

BANKINTER 11 Fondo de Titulización Hipotecaria



Brief report

Date: 07/31/2021
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

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 | | |
| | | Current | Original | | | Final maturity (legal) | Next | Moody's / S&P | 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 | 08/23/2021 | 05/21/2007 08/21/2048 21.Feb/May/Aug/Nov | 08/23/2021 Quarterly | "Soft-Bullet" except certain circumstances | Aaa (sf) AAA (sf) | Aaa AAA |
| Series A2 ES0313714018 | 12/02/2005 8,168 | 17,640.09 144,084,255.12 17.64% | 100,000.00 816,800,000.00 | Floating 3-M Euribor+0.140% 21.Feb/May/Aug/Nov | 0.00000% 08/23/2021 0.000000 Gross 0.000000 Net | 08/21/2048 Quarterly 21.Feb/May/Aug/Nov | 08/23/2021 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 15,600,000.00 | Floating 3-M Euribor+0.300% 21.Feb/May/Aug/Nov | 0.00000% 08/23/2021 0.000000 Gross 0.000000 Net | 08/21/2048 Quarterly 21.Feb/May/Aug/Nov | 08/23/2021 Quarterly | 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 | 0.00000% 08/23/2021 0.000000 Gross 0.000000 Net | 08/21/2048 Quarterly 21.Feb/May/Aug/Nov | 08/23/2021 Quarterly | To be determined "Pass-Through" Pro rata deferred start / Securial | A3 (sf) AA (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 | 1.69800% 08/23/2021 206.833698 Gross 167.535295 Net | 08/21/2048 Quarterly 21.Feb/May/Aug/Nov | 08/23/2021 Quarterly | 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 | 3.34800% 08/23/2021 434.477400 Gross 351.926694 Net | 08/21/2048 Quarterly 21.Feb/May/Aug/Nov | 08/23/2021 Quarterly | To be determined Due to Cash Reserve reduction | Ca (sf) n.c. | Ca n.c. |
| Total | | 169,281,290.57 | 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 | Optionality | 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 | Years | 3.66 | 3.45 | 3.25 | 3.06 | 2.88 | 2.71 | 2.54 | 2.38 | 2.23 | |
| | | Final Maturity | Years | 01/15/2025 | 11/01/2024 | 08/20/2024 | 06/12/2024 | 04/07/2024 | 02/04/2024 | 12/04/2023 | 10/05/2023 | 3.25 | |
| | | Date | 05/21/2026 | 02/21/2026 | 11/21/2025 | 08/21/2025 | 05/21/2025 | 02/21/2025 | 11/21/2024 | 08/21/2024 | 05/21/2024 | 02/21/2024 | |
| | Without optional redemption * | Average life | Years | 5.20 | 4.92 | 4.66 | 4.42 | 4.20 | 3.99 | 3.80 | 3.63 | 3.48 | |
| | | Final Maturity | Years | 07/30/2026 | 04/19/2026 | 01/19/2026 | 10/19/2025 | 07/30/2025 | 05/17/2025 | 03/08/2025 | 01/03/2025 | 9.76 | |
| | | Date | 08/21/2033 | 05/21/2033 | 11/21/2032 | 08/21/2032 | 02/21/2032 | 11/21/2031 | 05/21/2031 | 02/21/2031 | 02/21/2031 | | |
| Series B | With optional redemption * | Average life | Years | 5.00 | 4.76 | 4.51 | 4.25 | 4.00 | 3.76 | 3.51 | 3.25 | 3.00 | |
| | | Final Maturity | Years | 05/21/2026 | 02/21/2026 | 11/21/2025 | 08/21/2025 | 05/21/2025 | 02/21/2025 | 11/21/2024 | 08/21/2024 | 05/21/2024 | |
| | | Date | 05/21/2026 | 02/21/2026 | 11/21/2025 | 08/21/2025 | 05/21/2025 | 02/21/2025 | 11/21/2024 | 08/21/2024 | 05/21/2024 | | |
| | Without optional redemption * | Average life | Years | 12.90 | 12.55 | 12.19 | 11.84 | 11.48 | 11.11 | 10.74 | 10.38 | 10.05 | |
