

BANKINTER 11 Fondo de Titulización Hipotecaria

Brief report

Date: 01/31/2014
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
 Barclays Bank PLC

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Barclays

Amortisation Account
 Bankinter

Start-up Loan
 Bankinter

Swap
 Calyon

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	4,392	6,213	
Principal			
Principal outstanding	405,407,229.32	887,508,156.19	
Average loan	92,305.84	142,846.96	
Minimum	0.04	230.46	
Maximum	699,818.73	965,633.30	
Interest rate			
Weighted average (wac)	1.01%	2.80%	
Minimum	0.81%	2.45%	
Maximum	3.84%	4.34%	
Final maturity			
Weighted average (WARM) (months)	220	313	
Minimum	02/02/2014	03/19/2006	
Maximum	04/25/2045	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%	1.64	6.54	0.13	6.90
10.01 - 20%	5.92	15.81	1.04	16.54
20.01 - 30%	11.08	25.39	3.49	25.68
30.01 - 40%	19.01	35.29	7.18	35.46
40.01 - 50%	23.92	45.32	12.06	45.39
50.01 - 60%	25.64	54.94	18.70	55.12
60.01 - 70%	12.80	63.00	24.96	65.47
70.01 - 80%			32.45	75.21
Weighted average (WALTV)	43.55		60.15	
Minimum	0.00		0.27	
Maximum	68.24		79.43	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.29%	0.36%	0.24%	0.21%	0.44%
Annual Percentage Rate (CPR)	3.37%	4.26%	2.81%	2.45%	5.19%

Geographic distribution		
	Current	At constitution date
Andalucia	10.67%	10.69%
Aragon	2.22%	2.08%
Asturias	1.18%	1.25%
Balearic Islands	4.58%	4.14%
Basque Country	0.32%	0.37%
Canary Islands	4.78%	4.48%
Cantabria	1.07%	1.06%
Castilla-La Mancha	4.39%	4.89%
Castilla-Leon	4.14%	4.80%
Catalonia	17.68%	16.59%
Extremadura	1.20%	1.15%
Galicia	3.05%	3.42%
La Rioja	0.18%	0.19%
Madrid	33.75%	34.72%
Murcia	1.25%	1.11%
Navarra	1.66%	1.52%
Valencia	7.89%	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	60	20,879.09	2,315.42	0.00	23,194.51	5.28	8,326,814.69	8,350,009.20	52.90	44.38
from > 1 to ≤ 2 months	18	12,766.81	2,436.55	0.00	15,203.36	3.46	1,732,954.97	1,748,158.33	11.07	44.46
from > 2 to ≤ 3 months	5	5,976.16	1,488.41	0.00	7,464.57	1.70	714,462.55	721,927.12	4.57	56.81
from > 3 to ≤ 6 months	13	27,943.25	6,231.86	0.00	34,175.11	7.79	1,504,481.70	1,538,656.81	9.75	42.20
from > 6 to < 12 months	9	32,653.66	10,236.24	0.00	42,889.90	9.77	960,619.44	1,003,509.34	6.36	50.45
from ≥ 12 to < 18 months	4	26,950.79	6,827.47	0.00	33,778.26	7.70	398,687.05	432,465.31	2.74	40.36
from ≥ 18 to < 24 months	4	65,833.29	28,822.92	0.00	94,656.21	21.57	942,555.31	1,037,211.52	6.57	54.42
from ≥ 2 years	5	120,040.57	67,531.81	0.00	187,572.38	42.73	765,823.27	953,395.65	6.04	64.84
Subtotal	118	313,043.62	125,890.68	0.00	438,934.30	100.00	15,346,398.98	15,785,333.28	100.00	46.29
Doubt debts (subjectives)										
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	118	313,043.62	125,890.68	0.00	438,934.30		15,346,398.98	15,785,333.28		46.29