

BANKINTER 10 Fondo de Titulización de Activos

Brief report

Date: 02/29/2024
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	03/21/2024	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	Amortized	Aaa (sf) AAA (sf)	Aaa AAA
Series A2 ES0313529010	07/01/2005 15,754	8,420.11 132,650,412.94 8.42%	100,000.00 1,575,400,000.00	Floating 3-M Euribor+0.160% 21.Mar/Jun/Sep/Dec	4.0830% 03/21/2024 86.903254 Gross 70.391636 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	03/21/2024 "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	4.2130% 03/21/2024 439.338388 Gross 355.864094 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secutorial	Aa1 (sf) AAA (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	4.6230% 03/21/2024 482.108101 Gross 390.507562 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secutorial	Aa2 (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	5.9230% 03/21/2024 617.737781 Gross 500.367603 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secutorial	Baa1 (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	7.8230% 03/21/2024 985.597666 Gross 798.334109 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined Due to Cash Reserve reduction	Ca (sf) CCC-	Caa3 CCC-
Total		169,476,231.06	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	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	03/21/2024	03/21/2024	03/21/2024	03/21/2024	03/21/2024	03/21/2024	03/21/2024	03/21/2024
			Date	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
	Without optional redemption *	Average life	Years	4.46	4.23	4.03	3.84	3.66	3.49	3.33	3.19
		Final Maturity	Years	06/03/2028	03/14/2028	12/30/2027	10/21/2027	08/16/2027	06/16/2027	04/20/2027	02/25/2027
			Date	9.76	9.51	9.25	9.01	8.76	8.51	8.25	8.01
Series B	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	03/21/2024	03/21/2024	03/21/2024	03/21/2024	03/21/2024	03/21/2024	03/21/2024	03/21/2024
			Date	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
	Without optional redemption *	Average life	Years	10.30	10.04	9.79	9.53	9.26	9.00	8.73	8.46
		Final Maturity	Years	04/05/2034	01/02/2034	10/01/2033	06/28/2033	03/24/2033	12/17/2032	09/10/2032	06/05/2032
			Date	10.76	10.51	10.25	10.01	9.76	9.51	9.25	9.01
Series C	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	03/21/2024	03/21/2024	03/21/2024	03/21/2024	03/21/2024	03/21/2024	03/21/2024	03/21/2024
			Date	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
	Without optional redemption *	Average life	Years	12.02	11.63	11.27	10.94	10.63	10.35	10.09	9.85
		Final Maturity	Years	12/24/2035	08/04/2035	03/25/2035	11/25/2034	08/05/2034	04/26/2034	01/21/2034	10/24/2033
			Date	13.26	13.01	12.51	12.26	12.01	11.51	11.01	10.76
Series D	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	03/21/2024	03/21/2024	03/21/2024	03/21/2024	03/21/2024	03/21/2024	03/21/2024	03/21/2024
			Date	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
	Without optional redemption *	Average life	Years	14.52	14.33	14.13	13.91	13.67	13.41	13.14	12.86
		Final Maturity	Years	06/23/2038	04/16/2038	02/02/2038	11/12/2037	08/17/2037	05/15/2037	02/05/2037	10/26/2036
			Date	16.01	16.01	16.01	16.01	16.01	16.01	16.01	16.01
Series E	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	03/21/2024	03/21/2024	03/21/2024	03/21/2024	03/21/2024	03/21/2024	03/21/2024	03/21/2024
			Date	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
	Without optional redemption *	Average life	Years	16.01	16.01	16.01	16.01	16.01	16.01	16.01	16.01
		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	16.01	16.01	16.01	16.01	16.01	16.01	16.01	16.01

