

BANKINTER 10 Fondo de Titulización de Activos



Brief report

Date: 08/31/2023
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 N° 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 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" Securial / 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	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 / Securial	Aa2 (sf) AAA (sf)	A1 A AAA
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 / Securial	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 / Securial	Ba1 (sf) B- (sf)	Ba3 BB- B- (sf)
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 788.727386 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												
Series	Option	Type	% Monthly CPR (SMM)									
			0,08	0,17	0,25	0,34	0,43	0,51	0,60	0,69		
Series A2	With optional redemption *	Average life	0.49	0.49	0.49	0.49	0.49	0.25	0.25	0.25	0.25	
		Final Maturity	12/17/2023	12/17/2023	12/17/2023	12/16/2023	12/16/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023	
		Date	0.50	0.50	0.50	0.50	0.50	0.25	0.25	0.25	0.25	
	Without optional redemption *	Average life	4.59	4.36	4.15	3.95	3.76	3.59	3.43	3.28	3.28	
		Final Maturity	01/19/2028	10/28/2027	08/12/2027	06/01/2027	03/25/2027	01/21/2027	11/23/2026	09/30/2026	09/30/2026	
		Date	10.26	10.01	9.76	9.51	9.26	9.01	8.51	8.26	8.26	
Series B	With optional redemption *	Average life	0.50	0.50	0.50	0.50	0.50	0.25	0.25	0.25	0.25	
		Final Maturity	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023	
		Date	0.50	0.50	0.50	0.50	0.50	0.25	0.25	0.25	0.25	
	Without optional redemption *	Average life	10.81	10.54	10.27	10.01	9.73	9.46	9.17	8.89	8.89	
		Final Maturity	04/08/2034	01/01/2034	09/26/2033	06/20/2033	03/12/2033	12/01/2032	08/20/2032	05/08/2032	05/08/2032	
		Date	11.26	11.01	10.76	10.51	10.26	10.01	9.76	9.51	9.51	
Series C	With optional redemption *	Average life	0.50	0.50	0.50	0.50	0.50	0.25	0.25	0.25	0.25	
		Final Maturity	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023	
		Date	0.50	0.50	0.50	0.50	0.50	0.25	0.25	0.25	0.25	
	Without optional redemption *	Average life	12.50	12.10	11.73	11.39	11.08	10.79	10.53	10.28	10.28	
		Final Maturity	12/16/2035	07/24/2035	03/11/2035	11/07/2034	07/17/2034	04/04/2034	12/29/2033	09/27/2033	09/27/2033	
		Date	13.76	13.51	13.01	12.76	12.26	12.01	11.51	11.26	11.26	
Series D	With optional redemption *	Average life	0.50	0.50	0.50	0.50	0.50	0.25	0.25	0.25	0.25	
		Final Maturity	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023	
		Date	0.50	0.50	0.50	0.50	0.50	0.25	0.25	0.25	0.25	
	Without optional redemption *	Average life	14.99	14.80	14.58	14.35	14.10	13.84	13.55	13.26	13.26	
		Final Maturity	06/13/2038	04/04/2038	01/16/2038	10/23/2037	07/24/2037	04/17/2037	01/03/2037	09/21/2036	09/21/2036	
		Date	16.51	16.51	16.51	16.51	16.51	16.51	16.51	16.51	16.51	
Series E	With optional redemption *	Average life	0.50	0.50	0.50	0.50	0.50	0.25	0.25	0.25	0.25	
		Final Maturity	12/21/2023	12/21/2023	12/21/2023	12/21/2023	12/21/2023	09/21/2023	09/21/2023	09/21/2023	09/21/2023	
		Date	0.50	0.50	0.50	0.50	0.50	0.25	0.25	0.25	0.25	
	Without optional redemption *	Average life	16.51	16.51	16.51	16.51	16.51	16.51	16.51	16.51	16.51	
		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	
		Date	16.51	16.51	16.51	16.51	16.51	16.51	16.51	16.51	16.51	

