

# BANKINTER 10 Fondo de Titulización de Activos



## Brief report

Date: 12/31/2023  
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<br>ES0313529002 | 07/01/2005<br>800    | 100,000.00   | 80,000,000.00                  | Floating<br>3-M Euribor+0.080%<br>21.Mar/Jun/Sep/Dec | 03/21/2024  | 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 | 8,420.11<br>132,650,412.94<br>8.42%                        | 100,000.00<br>1,575,400,000.00 | Floating<br>3-M Euribor+0.160%<br>21.Mar/Jun/Sep/Dec | 4.0830%<br>03/21/2024<br>86.903254 Gross<br>70.391636 Net   | 06/21/2043<br>Quarterly<br>21.Mar/Jun/Sep/Dec | 03/21/2024<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 | 4.2130%<br>03/21/2024<br>439.338388 Gross<br>355.864094 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           | Aa1 (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 | 4.6230%<br>03/21/2024<br>482.108101 Gross<br>390.507562 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           | Aa2 (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 | 5.9230%<br>03/21/2024<br>617.737781 Gross<br>500.367603 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           | Baa1 (sf)<br>B-      | 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 | 7.8230%<br>03/21/2024<br>985.597666 Gross<br>798.334109 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                     |                      | 169,476,231.06   | 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  | With optional redemption *    | Average life            | Years | % Monthly CPR (SMM) |            |            |            |            |            | Average life | Years      |
|   |                               |                         |       | 0,08                | 0,17       | 0,25       | 0,34       | 0,43       | 0,51       |              |            |
|   |                               | % 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 | 0,25                | 0,25       | 0,25       | 0,25       | 0,25       | 0,25       | 0,25         | 0,25       |
|   |                               | Final Maturity          | Years | 03/21/2024          | 03/21/2024 | 03/21/2024 | 03/21/2024 | 03/21/2024 | 03/21/2024 | 03/21/2024   | 03/21/2024 |
|   | Without optional redemption * | Average life            | Years | 4,46                | 4,23       | 4,03       | 3,84       | 3,66       | 3,49       | 3,33         | 3,19       |
|   |                               | Final Maturity          | Years | 06/03/2028          | 03/14/2028 | 12/30/2027 | 10/21/2027 | 08/16/2027 | 06/16/2027 | 04/20/2027   | 02/25/2027 |
| Series B  | With optional redemption *    | Average life            | Years | 0,25                | 0,25       | 0,25       | 0,25       | 0,25       | 0,25       | 0,25         | 0,25       |
|   |                               | Final Maturity          | Years | 03/21/2024          | 03/21/2024 | 03/21/2024 | 03/21/2024 | 03/21/2024 | 03/21/2024 | 03/21/2024   | 03/21/2024 |
|   | Without optional redemption * | Average life            | Years | 10,30               | 10,04      | 9,79       | 9,53       | 9,26       | 9,00       | 8,73         | 8,46       |
|   |                               | Final Maturity          | Years | 04/05/2034          | 01/02/2034 | 10/01/2033 | 06/28/2033 | 03/24/2033 | 12/17/2032 | 09/10/2032   | 06/05/2032 |
| Series C  | With optional redemption *    | Average life            | Years | 0,25                | 0,25       | 0,25       | 0,25       | 0,25       | 0,25       | 0,25         | 0,25       |
|   |                               | Final Maturity          | Years | 03/21/2024          | 03/21/2024 | 03/21/2024 | 03/21/2024 | 03/21/2024 | 03/21/2024 | 03/21/2024   | 03/21/2024 |
|   | Without optional redemption * | Average life            | Years | 12,02               | 11,63      | 11,27      | 10,94      | 10,63      | 10,35      | 10,09        | 9,85       |
|   |                               | Final Maturity          | Years | 12/24/2035          | 08/04/2035 | 03/25/2035 | 11/25/2034 | 08/05/2034 | 04/26/2034 | 01/21/2034   | 10/24/2033 |
| Series D  | With optional redemption *    | Average life            | Years | 0,25                | 0,25       | 0,25       | 0,25       | 0,25       | 0,25       | 0,25         | 0,25       |
|   |                               | Final Maturity          | Years | 03/21/2024          | 03/21/2024 | 03/21/2024 | 03/21/2024 | 03/21/2024 | 03/21/2024 | 03/21/2024   | 03/21/2024 |
|   | Without optional redemption * | Average life            | Years | 14,52               | 14,33      | 14,13      | 13,91      | 13,67      | 13,41      | 13,14        | 12,86      |
|   |                               | Final Maturity          | Years | 06/23/2038          | 04/16/2038 | 02/02/2038 | 11/12/2037 | 08/17/2037 | 05/15/2037 | 02/05/2037   | 10/26/2036 |
| Series E  | With optional redemption *    | Average life            | Years | 0,25                | 0,25       | 0,25       | 0,25       | 0,25       | 0,25       | 0,25         | 0,25       |
|   |                               | Final Maturity          | Years | 03/21/2024          | 03/21/2024 | 03/21/2024 | 03/21/2024 | 03/21/2024 | 03/21/2024 | 03/21/2024   | 03/21/2024 |
|   | Without optional redemption * | Average life            | Years | 16,01               | 16,01      | 16,01      | 16,01      | 16,01      | 16,01      | 16,01        | 16,01      |
|   |                               | Final Maturity          | Years | 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        | 78.27%  | 132,650,412.94 | 23.06%        | 95.14%           |
| Series A1      | 0.00%   | 0.00           | 4.60%         | 80,000,000.00    |
| Series A2      | 78.27%  | 132,650,412.94 | 90.54%        | 1,575,400,000.00 |
| Series B       | 5.04%   | 8,539,631.82   | 17.66%        | 1.19%            |
| Series C       | 5.45%   | 9,241,227.52   | 11.82%        | 1.29%            |
| Series D       | 4.65%   | 7,880,556.86   | 6.85%         | 1.10%            |
| Series E       | 6.59%   | 11,164,401.92  | 1.29%         | 22,400,000.00    |
| Issue of Bonds |         | 169,476,231.06 |               | 1,740,000,000.00 |
| Reserve Fund   | 6.85%   | 10,839,602.98  | 1.30%         | 22,400,000.00    |

