BANKINTER 10 Fondo de Titulización de Activos

Brief report

Date: 07/31/2023
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) Current	 Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	 Next	Rating 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	09/21/2023	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	Amortized	Aaa (sf) AAA (sf)	Aaa AAA
Series A2 ES0313529010	07/01/2005 15,754	9,656.40 152,126,925.60 9.66%	100,000.00 1,575,400,000.00	Floating 3-M Euribor+0.160% 21.Mar/Jun/Sep/Dec	3.7110% 09/21/2023 91.578079 Gross 74.178244 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	09/21/2023 "Pass-Through" Secuential / 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 41.25%	100,000.00 20,700,000.00	Floating 3-M Euribor+0.290% 21.Mar/Jun/Sep/Dec	3.8410% 09/21/2023 404.947232 Gross 328.007258 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	Aa2 (sf) AAA (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	4.2510% 09/21/2023 448.185783 Gross 363.030484 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	A1 (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	5.5510% 09/21/2023 585.302115 Gross 474.094713 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	Ba1 (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	7.4510% 09/21/2023 949.046156 Gross 768.727386 Net	06/21/2043 Quarterly 21.Mar/Jun/Sep/Dec	To be determined Due to Cash Reserve reduction	Ca (sf) CCC- (sf)	Caa3 CCC-
Total		188,952,743.72	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

				0,08	0,17	0,25	0,34	0,43	0,51	0,60	0,69
			% Monthly CPR (SMM)	0,08	0,17	0,25	0,34	0,43	0,51	0,60	0,69
			% Annual equivalent CPR	1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00
Series A2	With optional redemption *	Average life	Years	0.49	0.49	0.49	0.49	0.49	0.25	0.25	0.25
			Date	12/17/2023	12/17/2023	12/17/2023	12/16/2023	12/16/2023	09/21/2023	09/21/2023	09/21/2023
		Final Maturity	Years	0.50	0.50	0.50	0.50	0.50	0.25	0.25	0.25
			Date	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	09/21/2023	09/21/2023	09/21/2023
	Without optional redemption *	Average life	Years	4.59	4.36	4.15	3.95	3.76	3.59	3.43	3.28
			Date	01/19/2028	10/28/2027	08/12/2027	06/01/2027	03/25/2027	01/21/2027	11/23/2026	09/30/2026
		Final Maturity	Years	10.26	10.01	9.76	9.51	9.26	9.01	8.51	8.26
			Date	09/21/2033	06/21/2033	03/21/2033	12/21/2032	09/21/2032	06/21/2032	12/21/2031	09/21/2031
Series B	With optional redemption *	Average life	Years	0.50	0.50	0.50	0.50	0.50	0.25	0.25	0.25
			Date	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	09/21/2023	09/21/2023	09/21/2023
		Final Maturity	Years	0.50	0.50	0.50	0.50	0.50	0.25	0.25	0.25
			Date	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	09/21/2023	09/21/2023	09/21/2023
	Without optional redemption *	Average life	Years	10.81	10.54	10.27	10.01	9.73	9.46	9.17	8.89
			Date	04/08/2034	01/01/2034	09/26/2033	06/20/2033	03/12/2033	12/01/2032	08/20/2032	05/08/2032
		Final Maturity	Years	11.26	11.01	10.76	10.51	10.26	10.01	9.76	9.51
			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 *	Average life	Years	0.50	0.50	0.50	0.50	0.50	0.25	0.25	0.25
			Date	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	09/21/2023	09/21/2023	09/21/2023
		Final Maturity	Years	0.50	0.50	0.50	0.50	0.50	0.25	0.25	0.25
			Date	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	09/21/2023	09/21/2023	09/21/2023
	Without optional redemption *	Average life	Years	12.50	12.10	11.73	11.39	11.08	10.79	10.53	10.28
			Date	12/16/2035	07/24/2035	03/11/2035	11/07/2034	07/17/2034	04/04/2034	12/29/2033	09/27/2033
		Final Maturity	Years	13.76	13.51	13.01	12.76	12.26	12.01	11.51	11.26
			Date	03/21/2037	12/21/2036	06/21/2036	03/21/2036	09/21/2035	06/21/2035	12/21/2034	09/21/2034
Series D	With optional redemption *	Average life	Years	0.50	0.50	0.50	0.50	0.50	0.25	0.25	0.25
			Date	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	09/21/2023	09/21/2023	09/21/2023
		Final Maturity	Years	0.50	0.50	0.50	0.50	0.50	0.25	0.25	0.25
			Date	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	09/21/2023	09/21/2023	09/21/2023
	Without optional redemption *	Average life	Years	14.99	14.80	14.58	14.35	14.10	13.84	13.55	13.26
			Date	06/13/2038	04/04/2038	01/16/2038	10/23/2037	07/24/2037	04/17/2037	01/03/2037	09/21/2036
		Final Maturity	Years	16.51	16.51	16.51	16.51	16.51	16.51	16.51	16.51
			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 *	Average life	Years	0.50	0.50	0.50	0.50	0.50	0.25	0.25	0.25
			Date	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	09/21/2023	09/21/2023	09/21/2023
		Final Maturity	Years	0.50	0.50	0.50	0.50	0.50	0.25	0.25	0.25
			Date	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	09/21/2023	09/21/2023	09/21/2023
	Without optional redemption *	Average life	Years	16.51	16.51	16.51	16.51	16.51	16.51	16.51	16.51
			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
		Final Maturity	Years	16.51	16.51	16.51	16.51	16.51	16.51	16.51	16.51
			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

