

BANKINTER 10 Fondo de Titulización de Activos

Brief report

Date: 08/31/2018
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
Bankinter

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 Auditors
KPMG Auditores

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	6,527	14,507	
Principal			
Principal outstanding	397,578,202.91	1,717,640,351.35	
Average loan	60,912.85	118,400.80	
Minimum	0.58	1,860.27	
Maximum	616,514.44	990,119.72	
Interest rate			
Weighted average (wac)	0.34%	2.88%	
Minimum	0.00%	2.15%	
Maximum	2.86%	5.32%	
Final maturity			
Weighted average (WARM) (months)	173	303	
Minimum	09/01/2018	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%	5.23	6.52	0.86	7.98
10.01 - 20%	12.15	15.36	3.77	15.50
20.01 - 30%	19.50	25.29	5.59	25.37
30.01 - 40%	23.88	35.09	8.49	35.25
40.01 - 50%	24.89	45.13	12.50	45.18
50.01 - 60%	11.04	54.22	15.93	55.28
60.01 - 70%	3.26	64.52	17.86	65.20
70.01 - 80%	0.03	70.93	23.92	75.68
80.01 - 90%	0.00	88.54	6.58	84.47
90.01 - 100%			4.50	95.25
110.01 - 120%	0.03	115.64		
Weighted average (WALTV)	34.89		59.11	
Minimum	0.00		1.81	
Maximum	115.64		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.21%	0.30%	0.35%	0.38%	0.45%
Annual Percentage Rate (CPR)	2.46%	3.55%	4.08%	4.49%	5.30%

Geographic distribution		
	Current	At constitution date
Andalucía	9.05%	9.68%
Aragón	1.32%	1.54%
Asturias	1.60%	1.48%
Balearic Islands	2.70%	2.48%
Basque Country	9.10%	9.04%
Canary Islands	4.16%	4.13%
Cantabria	2.14%	1.97%
Castilla-La Mancha	1.56%	1.59%
Castilla-León	2.41%	2.77%
Catalonia	18.21%	15.65%
Extremadura	0.41%	0.44%
Galicia	1.91%	2.22%
La Rioja	0.47%	0.39%
Madrid	36.00%	35.63%
Murcia	1.16%	1.31%
Navarra	0.15%	0.23%
Valencia	7.65%	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	103	37,625.34	902.66	4,636.69	43,164.69	3.14	7,783,241.13	7,826,405.82	53.48	28.92
from > 1 to = 2 months	17	15,527.80	815.99	0.00	16,343.79	1.19	1,082,633.42	1,098,977.21	7.51	23.27
from > 2 to = 3 months	12	20,969.06	474.94	0.00	21,444.00	1.56	1,012,546.13	1,033,990.13	7.07	22.28
from > 3 to = 6 months	10	19,978.26	558.29	0.00	20,536.55	1.49	358,821.59	379,358.14	2.59	16.29
from > 6 to < 12 months	10	26,174.78	1,367.69	0.00	27,542.47	2.00	383,465.71	391,028.18	2.67	26.48
from = 12 to < 18 months	6	42,081.54	1,756.10	0.00	43,837.64	3.19	345,690.79	389,528.43	2.66	27.30
from = 18 to < 24 months	5	50,534.17	2,286.87	0.00	52,821.04	3.84	282,755.96	335,577.00	2.29	25.79
from = 24 to < 36 months	45	1,020,179.87	128,233.40	0.00	1,148,413.27	83.58	2,029,646.89	3,178,060.16	21.72	35.76
Subtotal	208	1,233,070.82	136,395.94	4,636.69	1,374,103.45	100.00	13,258,821.62	14,632,925.07	100.00	28.23
<i>Doubt debts (subjectives)</i>										
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	208	1,233,070.82	136,395.94	4,636.69	1,374,103.45		13,258,821.62	14,632,925.07		28.23