

BANKINTER 10 Fondo de Titulización de Activos

Brief report

Date: 05/31/2023
 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
 Ibsclear
 Treasury Account
 Banco Santander
 Amortisation Account
 Bankinter
 Start-up Loan
 Bankinter

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		Original
		Current	Original			Final maturity (legal)	Next	Moody's / S&P	Current	
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	06/21/2023	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	Amortized	Aaa (sf) AAA (sf)	Aaa AAA	
Series A2 ES0313529010	07/01/2005 15,754	10,342.76 162,939,841.04 1,575,400,000.00 10.34%	100,000.00	Floating 3-M Euribor+0.160% 21.Mar/Jun/Sep/Dec	2.8060% 06/21/2023 74.166783 Gross 60.075094 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	06/21/2023 "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 20,700,000.00 41.26%	100,000.00	Floating 3-M Euribor+0.290% 21.Mar/Jun/Sep/Dec	2.9360% 06/21/2023 309.535297 Gross 250.723591 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secutorial	Aa2 (sf) AAA (sf)	A1 A	
Series C ES0313529036	07/01/2005 224	41,255.48 9,241,227.52 22,400,000.00 41.26%	100,000.00	Floating 3-M Euribor+0.700% 21.Mar/Jun/Sep/Dec	3.3460% 06/21/2023 352.771026 Gross 285.744531 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secutorial	A1 (sf) AA+ (sf)	Baa1 BBB-	
Series D ES0313529044	07/01/2005 191	41,259.46 7,880,556.86 19,100,000.00 41.26%	100,000.00	Floating 3-M Euribor+2.000% 21.Mar/Jun/Sep/Dec	4.6460% 06/21/2023 489.878153 Gross 396.801304 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secutorial	Ba1 (sf) B- (sf)	Ba3 BB-	
Series E ES0313529051	07/01/2005 224	49,841.08 11,164,401.92 22,400,000.00 49.84%	100,000.00	Floating 3-M Euribor+3.900% 21.Mar/Jun/Sep/Dec	6.5460% 06/21/2023 833.774814 Gross 675.357599 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined Due to Cash Reserve reduction	Ca (sf) CCC-	Caa3 CCC-	
Total		199,765,659.16	1,740,000,000.00							

Swap
 Bankinter
 Assets Custodian
 Bankinter
 Fund Auditor
 KPMG Auditores

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date												
Series	Redemption	% Monthly CPR (SMM)	% Annual equivalent CPR									
			0,08	0,17	0,25	0,34	0,43	0,51	0,60	0,69		
Average life	Years	Date	0,95	0,94	0,72	0,72	0,72	0,71	0,71	0,71		
Series A2	With optional redemption *	Final Maturity	03/01/2024	02/28/2024	12/09/2023	12/08/2023	12/07/2023	12/06/2023	12/05/2023	12/04/2023		
		Average life	1.00	1.00	0.75	0.75	0.75	0.75	0.75	0.75		
		Date	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023		
	Without optional redemption *	Final Maturity	10/24/2027	08/02/2027	05/17/2027	03/05/2027	12/28/2026	10/26/2026	08/29/2026	07/05/2026		
		Average life	4.60	4.37	4.16	3.96	3.76	3.60	3.44	3.29		
		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		
Series B	With optional redemption *	Final Maturity	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023		
		Average life	1.00	1.00	0.75	0.75	0.75	0.75	0.75	0.75		
		Date	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023		
	Without optional redemption *	Final Maturity	11/01/2034	12/12/2033	09/05/2033	05/28/2033	02/16/2033	11/01/2032	07/17/2032	04/02/2032		
		Average life	11.01	10.74	10.47	10.20	9.92	9.63	9.33	9.04		
		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		
Series C	With optional redemption *	Final Maturity	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023		
		Average life	1.00	1.00	0.75	0.75	0.75	0.75	0.75	0.75		
		Date	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023		
	Without optional redemption *	Final Maturity	11/10/2035	06/19/2035	02/06/2035	10/07/2034	06/17/2034	03/06/2034	11/30/2033	08/28/2033		
		Average life	12.65	12.26	11.89	11.56	11.25	10.97	10.70	10.45		
		Date	03/21/2037	09/21/2036	06/21/2036	12/21/2035	09/21/2035	03/21/2035	12/21/2034	06/21/2034		
Series D	With optional redemption *	Final Maturity	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023		
		Average life	1.00	1.00	0.75	0.75	0.75	0.75	0.75	0.75		
		Date	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023		
	Without optional redemption *	Final Maturity	15/19/2038	14/99/2038	14/77/2038	14/53/2037	14/27/2037	13/99/2037	11/29/2036	08/15/2036		
		Average life	16.76	16.76	16.76	16.76	16.76	16.76	16.76	16.76		
		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		
Series E	With optional redemption *	Final Maturity	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023		
		Average life	1.00	1.00	0.75	0.75	0.75	0.75	0.75	0.75		
		Date	03/21/2024	03/21/2024	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023		
	Without optional redemption *	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		
		Average life	16.76	16.76	16.76	16.76	16.76	16.76	16.76	16.76		
		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		