Credit enhancement (CE)

		Current	% CE		At issue date	% CE
Class A	80.51%	152,126,925.60	20.28%	95.14%	1,655,400,000.00	4.93%
Series A1	0.00%	0.00		4.60%	80,000,000.00	
Series A2	80.51%	152,126,925.60		90.54%	1,575,400,000.00	
Series B	4.52%	8,539,631.82	15.47%	1.19%	20,700,000.00	3.72%
Series C	4.89%	9,241,227.52	10.28%	1.29%	22,400,000.00	2.42%
Series D	4.17%	7,880,556.86	5.84%	1.10%	19,100,000.00	1.30%
Series E	5.91%	11,164,401.92		1.29%	22,400,000.00	
Issue of Bonds		188,952,743.72			1,740,000,000.00	
Reserve Fund	5.84%	10,389,344.73		1.30%	22,400,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		16,285,315.32	2.904%
Amortization Account		0.00	
Servicer ppal collect not yet credited		382,391.43	
Servicer ints collect not yet credited		67,559.37	
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
Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid www.edt-sg.com info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid www.cnmv.com

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Collateral: Residential mortgage loans (PTCs)

General

	Current	At constitution date
Count	3,993	14,507
Principal		
Principal outstanding	173,003,780.17	1,717,640,351.35
Average loan	43,326.77	118,400.80
Minimum	0.25	1,860.27
Maximum	434,583.92	990,119.72
Interest rate		
Weighted average (wac)	3.51%	2.88%
Minimum	0.94%	2.15%
Maximum	6.51%	5.32%
Final maturity		
Weighted average (WARM) (months)	132	303
Minimum	08/01/2023	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%	9.18	6.16	0.86	7.98
10.01 - 20%	22.89	15.44	3.77	15.50
20.01 - 30%	29.42	24.90	5.59	25.37
30.01 - 40%	26.98	34.48	8.49	35.25
40.01 - 50%	9.78	43.02	12.50	45.18
50.01 - 60%	1.74	52.27	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)		25.85		59.11
Minimum		0.00		1.81
Maximum		54.43		100.00

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.90%	1.03%	0.92%	0.88%	0.46%
Annual Percentage Rate (CPR)	10.27%	11.64%	10.45%	10.04%	5.40%

Geographic distribution

	Current	At constitution date
Andalucia	8.65%	9.68%
Aragon	1.08%	1.54%
Asturias	1.59%	1.48%
Balearic Islands	2.76%	2.48%
Basque Country	10.11%	9.04%
Canary Islands	4.05%	4.13%
Cantabria	2.01%	1.97%
Castilla-La Mancha	1.47%	1.59%
Castilla-Leon	2.17%	2.77%
Catalonia	18.93%	15.65%
Extremadura	0.31%	0.44%
Galicia	1.89%	2.22%
La Rioja	0.50%	0.39%
Madrid	35.60%	35.63%
Murcia	1.24%	1.31%
Navarra	0.04%	0.23%
Valencia	7.58%	9.45%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	61	16,164.97	4,110.02	4,636.69	24,911.68	2.06	3,248,293.19	3,273,204.87	53.64	18.34
from > 1 to = 2 months	5	2,628.67	640.09	0.00	3,268.76	0.27	277,616.63	280,885.39	4.60	19.81
from > 2 to = 3 months	2	3,700.59	1,452.17	0.00	5,152.76	0.43	205,518.43	210,671.19	3.45	31.25
from > 3 to = 6 months	3	4,148.66	720.71	0.00	4,869.37	0.40	69,786.44	74,655.81	1.22	16.05
from > 6 to < 12 months	7	13,361.23	2,695.80	0.00	16,057.03	1.33	179,233.32	195,290.35	3.20	12.19
from = 12 to < 18 months	2	7,457.81	682.85	0.00	8,140.66	0.67	52,682.08	60,822.74	1.00	9.75
from = 18 to < 24 months	1	4,309.52	616.50	0.00	4,926.02	0.41	37,924.74	42,850.76	0.70	10.40
from ≥ 2 years	31	1,048,715.84	92,856.43	0.00	1,141,572.27	94.43	822,777.95	1,964,350.22	32.19	30.91
Subtotal	112	1,100,487.29	103,774.57	4,636.69	1,208,898.55	100.00	4,893,832.78	6,102,731.33	100.00	20.76
Total	112	1,100,487.29	103,774.57	4,636.69	1,208,898.55		4,893,832.78	6,102,731.33		

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