

# BANKINTER 10 Fondo de Titulización de Activos



## Brief report

Date: 03/31/2023  
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 Moody's / S&P |              |  |
|                           |                      | Current  | Original                       |  |   | Final maturity (legal)                        | Next   | Current              | Original     |  |
| Series A1<br>ES0313529002 | 07/01/2005<br>800    | 100,000.00<br>80,000,000.00                                | 100,000.00                     | Floating<br>3-M Euribor+0.080%<br>21.Mar/Jun/Sep/Dec | 06/21/2023  | 06/21/2043<br>Quarterly<br>21.Mar/Jun/Sep/Dec | Amortized  | Aaa (sf)<br>AAA      | Aaa<br>AAA   |  |
| Series A2<br>ES0313529010 | 07/01/2005<br>15,754 | 10,342.76<br>162,939,841.04<br>10.34%                      | 100,000.00<br>1,575,400,000.00 | Floating<br>3-M Euribor+0.160%<br>21.Mar/Jun/Sep/Dec | 2.8060%<br>06/21/2023<br>74.166783 Gross<br>60.075094 Net   | 06/21/2043<br>Quarterly<br>21.Mar/Jun/Sep/Dec | 06/21/2023<br>"Pass-Through"<br>Secutorial /<br>Pro rata under<br>certain<br>circumstances | Aa1 (sf)<br>AAA (sf) | Aaa<br>AAA   |  |
| Series B<br>ES0313529028  | 07/01/2005<br>207    | 41,254.26<br>8,539,631.82<br>41.26%                        | 100,000.00<br>20,700,000.00    | Floating<br>3-M Euribor+0.290%<br>21.Mar/Jun/Sep/Dec | 2.9360%<br>06/21/2023<br>309.535297 Gross<br>250.723591 Net | 06/21/2043<br>Quarterly<br>21.Mar/Jun/Sep/Dec | To be determined<br>"Pass-Through"<br>Secutorial /<br>deferred start /<br>Secutorial       | Aa2 (sf)<br>AAA (sf) | A1 A         |  |
| Series C<br>ES0313529036  | 07/01/2005<br>224    | 41,255.48<br>9,241,227.52<br>41.26%                        | 100,000.00<br>22,400,000.00    | Floating<br>3-M Euribor+0.700%<br>21.Mar/Jun/Sep/Dec | 3.3460%<br>06/21/2023<br>352.771026 Gross<br>285.744531 Net | 06/21/2043<br>Quarterly<br>21.Mar/Jun/Sep/Dec | To be determined<br>"Pass-Through"<br>Pro rata<br>deferred start /<br>Secutorial           | A1 (sf)<br>AA+ (sf)  | Baa1<br>BBB- |  |
| Series D<br>ES0313529044  | 07/01/2005<br>191    | 41,259.46<br>7,880,556.86<br>41.26%                        | 100,000.00<br>19,100,000.00    | Floating<br>3-M Euribor+2.000%<br>21.Mar/Jun/Sep/Dec | 4.6460%<br>06/21/2023<br>489.878153 Gross<br>396.801304 Net | 06/21/2043<br>Quarterly<br>21.Mar/Jun/Sep/Dec | To be determined<br>"Pass-Through"<br>Pro rata<br>deferred start /<br>Secutorial           | Ba1 (sf)<br>B- (sf)  | Ba3 BB-      |  |
| Series E<br>ES0313529051  | 07/01/2005<br>224    | 49,841.08<br>11,164,401.92<br>49.84%                       | 100,000.00<br>22,400,000.00    | Floating<br>3-M Euribor+3.900%<br>21.Mar/Jun/Sep/Dec | 6.5460%<br>06/21/2023<br>833.774814 Gross<br>675.357599 Net | 06/21/2043<br>Quarterly<br>21.Mar/Jun/Sep/Dec | To be determined<br>Due to Cash<br>Reserve reduction                                       | Ca (sf)<br>CCC-      | Caa3<br>CCC- |  |
| Total                     |                      | 199,765,659.16   | 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  | Optional redemption        | Average life   | Years | % Monthly CPR (SMM)     |            |            |            |            |            |            |            |  |  |
|   |                            |                |       | % Annual equivalent CPR |            |            |            |            |            |            |            |  |  |
| Series A2   | With optional redemption * | Average life   | Years | 0.08                    | 0.17       | 0.25       | 0.34       | 0.43       | 0.51       | 0.60       | 0.69       |  |  |
|   |                            | Final Maturity | Years | 1.00                    | 2.00       | 3.00       | 4.00       | 5.00       | 6.00       | 7.00       | 8.00       |  |  |
| Series B  | With optional redemption * | Average life   | Years | 0.95                    | 0.94       | 0.72       | 0.72       | 0.72       | 0.71       | 0.71       | 0.71       |  |  |
|   |                            | Final Maturity | Years | 03/01/2024              | 02/28/2024 | 12/09/2023 | 12/08/2023 | 12/07/2023 | 12/06/2023 | 12/05/2023 | 12/04/2023 |  |  |
| Series C  | With optional redemption * | Average life   | Years | 1.00                    | 1.00       | 0.75       | 0.75       | 0.75       | 0.75       | 0.75       | 0.75       |  |  |
|   |                            | Final Maturity | Years | 03/21/2024              | 03/21/2024 | 12/21/2023 | 12/21/2023 | 12/21/2023 | 12/21/2023 | 12/21/2023 | 12/21/2023 |  |  |
| Series D  | With optional redemption * | Average life   | Years | 4.60                    | 4.37       | 4.16       | 3.96       | 3.76       | 3.60       | 3.44       | 3.29       |  |  |
|   |                            | Final Maturity | Years | 10/24/2027              | 08/02/2027 | 05/17/2027 | 03/05/2027 | 12/29/2026 | 10/29/2026 | 08/29/2026 | 07/05/2026 |  |  |
| Series E  | With optional redemption * | Average life   | Years | 10.51                   | 10.28      | 10.01      | 9.76       | 9.26       | 9.01       | 8.76       | 8.51       |  |  |
|   |                            | Final Maturity | Years | 09/21/2033              | 06/21/2033 | 03/21/2033 | 12/21/2032 | 06/21/2032 | 03/21/2032 | 12/21/2031 | 09/21/2031 |  |  |

