

BANKINTER 11 Fondo de Titulización Hipotecaria

Brief report

Date: 08/31/2011
Currency: EUR

Date of constitution
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
Bankinter

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Bankinter

Amortisation Account
Bankinter

Start-up Loan
Bankinter

Swap
Bankinter

Assets Custodian
Bankinter

Fund Auditors
Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

Collateral: Residential mortgage credits

General		
	Current	At constitution date
Count	4,822	6,213
Principal		
Principal outstanding	501,505,982.33	887,508,156.19
Average loan	104,003.73	142,846.96
Minimum	0.16	230.46
Maximum	753,447.50	965,633.30
Interest rate		
Weighted average (wac)	2.23%	2.80%
Minimum	1.75%	2.45%
Maximum	3.92%	4.34%
Final maturity		
Weighted average (WARM) (months)	243	313
Minimum	09/02/2011	03/19/2006
Maximum	05/13/2045	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%	1.18	6.81	0.13	6.90
10.01 - 20%	4.24	15.98	1.04	16.54
20.01 - 30%	8.70	25.50	3.49	25.68
30.01 - 40%	14.51	35.19	7.18	35.46
40.01 - 50%	20.49	45.08	12.06	45.39
50.01 - 60%	24.63	55.03	18.70	55.12
60.01 - 70%	24.06	64.70	24.96	65.47
70.01 - 80%	2.18	70.93	32.45	75.21
Weighted average (WALTV)	47.99		60.15	
Minimum	0.00		0.27	
Maximum	72.58		79.43	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.16%	0.18%	0.19%	0.29%	0.52%
Annual Percentage Rate (CPR)	1.91%	2.09%	2.26%	3.42%	6.05%

Geographic distribution		
	Current	At constitution date
Andalucia	10.72%	10.69%
Aragon	2.25%	2.08%
Asturias	1.18%	1.25%
Balearic Islands	4.35%	4.14%
Basque Country	0.33%	0.37%
Canary Islands	4.72%	4.48%
Cantabria	1.04%	1.06%
Castilla-La Mancha	4.54%	4.89%
Castilla-Leon	4.29%	4.80%
Catalonia	17.34%	16.59%
Extremadura	1.21%	1.15%
Galicia	3.29%	3.42%
La Rioja	0.18%	0.19%
Madrid	33.82%	34.72%
Murcia	1.25%	1.11%
Navarra	1.66%	1.52%
Valencia	7.85%	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	65	19,333.24	5,198.07	0.00	24,531.31	14.65	8,760,654.97	8,785,186.28	62.56	45.95
from > 1 to ≤ 2 months	17	17,486.00	8,261.35	0.00	25,747.35	15.37	2,621,575.43	2,647,322.78	18.85	51.54
from > 2 to ≤ 3 months	11	10,772.45	5,673.28	0.00	16,445.73	9.82	1,063,005.83	1,079,451.56	7.69	49.94
from > 3 to ≤ 6 months	6	13,236.61	5,326.70	0.00	18,563.31	11.08	608,502.97	627,066.29	4.47	48.02
from > 6 to < 12 months	2	7,302.29	4,882.12	0.00	12,184.41	7.28	351,431.16	363,615.57	2.59	62.36
from ≥ 18 to < 24 months	1	3,279.46	2,172.78	0.00	5,452.24	3.26	60,304.13	65,756.37	0.47	62.63
from ≥ 2 years	2	35,108.11	29,435.22	0.00	64,543.33	38.54	409,922.72	474,466.05	3.38	66.01
Subtotal	104	106,518.16	60,949.52	0.00	167,467.68	100.00	13,875,397.21	14,042,864.89	100.00	48.21
<i>Doubt debts (subjectives)</i>										
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	104	106,518.16	60,949.52	0.00	167,467.68		13,875,397.21	14,042,864.89		48.21