* 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	78.27%	132,650,412.94	23.06%	95.14%	1,655,400,000.00	4.93%
Series A1	0.00%	0.00		4.60%	80,000,000.00	
Series A2	78.27%	132,650,412.94		90.54%	1,575,400,000.00	
Series B	5.04%	8,539,631.82	17.66%	1.19%	20,700,000.00	3.72%
Series C	5.45%	9,241,227.52	11.82%	1.29%	22,400,000.00	2.42%
Series D	4.65%	7,880,556.86	6.85%	1.10%	19,100,000.00	1.30%
Series E	6.59%	11,164,401.92		1.29%	22,400,000.00	
Issue of Bonds		169,476,231.06			1,740,000,000.00	
Reserve Fund	6.85%	10,839,602.98		1.30%	22,400,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		19,851,873.17	3.409%
Amortization Account		0.00	
Servicer ppal collect not yet credited		376,372.01	
Servicer ints collect not yet credited		83,416.68	
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Additional information

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Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	3,597	14,507	
Principal			
Principal outstanding	150,995,359.64	1,717,640,351.35	
Average loan	41,978.14	118,400.80	
Minimum	0.19	1,860.27	
Maximum	412,213.67	990,119.72	
Interest rate			
Weighted average (wac)	4.45%	2.88%	
Minimum	3.71%	2.15%	
Maximum	7.07%	5.32%	
Final maturity			
Weighted average (WARM) (months)	127	303	
Minimum	03/02/2024	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%	9.42	6.34	0.86	7.98
10.01 - 20%	25.86	15.44	3.77	15.50
20.01 - 30%	27.78	24.96	5.59	25.37
30.01 - 40%	26.96	34.09	8.49	35.25
40.01 - 50%	8.89	43.02	12.50	45.18
50.01 - 60%	1.10	51.93	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)	25.11			59.11
Minimum		0.00		1.81
Maximum		53.18		100.00

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.88%	1.04%	1.01%	0.98%	0.48%
Annual Percentage Rate (CPR)	10.08%	11.83%	11.48%	11.11%	5.59%

Geographic distribution		
	Current	At constitution date
Andalucia	8.60%	9.68%
Aragon	1.00%	1.54%
Asturias	1.57%	1.48%
Balearic Islands	2.83%	2.48%
Basque Country	10.20%	9.04%
Canary Islands	4.04%	4.13%
Cantabria	2.02%	1.97%
Castilla-La Mancha	1.47%	1.59%
Castilla-Leon	2.23%	2.77%
Catalonia	19.30%	15.65%
Extremadura	0.32%	0.44%
Galicia	1.86%	2.22%
La Rioja	0.53%	0.39%
Madrid	35.28%	35.63%
Murcia	1.27%	1.31%
Navarra	0.04%	0.23%
Valencia	7.44%	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	51	15,248.41	5,624.28	4,636.69	25,509.38	2.71	2,624,345.09	2,649,854.47	47.79
from > 1 to = 2 months	9	8,560.38	3,738.09	0.00	12,298.47	1.31	598,952.93	611,251.40	11.02
from > 2 to = 3 months	4	5,674.66	4,181.22	0.00	9,855.88	1.05	411,412.55	421,268.43	7.60
from > 3 to = 6 months	1	2,043.82	1,180.68	0.00	3,224.50	0.34	69,084.66	72,309.16	1.30
from > 6 to < 12 months	3	7,464.87	3,898.91	0.00	11,163.78	1.19	128,880.69	140,044.47	2.53
from = 12 to < 18 months	5	17,079.92	4,515.17	0.00	21,595.09	2.30	110,492.95	132,088.04	2.38
from = 18 to < 24 months	2	11,169.86	3,386.86	0.00	14,556.72	1.55	87,316.87	101,873.59	1.84
from ≥ 2 years	21	749,181.48	92,602.83	0.00	841,784.31	89.55	574,221.48	1,416,005.79	25.54
Subtotal	96	816,423.40	118,928.04	4,636.69	939,988.13	100.00	4,604,707.22	5,544,695.35	100.00
Total	96	816,423.40	118,928.04	4,636.69	939,988.13		4,604,707.22	5,544,695.35	