

# BANKINTER 11 Fondo de Titulización Hipotecaria

## Brief report

Date: 08/31/2020  
Currency: EUR

Constitution date  
11/28/2005

VAT Reg. no.  
V84520899

Management Company  
Europea de Titulización, S.G.F.T

Originator  
Bankinter

Servicer  
Bankinter

Lead Managers

Bankinter  
IXIS CIB  
Fortis Bank  
Merrill Lynch International

Bond Underwriters and Placement Agents

Bankinter  
IXIS CIB  
Fortis Bank  
Merrill Lynch International

Bond Paying Agent

Banco Santander  
AIAF Mercado de Renta Fija

Market

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 ES0313714000	12/02/2005 300	100,000.00 30,000,000.00		Floating 3-M Euribor+0.050% 21.Feb/May/Aug/Nov	11/23/2020	05/21/2007 08/21/2048 21.Feb/May/Aug/Nov	11/23/2020 Quarterly "Soft-Bullet" except certain circumstances	Aaa (sf) AAA	Aaa AAA
Series A2 ES0313714018	12/02/2005 8,168	19,942.58 162,890,993.44 19.94%	100,000.00 816,800,000.00	Floating 3-M Euribor+0.140% 21.Feb/May/Aug/Nov	0.0000% 11/23/2020 0.000000 Gross 0.000000 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	11/23/2020 Quarterly "Pass-Through" Securial / Pro rata under certain circumstances	Aa1 (sf) AAA (sf)	Aaa AAA
Series B ES0313714026	12/02/2005 156	46,645.83 7,276,749.48 46.65%	100,000.00 15,300,000.00	Floating 3-M Euribor+0.300% 21.Feb/May/Aug/Nov	0.0000% 11/23/2020 0.000000 Gross 0.000000 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	To be determined "Pass-Through" Securial / deferred start / Securial	Aa3 (sf) AAA (sf)	Aa3 A
Series C ES0313714034	12/02/2005 153	46,640.63 7,136,016.39 46.64%	100,000.00 15,300,000.00	Floating 3-M Euribor+0.550% 21.Feb/May/Aug/Nov	0.0620% 11/23/2020 7.550600 Gross 6.115986 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Securial	A3 (sf) A+ (sf)	Baa1 BBB-
Series D ES0313714042	12/02/2005 98	46,650.71 4,571,769.58 46.65%	100,000.00 9,800,000.00	Floating 3-M Euribor+2.250% 21.Feb/May/Aug/Nov	1.7620% 11/23/2020 214.629550 Gross 173.849935 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Securial	Ba2 (sf) B- (sf)	Ba3 BB-
Series E ES0313714059	12/02/2005 125	49,700.00 6,212,500.00 49.70%	100,000.00 12,500,000.00	Floating 3-M Euribor+3.900% 21.Feb/May/Aug/Nov	3.4120% 11/23/2020 442.782822 Gross 358.654086 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	To be determined Due to Cash Reserve reduction	Ca (sf) n.c.	Ca n.c.
Total		188,088,028.89	900,000,000.00						

