

BANKINTER 10 Fondo de Titulización de Activos



Brief report

Date: 01/31/2023
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		
		Current	Original			Final maturity (legal)	Next	Moody's / S&P	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	03/21/2023	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	Amortized	Aaa (sf) AAA	Aaa AAA	
Series A2 ES0313529010	07/01/2005 15,754	11,096.02 174,806,699.08 11.10%	100,000.00 1,575,400,000.00	Floating 3-M Euribor+0.160% 21.Mar/Jun/Sep/Dec	2.2230% 03/21/2023 61.666131 Gross 49.949566 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	03/21/2023 "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	2.3530% 03/21/2023 242.678184 Gross 196.569329 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Secutorial / deferred start / Secutorial	Aa3 (sf) AA+ (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	2.7630% 03/21/2023 284.972228 Gross 230.827505 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secutorial	A3 (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	4.0630% 03/21/2023 419.092965 Gross 339.465302 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secutorial	Ba3 (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	5.9630% 03/21/2023 743.005900 Gross 601.834779 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined Due to Cash Reserve reduction	Ca (sf) CCC-	Caa3 CCC-	
Total		211,632,517.20	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															
Series	Option	Type	Average life	Years	% Monthly CPR (SMM)										
					1.00	1.15	1.30	1.45	1.60	1.75	1.90	2.05	2.20	2.35	
Series A2	With optional redemption *	Average life	1.37	1.15	1.15	1.14	0.93	0.93	0.92	0.92	0.92	0.92	0.92	0.92	0.92
		Final Maturity	05/04/2024	02/15/2024	02/12/2024	02/10/2024	11/25/2023	11/23/2023	11/22/2023	11/22/2023	11/22/2023	11/22/2023	11/22/2023	11/22/2023	11/22/2023
		Date	06/21/2024	03/21/2024	03/21/2024	03/21/2024	12/21/2023	12/21/2023	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	4.65	4.42	4.21	4.01	3.82	3.65	3.49	3.34	3.19	3.04	2.89	2.74	2.59
		Final Maturity	08/15/2027	05/23/2027	03/06/2027	12/23/2026	10/16/2026	08/14/2026	06/16/2026	04/22/2026	02/26/2026	01/01/2026	11/25/2025	10/29/2025	09/23/2025
		Date	09/21/2033	06/21/2033	03/21/2033	12/21/2032	06/21/2032	03/21/2032	12/21/2031	09/21/2031	06/21/2031	03/21/2031	12/21/2030	09/21/2030	06/21/2030
Series B	With optional redemption *	Average life	1.50	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
		Final Maturity	06/21/2024	03/21/2024	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	
		Date	06/21/2024	03/21/2024	03/21/2024	03/21/2024	12/21/2023	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	11.25	10.98	10.71	10.43	10.14	9.84	9.55	9.25	8.96	8.67	8.38	8.09	
		Final Maturity	03/20/2034	12/10/2033	09/02/2033	05/23/2033	02/07/2033	10/22/2032	07/05/2032	03/20/2032	12/03/2031	09/06/2031	05/20/2031	02/03/2031	
		Date	09/21/2034	06/21/2034	03/21/2034	12/21/2033	09/21/2033	06/21/2033	03/21/2033	12/21/2032	09/21/2032	06/21/2032	03/21/2032	12/21/2031	
Series C	With optional redemption *	Average life	1.50	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
		Final Maturity	06/21/2024	03/21/2024	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	
		Date	06/21/2024	03/21/2024	03/21/2024	03/21/2024	12/21/2023	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	12.88	12.48	12.11	11.78	11.47	11.19	10.92	10.66	10.40	10.14	9.88	9.62	
		Final Maturity	11/02/2035	06/11/2035	01/28/2035	09/27/2034	06/06/2034	02/24/2034	11/18/2033	08/16/2033	05/04/2033	01/22/2033	10/01/2032	06/20/2032	
		Date	03/21/2037	09/21/2036	06/21/2036	12/21/2035	06/21/2035	03/21/2035	09/21/2034	06/21/2034	03/21/2034	12/21/2033	09/21/2033	06/21/2033	
Series D	With optional redemption *	Average life	1.50	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
		Final Maturity	06/21/2024	03/21/2024	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	
		Date	06/21/2024	03/21/2024	03/21/2024	03/21/2024	12/21/2023	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	15.43	15.22	14.99	14.75	14.48	14.20	13.90	13.61	13.32	13.03	12.74	12.45	
		Final Maturity	05/21/2038	03/06/2038	12/14/2037	09/15/2037	06/11/2037	02/27/2037	11/11/2036	07/26/2036	04/10/2036	01/25/2036	10/09/2035	06/24/2035	
		Date	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	
Series E	With optional redemption *	Average life	1.50	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
		Final Maturity	06/21/2024	03/21/2024	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	
		Date	06/21/2024	03/21/2024	03/21/2024	03/21/2024	12/21/2023	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	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	
		Final Maturity	12/21/2039	12/21/2039	12/21/2039	12/21/2039	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	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	12/21/2039	

