

BANKINTER 11 Fondo de Titulización Hipotecaria

Brief report

Date: 08/31/2024
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	11/21/2024	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	8,435.38 68,900,183.84 8.44%	100,000.00 816,800,000.00	Floating 3-M Euribor+0.140% 21.Feb/May/Aug/Nov	3.6910% 11/21/2024 79.567190 Gross 64.449424 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	11/21/2024 "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	3.8510% 11/21/2024 459.062345 Gross 371.840499 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	4.1010% 11/21/2024 488.809349 Gross 395.935573 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	5.8010% 11/21/2024 691.586409 Gross 560.184991 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	7.4510% 11/21/2024 946.359789 Gross 766.551429 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		94,097,219.29	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	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024
			Date	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
	Without optional redemption *	Average life	Years	4.08	3.86	3.67	3.48	3.31	3.15	3.00	2.87
		Final Maturity	Years	09/17/2028	07/01/2028	04/19/2028	02/12/2028	12/12/2027	10/15/2027	08/22/2027	07/03/2027
			Date	8.75	8.51	8.26	8.01	7.75	7.51	7.25	6.75
Series B	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024
			Date	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
	Without optional redemption *	Average life	Years	9.52	9.24	8.96	8.69	8.42	8.15	7.88	7.61
		Final Maturity	Years	02/26/2034	11/14/2033	08/05/2033	04/28/2033	01/18/2033	10/11/2032	07/05/2032	03/30/2032
			Date	10.26	10.01	9.75	9.51	9.26	9.01	8.75	8.51
Series C	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024
			Date	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
	Without optional redemption *	Average life	Years	11.56	11.21	10.87	10.54	10.24	9.95	9.67	9.41
		Final Maturity	Years	03/12/2036	11/03/2035	07/01/2035	03/04/2035	11/13/2034	07/30/2034	04/20/2034	01/15/2034
			Date	13.01	12.76	12.51	12.26	11.76	11.51	11.01	10.75
Series D	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024
			Date	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
	Without optional redemption *	Average life	Years	14.41	14.21	14.00	13.78	13.54	13.29	13.03	12.76
		Final Maturity	Years	01/13/2039	11/02/2038	08/17/2038	05/28/2038	03/02/2038	12/01/2037	08/28/2037	05/21/2037
			Date	20.52	20.52	20.52	20.52	20.52	20.52	20.52	20.52
Series E	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024
			Date	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
	Without optional redemption *	Average life	Years	20.52	20.52	20.52	20.52	20.52	20.52	20.52	20.52
		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	20.52	20.52	20.52	20.52	20.52	20.52	20.52	20.52

* 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	73.22%	68,900,183.84	27.57%	94.09%	846,800,000.00	5.99%
Series A1	0.00%	0.00		3.33%	30,000,000.00	
Series A2	73.22%	68,900,183.84		90.76%	816,800,000.00	
Series B	7.73%	7,276,749.48	19.29%	1.73%	15,600,000.00	4.24%
Series C	7.58%	7,136,016.39	11.17%	1.70%	15,300,000.00	2.51%
Series D	4.86%	4,571,769.58	5.96%	1.09%	9,800,000.00	1.41%
Series E	6.60%	6,212,500.00		1.39%	12,500,000.00	
Issue of Bonds		94,097,219.29			900,000,000.00	
Reserve Fund	5.96%	5,241,043.54		1.41%	12,500,000.00	

Other financial operations (current)				
Assets		Balance	Interest	
Treasury Account		6,060,977.17	3.164%	
Amortization Account		0.00		
Servicer ppal collect not yet credited		82,132.89		
Servicer ints collect not yet credited		30,460.74		
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 🌐 www.cnmv.com

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Originator
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Service
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Lead Managers
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IXIS CIB
Fortis Bank
Merrill Lynch International

Bond Underwriters and Placement Agents
Bankinter
IXIS CIB
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Bond Paying Agent
Banco Santander

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
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Amortisation Account
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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	1,873		6,213
Principal			
Principal outstanding	87,571,341.87	887,508,156.19	
Average loan	46,754.59	142,846.96	
Minimum	1.83	230.46	
Maximum	371,125.29	965,633.30	
Interest rate			
Weighted average (wac)	4.27%	2.80%	
Minimum	2.00%	2.45%	
Maximum	6.01%	4.34%	
Final maturity			
Weighted average (WARM) (months)	128	313	
Minimum	09/06/2024	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%	7.76	6.51	0.13 6.90
10.01 - 20%	25.97	15.23	1.04 16.54
20.01 - 30%	36.79	25.63	3.49 25.68
30.01 - 40%	23.99	34.08	7.18 35.46
40.01 - 50%	5.49	41.26	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)	24.33		60.15
Minimum	0.00		0.27
Maximum	43.80		79.43

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.43%	0.60%	0.68%	0.87%	0.45%
Annual Percentage Rate (CPR)	4.99%	6.94%	7.84%	9.91%	5.25%

Geographic distribution		
	Current	At constitution date
Andalucia	10.79%	10.69%
Aragon	2.29%	2.08%
Asturias	1.19%	1.25%
Balearic Islands	5.97%	4.14%
Basque Country	0.29%	0.37%
Canary Islands	4.77%	4.48%
Cantabria	1.29%	1.06%
Castilla-La Mancha	4.71%	4.89%
Castilla-Leon	3.30%	4.80%
Catalonia	19.26%	16.59%
Extremadura	1.29%	1.15%
Galicia	2.97%	3.42%
La Rioja	0.19%	0.19%
Madrid	31.29%	34.72%
Murcia	1.09%	1.11%
Navarra	1.33%	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	18	5,327.75	2,551.72	12,021.45	19,900.92	3.68	1,109,161.19	1,129,062.11	37.00 27.32
from > 1 to = 2 months	5	4,998.82	1,663.42	0.00	6,662.24	1.23	338,868.00	345,530.24	11.32 24.53
from > 2 to = 3 months	3	2,249.31	1,517.39	0.00	3,766.70	0.70	180,549.40	184,316.10	6.04 28.86
from > 3 to = 6 months	6	9,833.70	5,219.01	0.00	15,052.71	2.79	356,333.91	371,386.62	12.17 29.38
from > 6 to < 12 months	1	4,701.48	2,406.47	0.00	7,107.95	1.32	64,068.09	71,176.04	2.33 32.15
from ≥ 2 years	9	425,850.61	61,950.47	0.00	487,801.08	90.28	462,272.06	950,073.14	31.13 48.29
Subtotal	42	452,961.67	75,308.48	12,021.45	540,291.60	100.00	2,511,252.65	3,051,544.25	100.00 31.68
Total	42	452,961.67	75,308.48	12,021.45	540,291.60		2,511,252.65	3,051,544.25	