* 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	81.57%	162,939,841.04	19.00%	95.14%
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%
Series C	4.63%	9,241,227.52	9.57%	1.29%
Series D	3.94%	7,880,556.86	5.39%	1.10%
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	19,983,228.33	2,648%	
Amortization Account	0.00		
Servicer ppal collect not yet credited	374,858.62		
Servicer ints collect not yet credited	27,455.94		
Liabilities	Available	Balance	Interest
Start-up Loan L/T			0.00
Start-up Loan S/T			0.00

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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
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Swap
Bankinter

Assets Custodian
Bankinter

Fund Auditor
KPMG Auditores

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	4,102	14,507	
Principal			
Principal outstanding	180,375,397.40	1,717,640,351.35	
Average loan	43,972.55	118,400.80	
Minimum	0.27	1,860.27	
Maximum	440,072.58	990,119.72	
Interest rate			
Weighted average (wac)	2.77%	2.88%	
Minimum	0.59%	2.15%	
Maximum	6.15%	5.32%	
Final maturity			
Weighted average (WARM) (months)	133	303	
Minimum	06/02/2023	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%	8.82	6.05	0.86	7.98
10.01 - 20%	22.51	15.45	3.77	15.50
20.01 - 30%	29.29	24.87	5.59	25.37
30.01 - 40%	27.26	34.46	8.49	35.25
40.01 - 50%	10.43	43.13	12.50	45.18
50.01 - 60%	1.69	52.71	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)	26.08		59.11	
Minimum	0.00		1.81	
Maximum	54.80		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.83%	0.87%	0.94%	0.78%	0.46%
Annual Percentage Rate (CPR)	9.54%	9.91%	10.73%	8.98%	5.33%

Geographic distribution		
	Current	At constitution date
Andalucia	8.69%	9.68%
Aragon	1.06%	1.54%
Asturias	1.56%	1.48%
Balearic Islands	2.77%	2.48%
Basque Country	10.05%	9.04%
Canary Islands	4.00%	4.13%
Cantabria	2.04%	1.97%
Castilla-La Mancha	1.45%	1.59%
Castilla-Leon	2.15%	2.77%
Catalonia	18.84%	15.65%
Extremadura	0.31%	0.44%
Galicia	1.91%	2.22%
La Rioja	0.49%	0.39%
Madrid	35.88%	35.63%
Murcia	1.22%	1.31%
Navarra	0.04%	0.23%
Valencia	7.54%	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	48	13,759.97	2,392.00	4,636.69	20,788.66	1.70	2,887,775.61	2,908,564.27	51.49	20.01
from > 1 to = 2 months	1	528.92	22.92	0.00	551.84	0.05	36,898.91	37,450.75	0.66	24.94
from > 2 to = 3 months	2	3,344.30	860.80	0.00	4,204.90	0.34	167,295.77	171,500.67	3.04	28.28
from > 3 to = 6 months	6	7,367.35	1,587.69	0.00	8,955.04	0.73	182,678.18	191,633.22	3.39	22.06
from > 6 to < 12 months	7	16,418.43	1,626.48	0.00	18,044.91	1.47	218,992.46	237,037.37	4.20	13.99
from = 12 to < 18 months	2	12,082.98	346.76	0.00	12,429.74	1.01	49,530.31	61,960.05	1.10	7.61
from ≥ 2 years	33	1,070,681.63	89,324.85	0.00	1,160,006.48	94.70	880,357.78	2,040,364.26	36.12	29.60
Subtotal	99	1,124,183.58	96,161.30	4,636.69	1,224,981.57	100.00	4,423,529.02	5,648,510.59	100.00	22.10
Total	99	1,124,183.58	96,161.30	4,636.69	1,224,981.57		4,423,529.02	5,648,510.59		