| Other financial operations (current)   |               |          |          |
|--|---------------|----------|----------|
| Assets                                 | Balance       | Interest |          |
| Treasury Account                       | 12,614,777.03 | 3.405%   |          |
| Amortization Account                   | 0.00          |          |          |
| Servicer ppal collect not yet credited | 537,811.92    |          |          |
| Servicer ints collect not yet credited | 82,190.53     |          |          |
| 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                                      | 3,720          | 14,507               |  |
| Principal                                  |                |                      |  |
| Principal outstanding                      | 156,864,942.59 | 1,717,640,351.35     |  |
| Average loan                               | 42,168.00      | 118,400.80           |  |
| Minimum                                    | 0.20           | 1,860.27             |  |
| Maximum                                    | 415,241.33     | 990,119.72           |  |
| Interest rate                              |                |                      |  |
| Weighted average (wac)                     | 4.42%          | 2.88%                |  |
| Minimum                                    | 3.37%          | 2.15%                |  |
| Maximum                                    | 7.07%          | 5.32%                |  |
| Final maturity                             |                |                      |  |
| Weighted average (WARM) (months)           | 128            | 303                  |  |
| Minimum                                    | 01/02/2024     | 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%               | 9.46    | 6.29  | 0.86                 | 7.98  |
| 10.01 - 20%              | 25.23   | 15.46 | 3.77                 | 15.50 |
| 20.01 - 30%              | 27.78   | 24.87 | 5.59                 | 25.37 |
| 30.01 - 40%              | 26.86   | 34.08 | 8.49                 | 35.25 |
| 40.01 - 50%              | 9.32    | 42.84 | 12.50                | 45.18 |
| 50.01 - 60%              | 1.36    | 51.87 | 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) | 25.25   |       | 59.11                |       |
| Minimum                  | 0.00    |       | 1.81                 |       |
| Maximum                  | 53.51   |       | 100.00               |       |

| Prepayments                  |               |               |               |                |            |
|------------------------------|---------------|---------------|---------------|----------------|------------|
|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM)    | 1.15%         | 1.07%         | 0.97%         | 0.95%          | 0.47%      |
| Annual Percentage Rate (CPR) | 12.97%        | 12.12%        | 10.99%        | 10.85%         | 5.54%      |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucia               | 8.60%   | 9.68%                |
| Aragon                  | 1.08%   | 1.54%                |
| Asturias                | 1.58%   | 1.48%                |
| Balearic Islands        | 2.89%   | 2.48%                |
| Basque Country          | 10.23%  | 9.04%                |
| Canary Islands          | 3.97%   | 4.13%                |
| Cantabria               | 2.04%   | 1.97%                |
| Castilla-La Mancha      | 1.46%   | 1.59%                |
| Castilla-Leon           | 2.22%   | 2.77%                |
| Catalonia               | 19.12%  | 15.65%               |
| Extremadura             | 0.31%   | 0.44%                |
| Galicia                 | 1.85%   | 2.22%                |
| La Rioja                | 0.52%   | 0.39%                |
| Madrid                  | 35.31%  | 35.63%               |
| Murcia                  | 1.27%   | 1.31%                |
| Navarra                 | 0.04%   | 0.23%                |
| Valencia                | 7.50%   | 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            | 49     | 13,275.88    | 4,115.34   | 4,636.69 | 22,027.91  | 2.42   | 2,021,591.57     | 2,043,619.48 | 41.82                          | 16.52 |
| from > 1 to = 2 months   | 13     | 9,464.39     | 3,716.27   | 0.00     | 13,180.66  | 1.45   | 782,977.45       | 796,158.11   | 16.29                          | 22.91 |
| from > 2 to = 3 months   | 3      | 3,310.13     | 1,669.73   | 0.00     | 4,979.86   | 0.55   | 183,033.20       | 188,013.06   | 3.85                           | 25.07 |
| from > 3 to = 6 months   | 1      | 1,799.47     | 1,291.31   | 0.00     | 3,090.78   | 0.34   | 75,733.18        | 78,823.96    | 1.61                           | 39.60 |
| from > 6 to < 12 months  | 6      | 15,371.88    | 6,132.87   | 0.00     | 21,504.75  | 2.36   | 222,001.94       | 243,506.69   | 4.98                           | 15.89 |
| from = 12 to < 18 months | 2      | 6,588.45     | 586.09     | 0.00     | 7,174.54   | 0.79   | 15,413.79        | 22,588.33    | 0.46                           | 11.31 |
| from = 18 to < 24 months | 2      | 10,242.59    | 2,740.55   | 0.00     | 12,983.14  | 1.43   | 88,244.14        | 101,227.28   | 2.07                           | 17.30 |
| from ≥ 2 years           | 21     | 736,262.96   | 88,193.96  | 0.00     | 824,456.92 | 90.66  | 587,805.72       | 1,412,262.64 | 28.90                          | 32.44 |
| Subtotal                 | 97     | 796,315.75   | 108,446.12 | 4,636.69 | 909,398.56 | 100.00 | 3,976,800.99     | 4,886,199.55 | 100.00                         | 20.82 |
| Total                    | 97     | 796,315.75   | 108,446.12 | 4,636.69 | 909,398.56 |        | 3,976,800.99     | 4,886,199.55 |                                |       |