BANKINTER 11 Fondo de Titulización Hipotecaria

Brief report

Date: 12/31/2024
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) 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	02/21/2025	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	7,940.41 64,857,268.88 7.94%	100,000.00 816,800,000.00	Floating 3-M Euribor+0.140% 21.Feb/May/Aug/Nov	3.1530% 02/21/2025 63.981177 Gross 51.824753 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	02/21/2025 "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	3.3130% 02/21/2025 394.929511 Gross 319.892904 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	3.5630% 02/21/2025 424.683665 Gross 343.993769 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	5.2630% 02/21/2025 627.446866 Gross 508.231961 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	6.9130% 02/21/2025 878.027811 Gross 711.202527 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		90,054,304.33	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
			Date	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025
	Without optional redemption *	Average life	Years	3.92	3.71	3.53	3.35	3.19	3.04	2.90	2.77
			Date	10/21/2028	08/07/2028	05/30/2028	03/27/2028	01/28/2028	12/04/2027	10/13/2027	08/27/2027
		Final Maturity	Years	8.50	8.26	8.01	7.75	7.50	7.00	6.75	6.50
			Date	05/21/2033	02/21/2033	11/21/2032	08/21/2032	05/21/2032	11/21/2031	08/21/2031	05/21/2031
Series B	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025
	Without optional redemption *	Average life	Years	9.18	8.90	8.64	8.37	8.11	7.85	7.59	7.33
			Date	01/22/2034	10/15/2033	07/09/2033	04/04/2033	12/29/2032	09/24/2032	06/20/2032	03/18/2032
		Final Maturity	Years	10.01	9.75	9.26	9.01	8.75	8.50	8.26	8.01
			Date	11/21/2034	08/21/2034	02/21/2034	11/21/2033	08/21/2033	05/21/2033	02/21/2033	11/21/2032
Series C	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025
	Without optional redemption *	Average life	Years	11.22	10.87	10.54	10.23	9.93	9.65	9.38	9.13
			Date	02/05/2036	10/02/2035	06/03/2035	02/09/2035	10/24/2034	07/13/2034	04/07/2034	01/05/2034
		Final Maturity	Years	12.76	12.50	12.26	11.76	11.50	11.26	10.75	10.50
			Date	08/21/2037	05/21/2037	02/21/2037	08/21/2036	05/21/2036	02/21/2036	08/21/2035	05/21/2035
Series D	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025
	Without optional redemption *	Average life	Years	14.12	13.92	13.71	13.49	13.25	13.01	12.75	12.48
			Date	01/01/2039	10/20/2038	08/05/2038	05/15/2038	02/18/2038	11/21/2037	08/18/2037	05/13/2037
		Final Maturity	Years	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27
			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	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025	02/21/2025
	Without optional redemption *	Average life	Years	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27
			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	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27
			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	72.02%	64,857,268.88	28.82%	94.09%	846,800,000.00	5.99%
Series A1	0.00%	0.00		3.33%	30,000,000.00	
Series A2	72.02%	64,857,268.88		90.76%	816,800,000.00	
Series B	8.08%	7,276,749.48	20.14%	1.73%	15,600,000.00	4.24%
Series C	7.92%	7,136,016.39	11.63%	1.70%	15,300,000.00	2.51%
Series D	5.08%	4,571,769.58	6.18%	1.09%	9,800,000.00	1.41%
Series E	6.90%	6,212,500.00		1.39%	12,500,000.00	
Issue of Bonds		90,054,304.33			900,000,000.00	
Reserve Fund	6.18%	5,180,912.81		1.41%	12,500,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		7,502,472.81	2.664%
Amortization Account		0.00	
Servicer ppal collect not yet credited		356,191.77	
Servicer ints collect not yet credited		30,417.03	
Liabilities	**Available**	**Balance**	**Interest**
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

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

BANKINTER 11 Fondo de Titulización Hipotecaria

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

Brief report

Date: **12/31/2024**
Currency: **EUR**

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Collateral: Residential mortgage credits (MCs)

General

	Current	At constitution date
Count	1,794	6,213
Principal		
Principal outstanding	82,007,675.68	887,508,156.19
Average loan	45,712.19	142,846.96
Minimum	1.30	230.46
Maximum	365,438.93	965,633.30
Interest rate		
Weighted average (wac)	3.90%	2.80%
Minimum	2.00%	2.45%
Maximum	5.03%	4.34%
Final maturity		
Weighted average (WARM) (months)	125	313
Minimum	01/01/2025	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%	8.49	6.64	0.13	6.90
10.01 - 20%	26.23	15.12	1.04	16.54
20.01 - 30%	38.48	25.58	3.49	25.68
30.01 - 40%	22.94	34.39	7.18	35.46
40.01 - 50%	3.86	41.08	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)		23.85		60.15
Minimum		0.00		0.27
Maximum		43.13		79.43

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.09%	0.80%	0.67%	0.75%	0.45%
Annual Percentage Rate (CPR)	12.31%	9.18%	7.80%	8.67%	5.31%

Geographic distribution

	Current	At constitution date
Andalucia	10.63%	10.69%
Aragon	2.25%	2.08%
Asturias	1.19%	1.25%
Balearic Islands	6.03%	4.14%
Basque Country	0.31%	0.37%
Canary Islands	4.75%	4.48%
Cantabria	1.32%	1.06%
Castilla-La Mancha	4.81%	4.89%
Castilla-Leon	3.17%	4.80%
Catalonia	19.59%	16.59%
Extremadura	1.24%	1.15%
Galicia	2.90%	3.42%
La Rioja	0.19%	0.19%
Madrid	31.17%	34.72%
Murcia	1.11%	1.11%
Navarra	1.37%	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	16	5,476.09	1,259.37	12,021.45	18,756.91	3.39	967,743.54	986,500.45	35.56	23.66
from > 1 to = 2 months	3	2,665.63	1,235.82	0.00	3,901.45	0.70	207,161.68	211,063.13	7.61	30.24
from > 2 to = 3 months	3	2,391.06	1,495.76	0.00	3,886.82	0.70	185,263.80	189,150.62	6.82	26.71
from > 3 to = 6 months	3	4,502.13	2,848.16	0.00	7,350.29	1.33	169,023.33	176,373.62	6.36	22.22
from > 6 to < 12 months	4	10,803.09	6,734.85	0.00	17,537.94	3.17	239,955.36	257,493.30	9.28	35.29
from ≥ 2 years	9	433,933.62	68,241.28	0.00	502,174.90	90.71	451,795.30	953,970.20	34.38	48.48
Subtotal	38	459,771.62	81,815.24	12,021.45	553,608.31	100.00	2,220,943.01	2,774,551.32	100.00	30.60
Total	38	459,771.62	81,815.24	12,021.45	553,608.31		2,220,943.01	2,774,551.32		

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