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	Average life	Years	% 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	4.19	3.86	3.65	3.45	3.27	3.09	2.92	2.75				
		Final Maturity	10/28/2024	06/30/2024	04/15/2024	02/02/2024	11/25/2023	09/22/2023	07/21/2023	05/22/2023				
		Date	08/21/2026	02/21/2026	11/21/2025	08/21/2025	05/21/2025	02/21/2025	11/21/2024	08/21/2024				
	Without optional redemption *	Average life	5.51	5.21	4.93	4.67	4.43	4.21	4.00	3.82				
		Final Maturity	02/23/2026	11/04/2025	07/25/2025	04/21/2025	01/24/2025	11/04/2024	08/21/2024	06/13/2024				
		Date	08/21/2033	05/21/2033	11/21/2032	08/21/2032	02/21/2032	08/21/2031	05/21/2031	11/21/2030				
Series B	With optional redemption *	Average life	6.00	5.51	5.25	5.00	4.75	4.51	4.25	4.00				
		Final Maturity	08/21/2026	02/21/2026	11/21/2025	08/21/2025	05/21/2025	02/21/2025	11/21/2024	08/21/2024				
		Date	08/21/2026	02/21/2026	11/21/2025	08/21/2025	05/21/2025	02/21/2025	11/21/2024	08/21/2024				
	Without optional redemption *	Average life	13.72	13.34	12.98	12.60	12.22	11.84	11.44	11.05				
		Final Maturity	05/06/2034	12/21/2033	08/09/2033	03/26/2033	11/07/2032	06/19/2032	01/27/2032	09/05/2031				
		Date	02/21/2035	08/21/2034	05/21/2034	11/21/2033	08/21/2033	02/21/2033	11/21/2032	05/21/2032				
Series C	With optional redemption *	Average life	6.00	5.51	5.25	5.00	4.75	4.51	4.25	4.00				
		Final Maturity	08/21/2026	02/21/2026	11/21/2025	08/21/2025	05/21/2025	02/21/2025	11/21/2024	08/21/2024				
		Date	08/21/2026	02/21/2026	11/21/2025	08/21/2025	05/21/2025	02/21/2025	11/21/2024	08/21/2024				
	Without optional redemption *	Average life	15.65	15.19	14.75	14.33	13.94	13.58	13.23	12.88				
		Final Maturity	04/10/2036	10/25/2035	05/18/2035	12/16/2034	07/28/2034	03/16/2034	11/08/2033	07/05/2033				
		Date	08/21/2037	05/21/2037	11/21/2036	05/21/2036	02/21/2036	08/21/2035	02/21/2035	08/21/2034				
Series D	With optional redemption *	Average life	6.00	5.51	5.25	5.00	4.75	4.51	4.25	4.00				
		Final Maturity	08/21/2026	02/20/2026	11/21/2025	08/20/2025	05/20/2025	02/21/2025	11/21/2024	08/20/2024				
		Date	08/21/2026	02/21/2026	11/21/2025	08/21/2025	05/21/2025	02/21/2025	11/21/2024	08/21/2024				
	Without optional redemption *	Average life	18.36	18.11	17.84	17.55	17.24	16.90	16.54	16.19				
		Final Maturity	12/26/2038	09/21/2038	06/21/2038	03/07/2038	11/11/2037	07/10/2037	03/02/2037	10/24/2036				
		Date	02/21/2045	02/21/2045	02/21/2045	02/21/2045	02/21/2045	02/21/2045	02/21/2045	02/21/2045				
Series E	With optional redemption *	Average life	6.00	5.51	5.25	5.00	4.75	4.51	4.25	4.00				
		Final Maturity	08/21/2026	02/21/2026	11/21/2025	08/21/2025	05/21/2025	02/21/2025	11/21/2024	08/21/2024				
		Date	08/21/2026	02/21/2026	11/21/2025	08/21/2025	05/21/2025	02/21/2025	11/21/2024	08/21/2024				
	Without optional redemption *	Average life	24.52	24.52	24.52	24.52	24.52	24.52	24.52	24.52				
		Final Maturity	02/21/2045	02/21/2045	02/21/2045	02/21/2045	02/21/2045	02/21/2045	02/21/2045	02/21/2045				
		Date	02/21/2045	02/21/2045	02/21/2045	02/21/2045	02/21/2045	02/21/2045	02/21/2045	02/21/2045				

\* 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	% CE	% CE
Class A	86.60%	162,890,993.44	13.69%	94.09%	846,800,000.00	5.99%
Series A1	0.00%	0.00		3.33%	30,000,000.00	
Series A2	86.60%	162,890,993.44		90.76%	816,800,000.00	
Series B	3.87%	7,276,749.48	9.69%	1.73%	15,000,000.00	4.24%
Series C	3.79%	7,136,016.39	5.76%	1.70%	15,300,000.00	2.51%
Series D	2.43%	4,571,769.58	3.25%	1.09%	9,800,000.00	1.41%
Series E	3.30%	6,212,500.00		1.39%	12,500,000.00	
Issue of Bonds		188,088,028.89			900,000,000.00	
Reserve Fund	3.25%	5,912,074.67		1.41%	12,500,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	6,869,338.77	-0.630%	
Amortization Account	0.00		
Servicer ppal collect not yet credited	375,931.21		
Servicer ints collect not yet credited	6,399.91		
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

