

# BANKINTER 11 Fondo de Titulización Hipotecaria

## Brief report

Date: 04/30/2022  
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

## Issued securities: Asset-Backed Bonds

| Bonds issue               |                        |                                                               |                              |                                                            |                                                             |                                                |                                                                                            |                         |              |
|---------------------------|------------------------|---------------------------------------------------------------|------------------------------|------------------------------------------------------------|-------------------------------------------------------------|------------------------------------------------|--------------------------------------------------------------------------------------------|-------------------------|--------------|
| Series<br>ISIN Code       | Issue date<br>Nº bonds | Principal outstanding<br>(Bond Unit / Series Total / %Factor) |                              | Interest type<br>Reference rate and margin<br>Payment Date | Interest Rate<br>Next coupon                                | Redemption                                     |                                                                                            | Rating<br>Moody's / S&P |              |
|                           |                        | Current                                                       | Original                     |                                                            |                                                             | Final maturity (legal)                         | Next                                                                                       | Current                 | Original     |
| Series A1<br>ES0313714000 | 12/02/2005<br>300      |                                                               | 100,000.00<br>30,000,000.00  | Floating<br>3-M Euribor+0.050%<br>21.Feb/May/Aug/Nov       | 05/23/2022                                                  | 05/21/2007<br>08/21/2048<br>21.Feb/May/Aug/Nov | "Soft-Bullet"<br>except certain<br>circumstances                                           | Aaa (sf)<br>AAA (sf)    | Aaa<br>AAA   |
| Series A2<br>ES0313714018 | 12/02/2005<br>8,168    | 15,517.03<br>126,743,101.04<br>15.52%                         | 100,000.00<br>816,800,000.00 | Floating<br>3-M Euribor+0.140%<br>21.Feb/May/Aug/Nov       | 0.00000%<br>05/23/2022<br>0.000000 Gross<br>0.000000 Net    | 08/21/2048<br>Quarterly<br>21.Feb/May/Aug/Nov  | 05/23/2022<br>"Pass-Through"<br>Secutorial /<br>Pro rata under<br>certain<br>circumstances | Aa1 (sf)<br>AAA (sf)    | Aaa<br>AAA   |
| Series B<br>ES0313714026  | 12/02/2005<br>156      | 46,645.83<br>7,276,749.48<br>46.65%                           | 100,000.00<br>15,600,000.00  | Floating<br>3-M Euribor+0.300%<br>21.Feb/May/Aug/Nov       | 0.00000%<br>05/23/2022<br>0.000000 Gross<br>0.000000 Net    | 08/21/2048<br>Quarterly<br>21.Feb/May/Aug/Nov  | To be determined<br>"Pass-Through"<br>Pro rata<br>deferred start /<br>Secutorial           | Aa1 (sf)<br>AAA (sf)    | Aa3 A        |
| Series C<br>ES0313714034  | 12/02/2005<br>153      | 46,640.63<br>7,136,016.39<br>46.64%                           | 100,000.00<br>15,300,000.00  | Floating<br>3-M Euribor+0.550%<br>21.Feb/May/Aug/Nov       | 0.0210%<br>05/23/2022<br>2.475840 Gross<br>2.005430 Net     | 08/21/2048<br>Quarterly<br>21.Feb/May/Aug/Nov  | To be determined<br>"Pass-Through"<br>Pro rata<br>deferred start /<br>Secutorial           | A2 (sf)<br>AA (sf)      | Baa1<br>BBB- |
| Series D<br>ES0313714042  | 12/02/2005<br>98       | 46,650.71<br>4,571,769.58<br>46.65%                           | 100,000.00<br>9,800,000.00   | Floating<br>3-M Euribor+2.250%<br>21.Feb/May/Aug/Nov       | 1.7210%<br>05/23/2022<br>202.944843 Gross<br>164.385323 Net | 08/21/2048<br>Quarterly<br>21.Feb/May/Aug/Nov  | To be determined<br>"Pass-Through"<br>Pro rata<br>deferred start /<br>Secutorial           | Ba2 (sf)<br>B- (sf)     | Ba3 BB-      |
| Series E<br>ES0313714059  | 12/02/2005<br>125      | 49,700.00<br>6,212,500.00<br>49.70%                           | 100,000.00<br>12,500,000.00  | Floating<br>3-M Euribor+3.900%<br>21.Feb/May/Aug/Nov       | 3.3710%<br>05/23/2022<br>423.500603 Gross<br>343.035488 Net | 08/21/2048<br>Quarterly<br>21.Feb/May/Aug/Nov  | To be determined<br>Due to Cash<br>Reserve reduction                                       | Ca (sf)<br>n.c.         | Ca n.c.      |
| Total                     |                        | 151,940,136.49                                                | 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 |                               |                         |       |            |            |            |            |            |            |            |            |
|-------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|-------------------------|-------|------------|------------|------------|------------|------------|------------|------------|------------|
|                                                                                                                                                 |                               | % 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 | 3.08       | 2.88       | 2.69       | 2.50       | 2.46       | 2.29       | 2.12       | 2.09       |
|                                                                                                                                                 |                               | Final Maturity          | Date  | 03/21/2025 | 01/07/2025 | 10/29/2024 | 08/22/2024 | 08/07/2024 | 06/05/2024 | 04/04/2024 | 03/23/2024 |
|                                                                                                                                                 |                               |                         | Years | 4.00       | 3.75       | 3.50       | 3.25       | 3.25       | 3.00       | 2.75       | 2.75       |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years | 4.87       | 4.62       | 4.38       | 4.16       | 3.96       | 3.77       | 3.59       | 3.43       |
|                                                                                                                                                 |                               | Final Maturity          | Date  | 01/04/2027 | 10/02/2026 | 07/08/2026 | 04/19/2026 | 02/03/2026 | 11/26/2025 | 09/23/2025 | 07/26/2025 |
|                                                                                                                                                 |                               |                         | Years | 11.50      | 11.01      | 10.76      | 10.50      | 10.01      | 9.75       | 9.25       | 9.01       |
