

BANKINTER 11 Fondo de Titulización Hipotecaria

Brief report

Date: 07/31/2024
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)		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	08/21/2024	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	8,957.73 73,166,738.64 8.96%	100,000.00 816,800,000.00	Floating 3-M Euribor+0.140% 21.Feb/May/Aug/Nov	3.9700% 08/21/2024 90.881147 Gross 73.613729 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	08/21/2024 "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	4.1300% 08/21/2024 492.320821 Gross 398.779865 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secutorial	Aa1 (sf) AAA (sf)	Aa3 A AAA
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	4.3800% 08/21/2024 522.064118 Gross 422.871936 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secutorial	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	6.0800% 08/21/2024 724.848365 Gross 587.127176 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	7.7300% 08/21/2024 981.795889 Gross 795.254670 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		98,363,774.09	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	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49
			Date	11/17/2024	11/16/2024	11/16/2024	11/16/2024	11/15/2024	11/15/2024	11/15/2024	11/14/2024
		Final Maturity	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
	Without optional redemption *	Average life	Years	4.22	4.00	3.79	3.60	3.42	3.10	2.96	
			Date	08/08/2028	05/18/2028	03/04/2028	12/25/2027	10/21/2027	08/21/2027	06/26/2027	05/05/2027
		Final Maturity	Years	9.26	8.76	8.51	8.26	8.01	7.76	7.51	7.25
Series B	With optional redemption *	Average life	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
			Date	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024
		Final Maturity	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
	Without optional redemption *	Average life	Years	9.83	9.55	9.26	8.98	8.70	8.42	8.15	7.87
			Date	03/17/2034	12/05/2033	08/23/2033	05/13/2033	01/30/2033	10/20/2032	07/11/2032	04/02/2032
		Final Maturity	Years	10.51	10.26	10.01	9.76	9.51	9.26	9.01	8.76
Series C	With optional redemption *	Average life	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
			Date	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024
		Final Maturity	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
	Without optional redemption *	Average life	Years	11.87	11.51	11.16	10.82	10.51	10.21	9.93	9.66
			Date	04/02/2036	11/20/2035	07/15/2035	03/15/2035	11/20/2034	08/04/2034	04/23/2034	01/16/2034
		Final Maturity	Years	13.51	13.01	12.76	12.51	12.01	11.76	11.26	11.01
Series D	With optional redemption *	Average life	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
			Date	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024
		Final Maturity	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
	Without optional redemption *	Average life	Years	14.72	14.51	14.29	14.06	13.82	13.56	13.30	13.02
			Date	02/02/2039	11/19/2038	09/01/2038	06/10/2038	03/13/2038	12/10/2037	09/03/2037	05/24/2037
		Final Maturity	Years	20.77	20.77	20.77	20.77	20.77	20.77	20.77	20.77
Series E	With optional redemption *	Average life	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
			Date	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024
		Final Maturity	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
	Without optional redemption *	Average life	Years	20.77	20.77	20.77	20.77	20.77	20.77	20.77	20.77
			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	20.77	20.77	20.77	20.77	20.77	20.77	20.77	20.77

* 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	74.38%	73,166,738.64	25.83%	94.09%	846,800,000.00	5.99%
Series A1	0.00%	0.00		3.33%	30,000,000.00	
Series A2	74.38%	73,166,738.64		90.76%	816,800,000.00	
Series B	7.40%	7,276,749.48	17.93%	1.73%	15,600,000.00	4.24%
Series C	7.25%	7,136,016.39	10.19%	1.70%	15,300,000.00	2.51%
Series D	4.65%	4,571,769.58	5.23%	1.09%	9,800,000.00	1.41%
Series E	6.32%	6,212,500.00		1.39%	12,500,000.00	
Issue of Bonds		98,363,774.09			900,000,000.00	
Reserve Fund	5.23%	4,816,558.92		1.41%	12,500,000.00	

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		10,032,753.12	3.161%
Amortization Account		0.00	
Servicer ppal collect not yet credited		59,307.75	
Servicer ints collect not yet credited		21,134.29	
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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Bond Underwriters and Placement Agents
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Register of Book Securities
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Treasury Account
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Start-up Loan
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Swap
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Assets Custodian
Bankinter

Fund Auditor
KPMG Auditores

Collateral: Residential mortgage credits (MCs)

General			
	Current		At constitution date
Count	1,892		6,213
Principal			
Principal outstanding	88,690,758.21	887,508,156.19	
Average loan	46,876.72	142,846.96	
Minimum	1.96	230.46	
Maximum	372,534.89	965,633.30	
Interest rate			
Weighted average (wac)	4.29%	2.80%	
Minimum	2.00%	2.45%	
Maximum	6.01%	4.34%	
Final maturity			
Weighted average (WARM) (months)	128	313	
Minimum	08/06/2024	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%	7.68	6.48	0.13 6.90
10.01 - 20%	25.97	15.30	1.04 16.54
20.01 - 30%	35.92	25.63	3.49 25.68
30.01 - 40%	24.60	33.96	7.18 35.46
40.01 - 50%	5.82	41.32	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)	24.44		60.15
Minimum	0.00		0.27
Maximum	43.96		79.43

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.55%	0.74%	0.73%	0.87%	0.45%
Annual Percentage Rate (CPR)	6.37%	8.51%	8.46%	9.98%	5.25%

Geographic distribution		
	Current	At constitution date
Andalucia	10.79%	10.69%
Aragon	2.28%	2.08%
Asturias	1.18%	1.25%
Balearic Islands	5.95%	4.14%
Basque Country	0.29%	0.37%
Canary Islands	4.76%	4.48%
Cantabria	1.28%	1.06%
Castilla-La Mancha	4.69%	4.89%
Castilla-Leon	3.29%	4.80%
Catalonia	19.29%	16.59%
Extremadura	1.29%	1.15%
Galicia	2.99%	3.42%
La Rioja	0.19%	0.19%
Madrid	31.34%	34.72%
Murcia	1.09%	1.11%
Navarra	1.33%	1.52%
Valencia	7.96%	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	16	4,257.28	1,375.49	12,021.45	17,654.22	3.29	809,199.41	826,853.63	28.18	16.68
from > 1 to = 2 months	5	3,857.23	1,771.36	0.00	5,628.59	1.05	436,023.28	441,651.87	15.05	30.34
from > 2 to = 3 months	5	5,866.17	3,247.19	0.00	9,113.36	1.70	321,674.08	330,787.44	11.27	29.29
from > 3 to = 6 months	5	8,621.37	4,154.01	0.00	12,775.38	2.38	301,041.39	313,816.77	10.70	29.09
from > 6 to < 12 months	1	4,697.71	2,433.79	0.00	7,131.50	1.33	64,567.07	71,698.57	2.44	32.38
from ≥ 2 years	9	423,965.11	60,285.15	0.00	484,250.26	90.25	464,838.46	949,088.72	32.35	48.24
Subtotal	41	451,264.87	73,266.99	12,021.45	536,553.31	100.00	2,397,343.69	2,933,897.00	100.00	27.14
Total	41	451,264.87	73,266.99	12,021.45	536,553.31		2,397,343.69	2,933,897.00		