

BANKINTER 11 Fondo de Titulización Hipotecaria

Brief report

Date: 09/30/2022
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 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	11/21/2022	05/21/2007 08/21/2048 21.Feb/May/Aug/Nov	"Soft-Bullet" except certain circumstances	Aaa (sf) AAA (sf)	Aaa AAA
Series A2 ES0313714018	12/02/2005 8,168	14,168.56 115,728,798.08 14.17%	100,000.00 816,800,000.00	Floating 3-M Euribor+0.140% 21.Feb/May/Aug/Nov	0.5310% 11/21/2022 19.017750 Gross 15.404377 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	11/21/2022 "Pass-Through" Secutorial / 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	0.6910% 11/21/2022 81.476012 Gross 65.995570 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	To be determined "Pass-Through" Secutorial / Pro rata deferred start / Secutorial	Aa1 (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	0.9410% 11/21/2022 110.941216 Gross 89.862385 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secutorial	A2 (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	2.6410% 11/21/2022 311.433661 Gross 252.261265 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secutorial	B1 (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	4.2910% 11/21/2022 539.080714 Gross 436.655378 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		140,925,833.53	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	2.77	2.58	2.39	2.20	2.17	1.99	1.97	1.79
		Final Maturity	Years	05/30/2025	03/19/2025	01/09/2025	11/01/2024	10/20/2024	08/18/2024	08/08/2024	08/06/2024
			Date	3.50	3.25	3.00	2.75	2.75	2.50	2.50	2.25
	Without optional redemption *	Average life	Years	4.70	4.46	4.23	4.02	3.83	3.65	3.48	3.32
		Final Maturity	Years	05/04/2027	02/04/2027	11/13/2026	08/29/2026	06/18/2026	04/13/2026	02/11/2026	12/16/2025
			Date	11.01	10.51	10.26	10.01	9.51	9.25	9.00	8.51
Series B	With optional redemption *	Average life	Years	3.50	3.25	3.00	2.75	2.75	2.50	2.50	2.25
		Final Maturity	Years	02/21/2026	11/21/2025	08/21/2025	05/21/2025	05/21/2025	02/21/2025	02/21/2025	11/21/2024
			Date	3.50	3.25	3.00	2.75	2.75	2.50	2.50	2.25
	Without optional redemption *	Average life	Years	11.56	11.24	10.92	10.60	10.28	9.95	9.63	9.30
		Final Maturity	Years	03/11/2034	11/14/2033	07/19/2033	03/26/2033	11/28/2032	07/31/2032	04/04/2032	12/07/2031
			Date	12.26	12.01	11.51	11.26	11.01	10.75	10.51	10.01
Series C	With optional redemption *	Average life	Years	3.50	3.25	3.00	2.75	2.75	2.50	2.50	2.25
		Final Maturity	Years	02/21/2026	11/21/2025	08/21/2025	05/21/2025	05/21/2025	02/21/2025	02/21/2025	11/21/2024
			Date	3.50	3.25	3.00	2.75	2.75	2.50	2.50	2.25
	Without optional redemption *	Average life	Years	13.50	13.11	12.73	12.36	12.02	11.70	11.39	11.09
		Final Maturity	Years	02/19/2036	09/26/2035	05/10/2035	12/28/2034	08/26/2034	04/30/2034	01/09/2034	09/22/2033
			Date	15.01	14.76	14.26	14.01	13.51	13.01	12.75	12.26
Series D	With optional redemption *	Average life	Years	3.50	3.25	3.00	2.75	2.75	2.50	2.50	2.25
		Final Maturity	Years	02/21/2026	11/21/2025	08/21/2025	05/21/2025	05/21/2025	02/21/2025	02/21/2025	11/21/2024
			Date	3.50	3.25	3.00	2.75	2.75	2.50	2.50	2.25
	Without optional redemption *	Average life	Years	16.31	16.09	15.84	15.59	15.31	15.01	14.71	14.39
		Final Maturity	Years	12/10/2038	09/19/2038	06/22/2038	03/20/2038	12/07/2037	08/22/2037	05/02/2037	01/08/2037
			Date	22.52	22.52	22.52	22.52	22.52	22.52	22.52	22.52
Series E	With optional redemption *	Average life	Years	3.50	3.25	3.00	2.75	2.75	2.50	2.50	2.25
		Final Maturity	Years	02/21/2026	11/21/2025	08/21/2025	05/21/2025	05/21/2025	02/21/2025	02/21/2025	11/21/2024
			Date	3.50	3.25	3.00	2.75	2.75	2.50	2.50	2.25
	Without optional redemption *	Average life	Years	22.52	22.52	22.52	22.52	22.52	22.52	22.52	22.52
		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
			Date	22.52	22.52	22.52	22.52	22.52	22.52	22.52	22.52