| Series B                                                                                                                                        | With optional redemption *    | Average life            | Years | 4.00       | 3.75       | 3.50       | 3.25       | 3.25       | 3.00       | 2.75       | 2.75       |
|                                                                                                                                                 |                               | Final Maturity          | Date  | 02/21/2026 | 11/21/2025 | 08/21/2025 | 05/21/2025 | 05/21/2025 | 02/21/2025 | 11/21/2024 | 11/21/2024 |
|                                                                                                                                                 |                               |                         | Years | 4.00       | 3.75       | 3.50       | 3.25       | 3.25       | 3.00       | 2.75       | 2.75       |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years | 12.05      | 11.71      | 11.38      | 11.06      | 10.72      | 10.38      | 10.04      | 9.70       |
|                                                                                                                                                 |                               | Final Maturity          | Date  | 03/08/2034 | 11/05/2033 | 07/08/2033 | 03/11/2033 | 11/06/2032 | 07/05/2032 | 03/03/2032 | 10/31/2031 |
|                                                                                                                                                 |                               |                         | Years | 12.76      | 12.50      | 12.01      | 11.76      | 11.50      | 11.25      | 10.76      | 10.50      |
| Series C                                                                                                                                        | With optional redemption *    | Average life            | Years | 4.00       | 3.75       | 3.50       | 3.25       | 3.25       | 3.00       | 2.75       | 2.75       |
|                                                                                                                                                 |                               | Final Maturity          | Date  | 02/21/2026 | 11/21/2025 | 08/21/2025 | 05/21/2025 | 05/21/2025 | 02/21/2025 | 11/21/2024 | 11/21/2024 |
|                                                                                                                                                 |                               |                         | Years | 4.00       | 3.75       | 3.50       | 3.25       | 3.25       | 3.00       | 2.75       | 2.75       |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years | 13.98      | 13.57      | 13.17      | 12.80      | 12.45      | 12.12      | 11.81      | 11.50      |
|                                                                                                                                                 |                               | Final Maturity          | Date  | 02/10/2036 | 09/13/2035 | 04/22/2035 | 12/06/2034 | 08/01/2034 | 04/04/2034 | 12/09/2033 | 08/18/2033 |
|                                                                                                                                                 |                               |                         | Years | 15.51      | 15.01      | 14.76      | 14.25      | 14.01      | 13.50      | 13.01      | 12.76      |
| Series D                                                                                                                                        | With optional redemption *    | Average life            | Years | 4.00       | 3.75       | 3.50       | 3.25       | 3.25       | 3.00       | 2.75       | 2.75       |
|                                                                                                                                                 |                               | Final Maturity          | Date  | 02/20/2026 | 11/21/2025 | 08/21/2025 | 05/21/2025 | 05/21/2025 | 02/21/2025 | 11/21/2024 | 11/21/2024 |
|                                                                                                                                                 |                               |                         | Years | 4.00       | 3.75       | 3.50       | 3.25       | 3.25       | 3.00       | 2.75       | 2.75       |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years | 16.80      | 16.57      | 16.31      | 16.04      | 15.75      | 15.44      | 15.12      | 14.80      |
|                                                                                                                                                 |                               | Final Maturity          | Date  | 12/05/2038 | 09/11/2038 | 06/10/2038 | 03/04/2038 | 11/18/2037 | 07/28/2037 | 04/02/2037 | 12/04/2036 |
|                                                                                                                                                 |                               |                         | Years | 23.02      | 23.02      | 23.02      | 23.02      | 23.02      | 23.02      | 23.02      | 23.02      |
| Series E                                                                                                                                        | With optional redemption *    | Average life            | Years | 4.50       | 4.25       | 3.75       | 3.75       | 3.50       | 3.25       | 3.00       | 3.00       |
|                                                                                                                                                 |                               | Final Maturity          | Date  | 05/21/2026 | 02/21/2026 | 08/21/2025 | 08/21/2025 | 05/21/2025 | 02/21/2025 | 11/21/2024 | 11/21/2024 |
|                                                                                                                                                 |                               |                         | Years | 4.50       | 4.25       | 3.75       | 3.75       | 3.50       | 3.25       | 3.00       | 3.00       |
|                                                                                                                                                 | Without optional redemption * | Average life            | Years | 23.27      | 23.27      | 23.27      | 23.27      | 23.27      | 23.27      | 23.27      | 23.27      |
|                                                                                                                                                 |                               | Final Maturity          | 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 |
|                                                                                                                                                 |                               |                         | Years | 23.27      | 23.27      | 23.27      | 23.27      | 23.27      | 23.27      | 23.27      | 23.27      |