\* 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) |         |                |        |        |                  |
|-------------------------|---------|----------------|--------|--------|------------------|
| Class                   | Current | At issue date  |        | % CE   | % CE             |
|                         |         | % CE           | % CE   |        |                  |
| Class A                 | 81.57%  | 162,939,841.04 | 19.00% | 95.14% | 1,655,400,000.00 |
| Series A1               | 0.00%   | 0.00           |        | 4.60%  | 80,000,000.00    |
| Series A2               | 81.57%  | 162,939,841.04 |        | 90.54% | 1,575,400,000.00 |
| Series B                | 4.27%   | 8,539,631.82   | 14.47% | 1.19%  | 20,700,000.00    |
| Series C                | 4.63%   | 9,241,227.52   | 9.57%  | 1.29%  | 22,400,000.00    |
| Series D                | 3.94%   | 7,880,556.86   | 5.39%  | 1.10%  | 19,100,000.00    |
| Series E                | 5.59%   | 11,164,401.92  |        | 1.29%  | 22,400,000.00    |
| Issue of Bonds          |         | 199,765,659.16 |        |        | 1,740,000,000.00 |
| Reserve Fund            | 5.39%   | 10,165,755.67  |        | 1.30%  | 22,400,000.00    |

| Other financial operations (current)   |               |          |          |
|--|---------------|----------|----------|
| Assets                                 | Balance       | Interest |          |
| Treasury Account                       | 12,687,152.27 | 1,903.03 |          |
| Amortization Account                   | 0.00          |          |          |
| Servicer ppal collect not yet credited | 230,768.61    |          |          |
| Servicer ints collect not yet credited | 19,417.19     |          |          |
| Liabilities                            | Available     | Balance  | Interest |
| Start-up Loan L/T                      |               | 0.00     |          |
| Start-up Loan S/T                      |               | 0.00     |          |

