

HIPOCAT 10 Fondo de Titulización de Activos



Brief report

Date: 05/31/2022
Currency: EUR

Constitution date
07/05/2006

VAT Reg. no.
V64241474

Management Company
Europea de Titulización, S.G.F.T

Originator
BBVA

Servicer
BBVA

Lead Managers

Caixa Catalunya
HSBC
Calyon

Underwriters

Caixa Catalunya
HSBC
Calyon
Merrill Lynch International
Banco Santander

Bond Paying Agent
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Société Générale

Swap
BBVA

Assets Custodian
BBVA

Fund Auditor
KPMG Auditores

Start-up Loan
BBVA

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	3,089	11,370	
Principal			
Principal outstanding	179,906,350.89	1,500,001,310.05	
Average loan	58,240.97	131,926.24	
Minimum	102.88	15,076.16	
Maximum	313,185.63	842,481.92	
Interest rate			
Weighted average (wac)	0.83%	3.58%	
Minimum	0.00%	0.00%	
Maximum	2.96%	5.50%	
Final maturity			
Weighted average (WARM) (months)	141	322	
Minimum	06/30/2022	11/30/2008	
Maximum	04/30/2036	02/29/2036	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR (Mortgage Market)	71.30%	58.34%	
Mortgage Market: Banks	0.00%	0.21%	
Mortgage Market: Savings Banks	0.00%	21.78%	
Mortgage Market: All Institutions	28.70%	19.65%	
Savings Banks Lending Rate (CECA Indicator)	0.00%	0.01%	

LTV Distribution			
	Current		At constitution date
	% Pool	% LTV	% LTV
0.01 - 10%	2.65	6.49	0.25
10.01 - 20%	8.20	15.54	1.61
20.01 - 30%	15.55	25.36	2.79
30.01 - 40%	15.73	35.12	3.93
40.01 - 50%	16.49	44.81	5.07
50.01 - 60%	16.12	54.63	6.20
60.01 - 70%	11.21	64.48	7.45
70.01 - 80%	5.41	75.03	13.43
80.01 - 90%	3.25	84.36	11.69
90.01 - 100%	2.21	94.20	47.58
100.01 - 110%	1.53	104.98	
110.01 - 120%	0.95	113.24	
120.01 - 130%	0.31	124.57	
Weighted average (WALTV)	46.87		78.99
Minimum	0.04		2.53
Maximum	177.46		99.43

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.60%	0.60%	0.48%	0.40%	0.45%
Annual Percentage Rate (CPR)	6.93%	6.91%	5.58%	4.64%	5.30%

Geographic distribution		
	Current	At constitution date
Andalucia	2.25%	1.81%
Aragon	1.02%	1.39%
Asturias	0.04%	0.01%
Balearic Islands	0.56%	0.45%
Basque Country	0.27%	0.21%
Canary Islands	0.43%	0.37%
Cantabria	0.11%	0.07%
Castilla-La Mancha	1.18%	1.01%
Castilla-Leon	1.17%	0.77%
Catalonia	69.99%	70.57%
Extremadura	0.58%	0.28%
Galicia	0.74%	0.53%
La Rioja	0.06%	0.03%
Madrid	11.82%	11.72%
Murcia	1.48%	2.70%
Navarra	0.34%	0.42%
Valencia	7.99%	7.65%

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	164	79,926.47	8,824.39	200.00	88,950.86	3.86	10,058,888.55	10,147,839.41	67.14	35.93
from > 1 to = 2 months	20	23,947.50	2,777.43	0.00	26,724.93	1.16	1,243,904.52	1,270,629.45	8.41	44.95
from > 2 to = 3 months	2	1,098.78	93.70	0.00	1,192.48	0.05	16,759.78	17,952.26	0.12	9.17
from > 3 to = 6 months	3	5,550.97	994.71	0.00	6,545.68	0.28	135,525.97	142,071.65	0.94	34.52
from > 6 to < 12 months	5	22,044.34	4,426.04	0.00	26,470.38	1.15	388,173.32	414,643.70	2.74	50.74
from = 12 to = 18 months	4	32,644.32	3,886.14	29.04	36,559.50	1.58	251,525.39	288,084.89	1.91	58.54
from > 18 to < 24 months	2	7,107.21	491.31	0.00	7,598.52	0.33	46,068.89	53,667.41	0.36	22.36
from ≥ 2 years	29	1,945,794.76	147,196.20	20,165.66	2,113,156.62	91.59	667,460.32	2,780,616.94	18.40	57.56
Subtotal	229	2,118,114.35	168,689.92	20,394.70	2,307,198.97	100.00	12,808,306.74	15,115,505.71	100.00	39.72
<i>Defaulted, out of the pool</i>										
Delinquencies > 18 m	78	9,287,083.93	97,914.44	125,152.48	9,510,150.85	100.00	0.00	9,510,150.85	100.00	
Subtotal	78	9,287,083.93	97,914.44	125,152.48	9,510,150.85	100.00	0.00	9,510,150.85	100.00	0.00
Total	307	11,405,198.28	266,604.36	145,547.18	11,817,349.82		12,808,306.74	24,625,656.56		