| | | Final Maturity | Years | 04/10/2034 | 12/03/2033 | 07/26/2033 | 03/20/2033 | 11/07/2032 | 06/27/2032 | 02/14/2032 | 10/05/2031 | 07/30/2031 | |
| | | Date | 11/21/2034 | 08/21/2034 | 02/21/2034 | 11/21/2033 | 08/21/2033 | 02/21/2033 | 11/21/2032 | 08/21/2032 | 05/21/2032 | | |
| Series C | With optional redemption * | Average life | Years | 5.00 | 4.76 | 4.51 | 4.25 | 4.00 | 3.76 | 3.51 | 3.25 | 3.00 | |
| | | Final Maturity | Years | 05/21/2026 | 02/21/2026 | 11/21/2025 | 08/21/2025 | 05/21/2025 | 02/21/2025 | 11/21/2024 | 08/21/2024 | 05/21/2024 | |
| | | Date | 05/21/2026 | 02/21/2026 | 11/21/2025 | 08/21/2025 | 05/21/2025 | 02/21/2025 | 11/21/2024 | 08/21/2024 | 05/21/2024 | | |
| | Without optional redemption * | Average life | Years | 14.85 | 14.41 | 13.99 | 13.59 | 13.22 | 12.87 | 12.53 | 12.20 | 11.87 | |
| | | Final Maturity | Years | 03/21/2036 | 10/12/2035 | 05/14/2035 | 12/18/2034 | 08/04/2034 | 03/30/2034 | 11/26/2033 | 07/30/2033 | 05/05/2033 | |
| | | Date | 08/21/2037 | 05/21/2037 | 11/21/2036 | 05/21/2036 | 02/21/2036 | 08/21/2035 | 02/21/2035 | 11/21/2034 | 08/21/2034 | | |
| Series D | With optional redemption * | Average life | Years | 5.00 | 4.76 | 4.51 | 4.25 | 4.00 | 3.76 | 3.51 | 3.25 | 3.00 | |
| | | Final Maturity | Years | 05/21/2026 | 02/20/2026 | 11/21/2025 | 08/21/2025 | 05/20/2025 | 02/21/2025 | 11/21/2024 | 08/20/2024 | 05/21/2024 | |
| | | Date | 05/21/2026 | 02/21/2026 | 11/21/2025 | 08/21/2025 | 05/21/2025 | 02/21/2025 | 11/21/2024 | 08/21/2024 | 05/21/2024 | | |
| | Without optional redemption * | Average life | Years | 17.60 | 17.36 | 17.10 | 16.82 | 16.52 | 16.19 | 15.85 | 15.51 | 15.17 | |
| | | Final Maturity | Years | 12/21/2038 | 09/25/2038 | 06/22/2038 | 03/12/2038 | 11/21/2037 | 07/26/2037 | 03/24/2037 | 11/20/2036 | 08/21/2036 | |
| | | 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 | 02/21/2045 | | |
| Series E | With optional redemption * | Average life | Years | 5.00 | 4.76 | 4.51 | 4.25 | 4.00 | 3.76 | 3.51 | 3.25 | 3.00 | |
| | | Final Maturity | Years | 05/21/2026 | 02/21/2026 | 11/21/2025 | 08/21/2025 | 05/21/2025 | 02/21/2025 | 11/21/2024 | 08/21/2024 | 05/21/2024 | |
| | | Date | 05/21/2026 | 02/21/2026 | 11/21/2025 | 08/21/2025 | 05/21/2025 | 02/21/2025 | 11/21/2024 | 08/21/2024 | 05/21/2024 | | |
| | Without optional redemption * | Average life | Years | 23.77 | 23.77 | 23.77 | 23.77 | 23.77 | 23.77 | 23.77 | 23.77 | 23.77 | |
| | | Final Maturity | Years | 02/21/2045 | 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 | 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 | 85.12% | 144,084,255.12 | 15.14% | 94.09% | 846,800,000.00 | 5.99% |
| Series A1 | 0.00% | 0.00 | | 3.33% | 30,000,000.00 | |
| Series A2 | 85.12% | 144,084,255.12 | | 90.76% | 816,800,000.00 | |
| Series B | 4.30% | 7,276,749.48 | 10.68% | 1.73% | 15,600,000.00 | 4.24% |
| Series C | 4.22% | 7,136,016.39 | 6.31% | 1.70% | 15,300,000.00 | 2.51% |
| Series D | 2.70% | 4,571,769.58 | 3.50% | 1.09% | 9,800,000.00 | 1.41% |
| Series E | 3.67% | 6,212,500.00 | | 1.39% | 12,500,000.00 | |
| Issue of Bonds | | 169,281,290.57 | | | 900,000,000.00 | |
| Reserve Fund | 3.50% | 5,710,472.54 | | 1.41% | 12,500,000.00 | |