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### Collateral: Residential mortgage loans (PTCs)

| General                                    |                |                      |  |
|--|----------------|----------------------|--|
|  | Current        | At constitution date |  |
| Count                                      | 4,209          | 14,507               |  |
| Principal                                  |                |                      |  |
| Principal outstanding                      | 186,900,312.72 | 1,717,640,351.35     |  |
| Average loan                               | 44,404.92      | 118,400.80           |  |
| Minimum                                    | 0.29           | 1,860.27             |  |
| Maximum                                    | 445,536.35     | 990,119.72           |  |
| Interest rate                              |                |                      |  |
| Weighted average (wac)                     | 2.07%          | 2.88%                |  |
| Minimum                                    | 0.11%          | 2.15%                |  |
| Maximum                                    | 5.53%          | 5.32%                |  |
| Final maturity                             |                |                      |  |
| Weighted average (WARM) (months)           | 134            | 303                  |  |
| Minimum                                    | 04/01/2023     | 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%               | 8.92    | 6.05  | 0.86                 | 7.98  |
| 10.01 - 20%              | 21.42   | 15.46 | 3.77                 | 15.50 |
| 20.01 - 30%              | 29.46   | 24.87 | 5.59                 | 25.37 |
| 30.01 - 40%              | 26.74   | 34.40 | 8.49                 | 35.25 |
| 40.01 - 50%              | 11.65   | 43.24 | 12.50                | 45.18 |
| 50.01 - 60%              | 1.80    | 52.98 | 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) | 26.37   |       | 59.11                |       |
| Minimum                  | 0.00    |       | 1.81                 |       |
| Maximum                  | 55.19   |       | 100.00               |       |

| Prepayments                  |               |               |               |                |            |
|------------------------------|---------------|---------------|---------------|----------------|------------|
|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM)    | 1.09%         | 0.93%         | 0.98%         | 0.73%          | 0.45%      |
| Annual Percentage Rate (CPR) | 12.34%        | 10.59%        | 11.18%        | 8.45%          | 5.30%      |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucia               | 8.67%   | 9.68%                |
| Aragon                  | 1.10%   | 1.54%                |
| Asturias                | 1.55%   | 1.48%                |
| Balearic Islands        | 2.73%   | 2.48%                |
| Basque Country          | 9.97%   | 9.04%                |
| Canary Islands          | 4.00%   | 4.13%                |
| Cantabria               | 2.09%   | 1.97%                |
| Castilla-La Mancha      | 1.43%   | 1.59%                |
| Castilla-Leon           | 2.20%   | 2.77%                |
| Catalonia               | 18.75%  | 15.65%               |
| Extremadura             | 0.34%   | 0.44%                |
| Galicia                 | 1.89%   | 2.22%                |
| La Rioja                | 0.51%   | 0.39%                |
| Madrid                  | 35.99%  | 35.63%               |
| Murcia                  | 1.21%   | 1.31%                |
| Navarra                 | 0.05%   | 0.23%                |
| Valencia                | 7.53%   | 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            | 42     | 13,619.85    | 1,428.69  | 4,636.69 | 19,685.23    | 1.54   | 2,258,338.79     | 2,278,024.02 | 42.98                          | 18.02 |
| from > 1 to = 2 months   | 6      | 4,141.01     | 967.49    | 0.00     | 5,108.50     | 0.40   | 346,854.65       | 351,963.15   | 6.64                           | 28.02 |
| from > 2 to = 3 months   | 3      | 2,786.03     | 409.21    | 0.00     | 3,195.24     | 0.25   | 61,322.58        | 64,517.82    | 1.22                           | 10.69 |
| from > 3 to = 6 months   | 8      | 12,498.29    | 1,091.75  | 0.00     | 13,590.04    | 1.06   | 226,628.68       | 240,188.92   | 4.53                           | 14.12 |
| from > 6 to < 12 months  | 5      | 18,973.58    | 473.58    | 0.00     | 19,447.14    | 1.52   | 186,248.94       | 205,696.08   | 3.88                           | 17.61 |
| from = 12 to < 18 months | 1      | 4,540.05     | 2.57      | 0.00     | 4,542.62     | 0.36   | 0.00             | 4,542.62     | 0.09                           | 1.01  |
| from ≥ 2 years           | 36     | 1,125,649.95 | 87,110.35 | 0.00     | 1,212,760.30 | 94.87  | 942,583.06       | 2,155,343.36 | 40.66                          | 28.10 |
| Subtotal                 | 101    | 1,182,208.74 | 91,453.64 | 4,636.69 | 1,278,299.07 | 100.00 | 4,021,976.90     | 5,300,275.97 | 100.00                         | 20.79 |
| Total                    | 101    | 1,182,208.74 | 91,453.64 | 4,636.69 | 1,278,299.07 |        | 4,021,976.90     | 5,300,275.97 |                                |       |

#### Additional information