#### Additional information

# BANKINTER 11 Fondo de Titulización Hipotecaria

## Brief report

Date: 08/31/2020  
Currency: EUR

Constitution date  
11/28/2005

VAT Reg. no.  
V84520899

Management Company  
Europea de Titulización, S.G.F.T

Originator  
Bankinter

Servicer  
Bankinter

Lead Managers  
Bankinter  
IXIS CIB  
Fortis Bank  
Merrill Lynch International

Bond Underwriters and Placement Agents  
Bankinter  
IXIS CIB  
Fortis Bank  
Merrill Lynch International

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 credits (MCs)

General			
	Current	At constitution date	
Count	2,916	6,213	
Principal			
Principal outstanding	181,871,121.07	887,508,156.19	
Average loan	62,370.07	142,846.96	
Minimum	6.51	230.46	
Maximum	454,535.01	965,633.30	
Interest rate			
Weighted average (wac)	0.24%	2.80%	
Minimum	0.00%	2.45%	
Maximum	1.55%	4.34%	
Final maturity			
Weighted average (WARM) (months)	161	313	
Minimum	09/03/2020	03/19/2006	
Maximum	04/02/2045	05/31/2040	
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%	4.25	6.61	0.13	6.90
10.01 - 20%	14.20	15.67	1.04	16.54
20.01 - 30%	25.23	25.33	3.49	25.68
30.01 - 40%	32.06	35.13	7.18	35.46
40.01 - 50%	21.94	44.21	12.06	45.39
50.01 - 60%	2.30	50.74	18.70	55.12
60.01 - 70%			24.96	65.47
70.01 - 80%			32.45	75.22
Weighted average (WALTV)	31.03		60.15	
Minimum	0.00		0.27	
Maximum	51.82		79.43	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.29%	0.36%	0.31%	0.41%	0.39%
Annual Percentage Rate (CPR)	3.39%	4.26%	3.68%	4.76%	4.61%

Geographic distribution		
	Current	At constitution date
Andalucia	10.93%	10.69%
Aragon	2.27%	2.08%
Asturias	1.22%	1.25%
Balearic Islands	5.09%	4.14%
Basque Country	0.31%	0.37%
Canary Islands	4.85%	4.48%
Cantabria	1.21%	1.06%
Castilla-La Mancha	4.42%	4.89%
Castilla-Leon	3.70%	4.80%
Catalonia	18.67%	16.59%
Extremadura	1.19%	1.15%
Galicia	2.88%	3.42%
La Rioja	0.19%	0.19%
Madrid	32.56%	34.72%
Murcia	1.22%	1.11%
Navarra	1.50%	1.52%
Valencia	7.80%	7.54%

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	36	12,051.96	98.74	12,021.45	24,172.15	4.27	2,999,217.24	3,023,389.39	49.25	30.03
from > 1 to = 2 months	6	2,761.24	228.03	0.00	2,989.27	0.53	472,084.49	475,073.76	7.74	35.02
from > 2 to = 3 months	4	5,073.67	254.14	0.00	5,327.81	0.94	380,428.07	385,755.88	6.28	35.59
from > 3 to = 6 months	6	4,825.53	399.87	0.00	5,215.40	0.92	271,384.46	276,599.86	4.51	27.98
from > 6 to < 12 months	3	16,513.33	441.39	0.00	16,954.72	3.00	234,055.96	251,010.68	4.09	41.24
from ≥ 2 years	13	467,016.63	44,254.62	0.00	511,271.25	90.34	1,216,053.93	1,727,325.18	28.14	45.79
Subtotal	68	508,242.36	45,666.79	12,021.45	565,930.60	100.00	5,573,224.15	6,139,154.75	100.00	34.34
Total	68	508,242.36	45,666.79	12,021.45	565,930.60		5,573,224.15	6,139,154.75		