\* 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        |        | At issue date |                |       |
|                         |        |                | % CE   |               | % CE           |       |
| Class A                 | 83.42% | 126,743,101.04 | 16.53% | 94.09%        | 846,800,000.00 | 5.99% |
| Series A1               | 0.00%  | 0.00           |        | 3.33%         | 30,000,000.00  |       |
| Series A2               | 83.42% | 126,743,101.04 |        | 90.76%        | 816,800,000.00 |       |
| Series B                | 4.79%  | 7,276,749.48   | 11.54% | 1.73%         | 15,600,000.00  | 4.24% |
| Series C                | 4.70%  | 7,136,016.39   | 6.64%  | 1.70%         | 15,300,000.00  | 2.51% |
| Series D                | 3.01%  | 4,571,769.58   | 3.51%  | 1.09%         | 9,800,000.00   | 1.41% |
| Series E                | 4.09%  | 6,212,500.00   |        | 1.39%         | 12,500,000.00  |       |
| Issue of Bonds          |        | 151,940,136.49 |        |               | 900,000,000.00 |       |
| Reserve Fund            | 3.51%  | 5,108,592.39   |        | 1.41%         | 12,500,000.00  |       |

| Other financial operations (current)   |           |              |          |
|----------------------------------------|-----------|--------------|----------|
| Assets                                 |           | Balance      | Interest |
| Treasury Account                       |           | 9,776,297.49 | -0.630%  |
| Amortization Account                   |           | 0.00         |          |
| Servicer ppal collect not yet credited |           | 253,359.93   |          |
| Servicer ints collect not yet credited |           | 1,005.07     |          |
| 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 credits (MCs)

| General                                    |                |                      |  |
|--------------------------------------------|----------------|----------------------|--|
|                                            | Current        | At constitution date |  |
| Count                                      | 2,565          | 6,213                |  |
| Principal                                  |                |                      |  |
| Principal outstanding                      | 141,791,488.10 | 887,508,156.19       |  |
| Average loan                               | 55,279.33      | 142,846.96           |  |
| Minimum                                    | 5.51           | 230.46               |  |
| Maximum                                    | 416,125.74     | 965,633.30           |  |
| Interest rate                              |                |                      |  |
| Weighted average (wac)                     | 0.08%          | 2.80%                |  |
| Minimum                                    | 0.00%          | 2.45%                |  |
| Maximum                                    | 1.37%          | 4.34%                |  |
| Final maturity                             |                |                      |  |
| Weighted average (WARM) (months)           | 147            | 313                  |  |
| Minimum                                    | 05/04/2022     | 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%               | 6.04    | 6.61  | 0.13                 | 6.90  |
| 10.01 - 20%              | 18.49   | 16.01 | 1.04                 | 16.54 |
| 20.01 - 30%              | 29.36   | 25.34 | 3.49                 | 25.68 |
| 30.01 - 40%              | 34.14   | 34.87 | 7.18                 | 35.46 |
| 40.01 - 50%              | 11.97   | 43.97 | 12.06                | 45.39 |
| 50.01 - 60%              |         |       | 18.70                | 55.12 |
| 60.01 - 70%              |         |       | 24.96                | 65.47 |
| 70.01 - 80%              |         |       | 32.45                | 75.22 |
| Weighted average (WALTV) | 27.97   |       |                      | 60.15 |
| Minimum                  | 0.00    |       |                      | 0.27  |
| Maximum                  | 48.39   |       |                      | 79.43 |