| Other financial operations (current) | | | |
|--|---------------|----------|----------|
| Assets | Balance | Interest | |
| Treasury Account | 10,058,767.78 | -0.630% | |
| Amortization Account | 0.00 | | |
| Servicer ppal collect not yet credited | 232,669.05 | | |
| Servicer ints collect not yet credited | 1,430.58 | | |
| 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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Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

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Start-up Loan
 Bankinter

Swap
 Bankinter

Assets Custodian
 Bankinter

Fund Auditor
 KPMG Auditores

Collateral: Residential mortgage credits (MCs)

| General | | | |
|--|----------------|----------------------|--|
| | Current | At constitution date | |
| Count | 2,740 | 6,213 | |
| Principal | | | |
| Principal outstanding | 159,616,984.29 | 887,508,156.19 | |
| Average loan | 58,254.37 | 142,846.96 | |
| Minimum | 6.18 | 230.46 | |
| Maximum | 433,464.33 | 965,633.30 | |
| Interest rate | | | |
| Weighted average (wac) | 0.05% | 2.80% | |
| Minimum | 0.00% | 2.45% | |
| Maximum | 1.38% | 4.34% | |
| Final maturity | | | |
| Weighted average (WARM) (months) | 153 | 313 | |
| Minimum | 08/11/2021 | 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% | 5.33 | 6.83 | 0.13 | 6.90 |
| 10.01 - 20% | 15.75 | 15.69 | 1.04 | 16.54 |
| 20.01 - 30% | 28.59 | 25.38 | 3.49 | 25.68 |
| 30.01 - 40% | 33.32 | 35.23 | 7.18 | 35.46 |
| 40.01 - 50% | 17.01 | 44.32 | 12.06 | 45.99 |
| 50.01 - 60% | | | 18.70 | 55.12 |
| 60.01 - 70% | | | 24.96 | 65.47 |
| 70.01 - 80% | | | 32.45 | 75.22 |
| Weighted average (WALTV) | 29.37 | | 60.15 | |
| Minimum | 0.00 | | 0.27 | |
| Maximum | 49.72 | | 79.43 | |

| Prepayments | | | | | |
|------------------------------|---------------|---------------|---------------|----------------|------------|
| | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM) | 0.43% | 0.32% | 0.33% | 0.37% | 0.39% |
| Annual Percentage Rate (CPR) | 5.10% | 3.79% | 3.94% | 4.35% | 4.60% |

| Geographic distribution | | |
|-------------------------|---------|----------------------|
| | Current | At constitution date |
| Andalucia | 11.00% | 10.69% |
| Aragon | 2.34% | 2.08% |
| Asturias | 1.27% | 1.25% |
| Balearic Islands | 5.18% | 4.14% |
| Basque Country | 0.32% | 0.37% |
| Canary Islands | 4.84% | 4.48% |
| Cantabria | 1.19% | 1.06% |
| Castilla-La Mancha | 4.35% | 4.89% |
| Castilla-Leon | 3.69% | 4.80% |
| Catalonia | 18.59% | 16.59% |
| Extremadura | 1.20% | 1.15% |
| Galicia | 2.93% | 3.42% |
| La Rioja | 0.19% | 0.19% |
| Madrid | 32.41% | 34.72% |
| Murcia | 1.15% | 1.11% |
| Navarra | 1.57% | 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 | 21 | 5,669.43 | 14.27 | 12,021.45 | 17,705.15 | 3.18 | 1,474,356.81 | 1,492,061.96 | 39.75 | 28.94 |
| from > 1 to = 2 months | 1 | 886.85 | 3.17 | 0.00 | 890.02 | 0.16 | 94,617.28 | 95,507.30 | 2.54 | 29.30 |
| from > 2 to = 3 months | 3 | 5,273.35 | 17.96 | 0.00 | 5,291.31 | 0.95 | 216,234.92 | 221,526.23 | 5.90 | 32.15 |
| from > 3 to = 6 months | 4 | 6,768.98 | 172.82 | 0.00 | 6,941.80 | 1.25 | 183,602.90 | 190,544.70 | 5.08 | 20.11 |
| from > 6 to < 12 months | 1 | 4,476.88 | 33.39 | 0.00 | 4,509.27 | 0.81 | 106,827.34 | 113,336.61 | 3.02 | 40.03 |
| from = 18 to < 24 months | 1 | 18,767.64 | 387.90 | 0.00 | 19,155.54 | 3.44 | 119,529.63 | 138,685.17 | 3.69 | 42.54 |
| from ≥ 2 years | 12 | 462,817.47 | 39,767.74 | 0.00 | 502,585.21 | 90.22 | 999,400.05 | 1,501,985.26 | 40.01 | 43.45 |
| Subtotal | 43 | 504,659.60 | 40,397.25 | 12,021.45 | 557,078.30 | 100.00 | 3,196,568.93 | 3,753,647.23 | 100.00 | 33.56 |
| Total | 43 | 504,659.60 | 40,397.25 | 12,021.45 | 557,078.30 | | 3,196,568.93 | 3,753,647.23 | | |