* 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	82.12%	115,728,798.08	17.72%	94.09%	846,800,000.00	5.99%
Series A1	0.00%	0.00		3.33%	30,000,000.00	
Series A2	82.12%	115,728,798.08		90.76%	816,800,000.00	
Series B	5.16%	7,276,749.48	12.32%	1.73%	15,600,000.00	4.24%
Series C	5.06%	7,136,016.39	7.02%	1.70%	15,300,000.00	2.51%
Series D	3.24%	4,571,769.58	3.63%	1.09%	9,800,000.00	1.41%
Series E	4.41%	6,212,500.00		1.39%	12,500,000.00	
Issue of Bonds		140,925,833.53			900,000,000.00	
Reserve Fund	3.63%	4,885,221.07		1.41%	12,500,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		7,496,671.24	-0.054%
Amortization Account		0.00	
Servicer ppal collect not yet credited		197,056.08	
Servicer ints collect not yet credited		5,366.48	
Liabilities	Available	Balance	Interest
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Additional information

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Collateral: Residential mortgage credits (MCs)

General			
	Current	At constitution date	
Count	2,495	6,213	
Principal			
Principal outstanding	132,862,794.50	887,508,156.19	
Average loan	53,251.62	142,846.96	
Minimum	4.86	230.46	
Maximum	406,586.07	965,633.30	
Interest rate			
Weighted average (wac)	0.42%	2.80%	
Minimum	0.00%	2.45%	
Maximum	2.49%	4.34%	
Final maturity			
Weighted average (WARM) (months)	144	313	
Minimum	10/01/2022	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%	6.35	6.46	0.13	6.90
10.01 - 20%	20.10	16.04	1.04	16.54
20.01 - 30%	28.90	25.19	3.49	25.68
30.01 - 40%	33.53	34.27	7.18	35.46
40.01 - 50%	11.12	43.31	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)	27.22			60.15
Minimum	0.00			0.27
Maximum	47.26			79.43

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.44%	0.38%	0.40%	0.45%	0.39%
Annual Percentage Rate (CPR)	5.19%	4.50%	4.70%	5.25%	4.63%

Geographic distribution

	Current	At constitution date
Andalucia	10.96%	10.69%
Aragon	2.39%	2.08%
Asturias	1.16%	1.25%
Balearic Islands	5.21%	4.14%
Basque Country	0.28%	0.37%
Canary Islands	4.67%	4.48%
Cantabria	1.16%	1.06%
Castilla-La Mancha	4.25%	4.89%
Castilla-Leon	3.68%	4.80%
Catalonia	18.71%	16.59%
Extremadura	1.23%	1.15%
Galicia	2.99%	3.42%
La Rioja	0.19%	0.19%
Madrid	32.75%	34.72%
Murcia	1.09%	1.11%
Navarra	1.52%	1.52%
Valencia	7.77%	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	16	3,444.16	27.22	12,021.45	15,492.83	2.67	749,276.66	764,769.49	22.40	19.68
from > 1 to = 2 months	4	4,115.32	175.09	0.00	4,290.41	0.74	350,469.69	354,760.10	10.39	27.93
from > 2 to = 3 months	6	8,764.70	360.16	0.00	9,124.86	1.57	536,312.97	545,437.83	15.97	37.85
from > 3 to = 6 months	3	5,627.83	142.85	0.00	5,770.68	0.99	166,721.52	172,492.20	5.05	21.20
from > 6 to < 12 months	2	6,278.63	178.87	0.00	6,457.50	1.11	113,709.45	120,166.95	3.52	33.90
from = 18 to < 24 months	1	9,390.20	25.62	0.00	9,415.82	1.62	101,841.88	111,257.70	3.26	39.29
from ≥ 2 years	9	493,595.64	36,536.97	0.00	530,132.61	91.29	815,582.36	1,345,714.97	39.41	44.07
Subtotal	41	531,216.48	37,446.78	12,021.45	580,684.71	100.00	2,833,914.53	3,414,599.24	100.00	30.76
Total	41	531,216.48	37,446.78	12,021.45	580,684.71		2,833,914.53	3,414,599.24		