* 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	80.51%	152,126,925.60	20.28%	95.14%	1,655,400,000.00
Series A1	0.00%	0.00	0.00	4.60%	80,000,000.00
Series A2	80.51%	152,126,925.60	90.54%	1.19%	1,575,400,000.00
Series B	4.52%	8,539,631.82	15.47%	1.19%	20,700,000.00
Series C	4.89%	9,241,227.52	10.28%	1.29%	22,400,000.00
Series D	4.17%	7,880,556.86	5.84%	1.10%	19,100,000.00
Series E	5.91%	11,164,401.92	1.29%	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 financial operations (current)			
Assets	Balance	Interest	
Treasury Account	19,890,956.12	3.153%	
Amortization Account	0.00		
Servicer ppal collect not yet credited	265,387.78		
Servicer ints collect not yet credited	37,561.13		
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

BANKINTER 10 Fondo de Titulización de Activos

Brief report

Date: 08/31/2023
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

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	3,952	14,507	
Principal			
Principal outstanding	170,108,302.61	1,717,640,351.35	
Average loan	43,043.60	118,400.80	
Minimum	0.24	1,860.27	
Maximum	431,830.22	990,119.72	
Interest rate			
Weighted average (wac)	3.67%	2.88%	
Minimum	1.60%	2.15%	
Maximum	6.51%	5.32%	
Final maturity			
Weighted average (WARM) (months)	131	303	
Minimum	09/01/2023	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	6.17	0.86	7.98
10.01 - 20%	23.22	15.40	3.77	15.50
20.01 - 30%	29.13	24.86	5.59	25.37
30.01 - 40%	26.98	34.34	8.49	35.25
40.01 - 50%	9.84	42.91	12.50	45.18
50.01 - 60%	1.65	52.15	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)	25.73		59.11	
Minimum	0.00		1.81	
Maximum	54.24		100.00	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.76%	1.00%	0.93%	0.91%	0.46%
Annual Percentage Rate (CPR)	8.71%	11.37%	10.64%	10.37%	5.42%

Geographic distribution		
	Current	At constitution date
Andalucia	8.69%	9.68%
Aragon	1.08%	1.54%
Asturias	1.60%	1.48%
Balearic Islands	2.79%	2.48%
Basque Country	10.06%	9.04%
Canary Islands	4.07%	4.13%
Cantabria	2.00%	1.97%
Castilla-La Mancha	1.48%	1.59%
Castilla-Leon	2.18%	2.77%
Catalonia	18.99%	15.65%
Extremadura	0.31%	0.44%
Galicia	1.83%	2.22%
La Rioja	0.51%	0.39%
Madrid	35.60%	35.63%
Murcia	1.24%	1.31%
Navarra	0.04%	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	50	14,631.03	4,351.40	4,636.69	23,619.12	1.98	2,803,465.26	2,827,084.38	50.71	23.34
from > 1 to = 2 months	4	3,001.30	1,339.20	0.00	4,340.50	0.36	225,809.24	230,149.74	4.13	26.71
from > 2 to = 3 months	1	2,608.41	1,168.67	0.00	3,777.08	0.32	143,771.41	147,548.49	2.65	30.21
from > 3 to = 6 months	2	3,449.93	1,102.87	0.00	4,552.80	0.38	108,147.67	112,700.67	2.02	34.16
from > 6 to < 12 months	8	15,880.90	3,502.52	0.00	19,383.42	1.63	198,237.65	217,621.07	3.90	12.86
from = 12 to < 18 months	2	7,178.60	869.06	0.00	8,047.66	0.67	52,359.19	60,406.85	1.08	9.68
from = 18 to < 24 months	1	3,985.93	660.02	0.00	4,645.95	0.39	37,756.17	42,402.12	0.76	10.29
from ≥ 2 years	30	1,029,537.95	94,659.25	0.00	1,124,197.20	94.27	813,201.16	1,937,398.36	34.75	31.50
Subtotal	98	1,080,274.05	107,652.99	4,636.69	1,192,563.73	100.00	4,382,747.95	5,575,311.68	100.00	24.59
Total	98	1,080,274.05	107,652.99	4,636.69	1,192,563.73		4,382,747.95	5,575,311.68		