| Prepayments                  |               |               |               |                |            |
|------------------------------|---------------|---------------|---------------|----------------|------------|
|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM)    | 0.43%         | 0.46%         | 0.52%         | 0.42%          | 0.39%      |
| Annual Percentage Rate (CPR) | 5.03%         | 5.38%         | 6.06%         | 4.95%          | 4.63%      |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucia               | 10.81%  | 10.69%               |
| Aragon                  | 2.35%   | 2.08%                |
| Asturias                | 1.25%   | 1.25%                |
| Balearic Islands        | 5.19%   | 4.14%                |
| Basque Country          | 0.32%   | 0.37%                |
| Canary Islands          | 4.71%   | 4.48%                |
| Cantabria               | 1.23%   | 1.06%                |
| Castilla-La Mancha      | 4.23%   | 4.89%                |
| Castilla-Leon           | 3.64%   | 4.80%                |
| Catalonia               | 18.75%  | 16.59%               |
| Extremadura             | 1.23%   | 1.15%                |
| Galicia                 | 2.96%   | 3.42%                |
| La Rioja                | 0.19%   | 0.19%                |
| Madrid                  | 32.64%  | 34.72%               |
| Murcia                  | 1.17%   | 1.11%                |
| Navarra                 | 1.53%   | 1.52%                |
| Valencia                | 7.79%   | 7.54%                |

| Current delinquency      |        |              |           |           |            |        |                  |              |                                |       |
|--------------------------|--------|--------------|-----------|-----------|------------|--------|------------------|--------------|--------------------------------|-------|
| Aging                    | Assets | Overdue debt |           |           |            |        | Outstanding debt | Total debt   | % Total debt / Appraisal Value |       |
|                          |        | Principal    | Interest  | Other     | Total      | %      |                  |              |                                |       |
| Delinquencies            |        |              |           |           |            |        |                  |              |                                |       |
| Up to 1 month            | 27     | 7,788.51     | 72.57     | 12,021.45 | 19,882.53  | 3.33   | 1,860,320.89     | 1,880,203.42 | 43.02                          | 23.23 |
| from > 1 to = 2 months   | 5      | 4,796.36     | 28.27     | 0.00      | 4,824.63   | 0.81   | 427,067.96       | 431,892.59   | 9.88                           | 36.85 |
| from > 2 to = 3 months   | 2      | 2,861.33     | 33.40     | 0.00      | 2,894.73   | 0.48   | 218,172.40       | 221,067.13   | 5.06                           | 40.77 |
| from > 3 to = 6 months   | 2      | 2,610.21     | 9.25      | 0.00      | 2,619.46   | 0.44   | 137,164.20       | 139,783.66   | 3.20                           | 34.70 |
| from > 6 to < 12 months  | 1      | 2,420.25     | 0.00      | 0.00      | 2,420.25   | 0.40   | 30,234.29        | 32,654.54    | 0.75                           | 20.41 |
| from = 12 to < 18 months | 1      | 7,970.72     | 33.09     | 0.00      | 8,003.81   | 1.34   | 104,337.98       | 112,341.79   | 2.57                           | 39.68 |
| from ≥ 2 years           | 12     | 518,678.28   | 38,612.20 | 0.00      | 557,290.48 | 93.20  | 995,339.91       | 1,552,630.39 | 35.52                          | 43.04 |
| Subtotal                 | 50     | 547,125.66   | 38,788.78 | 12,021.45 | 597,935.89 | 100.00 | 3,772,637.63     | 4,370,573.52 | 100.00                         | 30.65 |
| Total                    | 50     | 547,125.66   | 38,788.78 | 12,021.45 | 597,935.89 |        | 3,772,637.63     | 4,370,573.52 |                                |       |

#### Additional information