BANKINTER 11 Fondo de Titulización Hipotecaria

Brief report

Date: 04/30/2024
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) Current	Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	Next	Rating 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	05/21/2024	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	9,482.29 77,451,344.72 9.48%	100,000.00 816,800,000.00	Floating 3-M Euribor+0.140% 21.Feb/May/Aug/Nov	4.0720% 05/21/2024 96.529712 Gross 78.189067 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	05/21/2024 "Pass-Through" Secuential / 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	4.2320% 05/21/2024 493.512881 Gross 399.745434 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	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	4.4820% 05/21/2024 522.608259 Gross 423.312690 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Aa3 (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	6.1820% 05/21/2024 720.986723 Gross 583.999246 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	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	7.8320% 05/21/2024 973.126000 Gross 788.232060 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		102,648,380.17	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	0.95	0.94	0.72	0.71	0.71	0.71	0.71	0.70
			Date	01/31/2025	01/29/2025	11/08/2024	11/07/2024	11/06/2024	11/05/2024	11/04/2024	11/03/2024
		Final Maturity	Years	1.00	1.00	0.75	0.75	0.75	0.75	0.75	0.75
			Date	02/21/2025	02/21/2025	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024
	Without optional redemption *	Average life	Years	4.34	4.10	3.89	3.69	3.51	3.34	3.18	3.03
			Date	06/21/2028	03/29/2028	01/10/2028	10/30/2027	08/24/2027	06/22/2027	04/25/2027	03/03/2027
		Final Maturity	Years	9.50	9.25	8.76	8.50	8.25	8.01	7.75	7.25
			Date	08/21/2033	05/21/2033	11/21/2032	08/21/2032	05/21/2032	02/21/2032	11/21/2031	05/21/2031
Series B	With optional redemption *	Average life	Years	1.00	1.00	0.75	0.75	0.75	0.75	0.75	0.75
			Date	02/21/2025	02/21/2025	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024
		Final Maturity	Years	1.00	1.00	0.75	0.75	0.75	0.75	0.75	0.75
			Date	02/21/2025	02/21/2025	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024
	Without optional redemption *	Average life	Years	10.11	9.82	9.54	9.25	8.96	8.67	8.39	8.10
			Date	03/31/2034	12/16/2033	09/03/2033	05/20/2033	02/03/2033	10/21/2032	07/09/2032	03/28/2032
		Final Maturity	Years	10.76	10.50	10.25	10.01	9.76	9.50	9.25	9.01
			Date	11/21/2034	08/21/2034	05/21/2034	02/21/2034	11/21/2033	08/21/2033	05/21/2033	02/21/2033
Series C	With optional redemption *	Average life	Years	1.00	1.00	0.75	0.75	0.75	0.75	0.75	0.75
			Date	02/21/2025	02/21/2025	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024
		Final Maturity	Years	1.00	1.00	0.75	0.75	0.75	0.75	0.75	0.75
			Date	02/21/2025	02/21/2025	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024
	Without optional redemption *	Average life	Years	12.16	11.78	11.43	11.08	10.76	10.46	10.17	9.90
			Date	04/16/2036	12/01/2035	07/23/2035	03/20/2035	11/23/2034	08/04/2034	04/21/2034	01/12/2034
		Final Maturity	Years	13.76	13.25	13.01	12.76	12.25	12.01	11.50	11.25
			Date	11/21/2037	05/21/2037	02/21/2037	11/21/2036	05/21/2036	02/21/2036	08/21/2035	05/21/2035
Series D	With optional redemption *	Average life	Years	1.00	1.00	0.75	0.75	0.75	0.75	0.75	0.75
			Date	02/21/2025	02/21/2025	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024
		Final Maturity	Years	1.00	1.00	0.75	0.75	0.75	0.75	0.75	0.75
			Date	02/21/2025	02/21/2025	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024
	Without optional redemption *	Average life	Years	14.97	14.76	14.54	14.31	14.06	13.80	13.53	13.25
			Date	02/04/2039	11/21/2038	09/02/2038	06/09/2038	03/12/2038	12/07/2037	08/30/2037	05/18/2037
		Final Maturity	Years	21.02	21.02	21.02	21.02	21.02	21.02	21.02	21.02
			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	Years	1.00	1.00	0.75	0.75	0.75	0.75	0.75	0.75
			Date	02/21/2025	02/21/2025	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024
		Final Maturity	Years	1.00	1.00	0.75	0.75	0.75	0.75	0.75	0.75
			Date	02/21/2025	02/21/2025	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024
	Without optional redemption *	Average life	Years	21.02	21.02	21.02	21.02	21.02	21.02	21.02	21.02
			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
		Final Maturity	Years	21.02	21.02	21.02	21.02	21.02	21.02	21.02	21.02
			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