* 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

Class	Current		At issue date	
	% CE	% CE	% CE	% CE
Class A	82.60%	174,806,699.08	17.85%	95.14%
Series A1	0.00%	0.00	4.60%	80,000,000.00
Series A2	82.60%	174,806,699.08	90.54%	1,575,400,000.00
Series B	4.04%	8,539,631.82	13.59%	1.19%
Series C	4.37%	9,241,227.52	8.98%	1.29%
Series D	3.72%	7,880,556.86	5.05%	1.10%
Series E	5.28%	11,164,401.92	1.29%	22,400,000.00
Issue of Bonds		211,632,517.20		1,740,000,000.00
Reserve Fund	5.05%	10,115,199.67	1.30%	22,400,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	17,143,555.22	1.400%	
Amortization Account	0.00		
Servicer ppal collect not yet credited	595,873.62		
Servicer ints collect not yet credited	37,245.85		
Liabilities	Available	Balance	Interest
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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Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	4,308	14,507	
Principal			
Principal outstanding	194,173,140.22	1,717,640,351.35	
Average loan	45,072.69	118,400.80	
Minimum	0.31	1,860.27	
Maximum	450,975.35	990,119.72	
Interest rate			
Weighted average (wac)	1.69%	2.88%	
Minimum	0.00%	2.15%	
Maximum	4.83%	5.32%	
Final maturity			
Weighted average (WARM) (months)	136	303	
Minimum	02/04/2023	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%	8.99	6.09	0.86	7.98
10.01 - 20%	20.97	15.54	3.77	15.50
20.01 - 30%	28.78	24.85	5.59	25.37
30.01 - 40%	27.56	34.43	8.49	35.25
40.01 - 50%	11.80	43.43	12.50	45.18
50.01 - 60%	1.90	53.18	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)	26.58		59.11	
Minimum	0.00		1.81	
Maximum	55.60		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.05%	1.12%	0.84%	0.67%	0.45%
Annual Percentage Rate (CPR)	11.85%	12.66%	9.63%	7.74%	5.26%

Geographic distribution		
	Current	At constitution date
Andalucia	8.66%	9.68%
Aragon	1.13%	1.54%
Asturias	1.53%	1.48%
Balearic Islands	2.70%	2.48%
Basque Country	9.93%	9.04%
Canary Islands	4.09%	4.13%
Cantabria	2.15%	1.97%
Castilla-La Mancha	1.43%	1.59%
Castilla-Leon	2.22%	2.77%
Catalonia	18.64%	15.65%
Extremadura	0.34%	0.44%
Galicia	1.88%	2.22%
La Rioja	0.49%	0.39%
Madrid	36.00%	35.63%
Murcia	1.24%	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	%				
<i>Delinquencies</i>										
Up to 1 month	45	13,768.41	1,655.97	4,636.69	20,061.07	1.60	2,245,707.85	2,265,768.92	41.10	16.59
from > 1 to = 2 months	8	7,312.50	1,555.79	0.00	8,868.29	0.71	542,463.08	551,331.37	10.00	23.75
from > 2 to = 3 months	5	4,877.97	933.16	0.00	5,811.13	0.46	190,621.74	196,432.87	3.56	15.54
from > 3 to = 6 months	3	5,754.88	219.87	0.00	5,974.75	0.48	66,692.49	72,667.24	1.32	14.65
from > 6 to < 12 months	5	18,669.91	417.78	0.00	19,087.69	1.52	246,783.67	265,871.36	4.82	20.82
from = 12 to < 18 months	1	5,939.19	5.06	0.00	5,944.25	0.47	0.00	5,944.25	0.11	1.32
from = 18 to < 24 months	2	15,627.61	436.56	0.00	16,064.17	1.28	49,848.00	65,912.17	1.20	12.45
from ≥ 2 years	34	1,088,744.90	84,231.49	0.00	1,172,976.39	93.48	915,864.51	2,088,840.90	37.89	29.25
Subtotal	103	1,160,695.37	89,455.68	4,636.69	1,254,787.74	100.00	4,257,981.34	5,512,769.08	100.00	20.31
Total	103	1,160,695.37	89,455.68	4,636.69	1,254,787.74		4,257,981.34	5,512,769.08		