Without optional redemption *	Average life	Years	4,53	4,31	4,10	3,90	3,72	3,55	3,39
		Final Maturity	Years	04/01/2028	01/10/2028	10/26/2027	08/15/2027	06/09/2027	04/08/2027	02/08/2027
		Date		10,01	9,76	9,50	9,26	9,01	8,76	8,50
Series B	With optional redemption *	Final Maturity	Years	09/21/2033	06/21/2033	03/21/2033	12/21/2032	09/21/2032	06/21/2032	03/21/2032
		Date		0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Final Maturity	Years	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023
	Without optional redemption *	Average life	Years	10,56	10,30	10,04	9,77	9,51	9,24	8,96
		Final Maturity	Years	04/09/2034	01/04/2034	10/01/2033	06/27/2033	03/21/2033	12/12/2032	09/04/2032
		Date		11,01	10,76	10,50	10,26	10,01	9,76	9,50
Series C	With optional redemption *	Final Maturity	Years	09/21/2034	06/21/2034	03/21/2034	12/21/2033	09/21/2033	06/21/2033	03/21/2033
		Date		0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Final Maturity	Years	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023
	Without optional redemption *	Average life	Years	12,26	11,87	11,50	11,17	10,86	10,58	10,32
		Final Maturity	Years	12/22/2035	08/01/2035	03/20/2035	11/18/2034	07/29/2034	04/17/2034	01/12/2034
		Date		13,51	13,26	12,76	12,51	12,01	11,76	11,26
Series D	With optional redemption *	Final Maturity	Years	03/21/2037	12/21/2036	06/21/2036	03/21/2036	09/21/2035	06/21/2035	12/21/2034
		Date		0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Final Maturity	Years	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023
	Without optional redemption *	Average life	Years	14,75	14,56	14,36	14,13	13,89	13,62	13,35
		Final Maturity	Years	06/18/2038	04/11/2038	01/25/2038	11/03/2037	08/06/2037	05/02/2037	01/21/2037
		Date		16,26	16,26	16,26	16,26	16,26	16,26	16,26
Series E	With optional redemption *	Final Maturity	Years	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039
		Date		0,25	0,25	0,25	0,25	0,25	0,25	0,25
		Final Maturity	Years	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023
	Without optional redemption *	Average life	Years	16,26	16,26	16,26	16,26	16,26	16,26	16,26
		Final Maturity	Years	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039
		Date		16,26	16,26	16,26	16,26	16,26	16,26	16,26

* 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	79.41%	142,032,550.10	21.50%	95.14%	1,655,400,000.00
Series A1	0.00%	0.00		4.60%	80,000,000.00
Series A2	79.41%	142,032,550.10		90.54%	1,575,400,000.00
Series B	4.77%	8,539,631.82	16.41%	1.19%	20,700,000.00
Series C	5.17%	9,241,227.52	10.90%	1.29%	22,400,000.00
Series D	4.41%	7,880,556.86	6.20%	1.10%	19,100,000.00
Series E	6.24%	11,164,401.92		1.29%	22,400,000.00
Issue of Bonds		178,858,368.22			1,740,000,000.00
Reserve Fund	6.20%	10,395,429.32		1.30%	22,400,000.00

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		12,061,946.31	3.154%
Amortization Account		0.00	
Servicer ppal collect not yet credited		439,316.58	
Servicer ints collect not yet credited		74,375.80	
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

Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid ☎ www.edt-sg.com ✉ info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ www.cnmv.com

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Lead Managers
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BNP Paribas

Bond Underwriter and Placement Agents
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Market
AIAF Mercado de Renta Fija

Register of Book Securities
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Assets Custodian
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Fund Auditor
KPMG Auditores

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	3,899	14,507	
Principal			
Principal outstanding	166,806,520.34	1,717,640,351.35	
Average loan	42,781.87	118,400.80	
Minimum	0.23	1,860.27	
Maximum	419,740.35	990,119.72	
Interest rate			
Weighted average (wac)	3.93%	2.88%	
Minimum	2.38%	2.15%	
Maximum	7.07%	5.32%	
Final maturity			
Weighted average (WARM) (months)	130	303	
Minimum	10/02/2023	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	% LTV
0.01 - 10%	9.25	6.19	0.86
10.01 - 20%	23.60	15.40	3.77
20.01 - 30%	28.92	24.82	5.59
30.01 - 40%	26.73	34.24	8.49
40.01 - 50%	9.93	42.86	12.50
50.01 - 60%	1.57	52.10	15.93
60.01 - 70%			17.86
70.01 - 80%			23.92
80.01 - 90%			6.58
90.01 - 100%			4.50
Weighted average (WALTV)	25.61		59.11
Minimum	0.00		1.81
Maximum	54.05		100.00

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.87%	0.86%	0.91%	0.94%	0.47%
Annual Percentage Rate (CPR)	9.99%	9.83%	10.34%	10.76%	5.44%

Geographic distribution		
	Current	At constitution date
Andalucia	8.62%	9.68%
Aragon	1.09%	1.54%
Asturias	1.60%	1.48%
Balearic Islands	2.82%	2.48%
Basque Country	10.15%	9.04%
Canary Islands	4.04%	4.13%
Cantabria	2.02%	1.97%
Castilla-La Mancha	1.50%	1.59%
Castilla-Leon	2.19%	2.77%
Catalonia	19.10%	15.65%
Extremadura	0.31%	0.44%
Galicia	1.84%	2.22%
La Rioja	0.51%	0.39%
Madrid	35.43%	35.63%
Murcia	1.25%	1.31%
Navarra	0.04%	0.23%
Valencia	7.49%	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	70	24,751.10	8,236.42	4,636.69	37,624.21	3.75	3,654,421.33	3,692,045.54	57.86
from > 1 to = 2 months	8	5,508.47	1,932.22	0.00	7,440.69	0.74	521,988.99	529,429.68	8.30
from > 2 to = 3 months	2	2,678.98	1,523.42	0.00	4,202.40	0.42	162,410.11	166,612.51	2.61
from > 6 to < 12 months	7	14,010.85	4,544.24	0.00	18,555.09	1.85	239,133.20	257,688.29	4.04
from = 12 to < 18 months	3	10,711.09	1,202.89	0.00	11,913.98	1.19	56,524.45	68,438.43	1.07
from = 18 to < 24 months	1	3,696.79	711.43	0.00	4,408.22	0.44	37,587.34	41,995.56	0.66
from ≥ 2 years	24	840,843.52	78,186.19	0.00	919,029.71	91.61	705,878.57	1,624,908.28	25.46
Subtotal	115	902,200.80	96,336.81	4,636.69	1,003,174.30	100.00	5,377,943.99	6,381,118.29	100.00
Total	115	902,200.80	96,336.81	4,636.69	1,003,174.30		5,377,943.99	6,381,118.29	