Credit enhancement (CE)

	Current		% CE	At issue date		% CE
Class A	75.45%	77,451,344.72	24.73%	94.09%	846,800,000.00	5.99%
Series A1	0.00%	0.00		3.33%	30,000,000.00	
Series A2	75.45%	77,451,344.72		90.76%	816,800,000.00	
Series B	7.09%	7,276,749.48	17.18%	1.73%	15,600,000.00	4.24%
Series C	6.95%	7,136,016.39	9.78%	1.70%	15,300,000.00	2.51%
Series D	4.45%	4,571,769.58	5.04%	1.09%	9,800,000.00	1.41%
Series E	6.05%	6,212,500.00		1.39%	12,500,000.00	
Issue of Bonds		102,648,380.17			900,000,000.00	
Reserve Fund	5.04%	4,864,184.27		1.41%	12,500,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		9,441,062.07	3.410%
Amortization Account		0.00	
Servicer ppal collect not yet credited		179,767.39	
Servicer ints collect not yet credited		54,982.78	
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
Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid www.edt-sg.com info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid www.cnmv.com

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Collateral: Residential mortgage credits (MCs)

General

	Current	At constitution date
Count	1,957	6,213
Principal		
Principal outstanding	93,308,967.37	887,508,156.19
Average loan	47,679.59	142,846.96
Minimum	2.35	230.46
Maximum	376,735.15	965,633.30
Interest rate		
Weighted average (wac)	4.34%	2.80%
Minimum	3.96%	2.45%
Maximum	6.01%	4.34%
Final maturity		
Weighted average (WARM) (months)	131	313
Minimum	05/03/2024	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%	7.58	6.51	0.13	6.90
10.01 - 20%	24.98	15.43	1.04	16.54
20.01 - 30%	34.64	25.54	3.49	25.68
30.01 - 40%	26.03	33.76	7.18	35.46
40.01 - 50%	6.76	41.55	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)		24.80		60.15
Minimum		0.00		0.27
Maximum		44.44		79.43

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.62%	0.73%	0.93%	0.98%	0.44%
Annual Percentage Rate (CPR)	7.20%	8.41%	10.65%	11.11%	5.21%

Geographic distribution

	Current	At constitution date
Andalucia	11.26%	10.69%
Aragon	2.24%	2.08%
Asturias	1.14%	1.25%
Balearic Islands	5.87%	4.14%
Basque Country	0.28%	0.37%
Canary Islands	4.72%	4.48%
Cantabria	1.29%	1.06%
Castilla-La Mancha	4.63%	4.89%
Castilla-Leon	3.33%	4.80%
Catalonia	19.23%	16.59%
Extremadura	1.27%	1.15%
Galicia	2.93%	3.42%
La Rioja	0.19%	0.19%
Madrid	31.23%	34.72%
Murcia	1.08%	1.11%
Navarra	1.31%	1.52%
Valencia	7.98%	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	28	8,561.87	2,797.15	12,021.45	23,380.47	3.43	1,797,871.28	1,821,251.75	41.69	24.42
from > 1 to = 2 months	3	2,186.45	1,610.59	0.00	3,797.04	0.56	246,626.04	250,423.08	5.73	31.68
from > 2 to = 3 months	5	5,327.23	3,178.68	0.00	8,505.91	1.25	351,971.79	360,477.70	8.25	29.43
from > 3 to = 6 months	7	12,632.39	7,188.26	0.00	19,820.65	2.90	418,396.46	438,217.11	10.03	28.84
from > 6 to < 12 months	1	4,743.57	2,496.04	0.00	7,239.61	1.06	66,045.05	73,284.66	1.68	33.10
from ≥ 2 years	10	547,994.85	71,723.95	0.00	619,718.80	90.81	804,964.81	1,424,683.61	32.61	42.70
Subtotal	54	581,446.36	88,994.67	12,021.45	682,462.48	100.00	3,685,875.43	4,368,337.91	100.00	30.02
Total	54	581,446.36	88,994.67	12,021.45	682,462.48		3,685,875.43	4,368,337.91		

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