

BANKINTER 11 Fondo de Titulización Hipotecaria



Brief report

Date: 11/30/2022
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 N° bonds	Principal outstanding (Bond Unit / Series Total / %Factor)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating		
		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	02/21/2023	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	13,458.06 109,925,434.08 13.46%	100,000.00 816,800,000.00	Floating 3-M Euribor+0.140% 21.Feb/May/Aug/Nov	1.9420% 02/21/2023 66.790856 Gross 54.100593 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	02/21/2023 "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	2.1020% 02/21/2023 250.571033 Gross 202.962537 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	
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	2.3520% 02/21/2023 280.341280 Gross 227.076437 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secutorial	A2 (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	4.0520% 02/21/2023 483.073285 Gross 391.289361 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	5.7020% 02/21/2023 724.217356 Gross 586.616058 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		135,122,469.53	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													
Series	With optional redemption *	Average life	Years	% Monthly CPR (SMM)									
				0,08	0,17	0,25	0,34	0,43	0,51	0,60	0,69		
Series A2	Final Maturity	Date	Years	% Annual equivalent CPR									
				1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00		
Series B	Final Maturity	Date	Years	% Annual equivalent CPR									
				1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00		
Series C	Final Maturity	Date	Years	% Annual equivalent CPR									
				1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00		
Series D	Final Maturity	Date	Years	% Annual equivalent CPR									
				1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00		
Series E	Final Maturity	Date	Years	% Annual equivalent CPR									
				1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00		

* 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

Class	Current		At issue date	
	% CE	% CE	% CE	% CE
Class A	81.35%	109,925,434.08	18.51%	94.09%
Series A1	0.00%	0.00	3.33%	3.33%
Series A2	81.35%	109,925,434.08	90.76%	90.76%
Series B	5.39%	7,276,749.48	12.86%	1.73%
Series C	5.28%	7,136,016.39	7.32%	1.70%
Series D	3.38%	4,571,769.58	3.78%	1.09%
Series E	4.60%	6,212,500.00	1.39%	1.39%
Issue of Bonds		135,122,469.53		900,000,000.00
Reserve Fund	3.78%	4,870,879.76	1.41%	12,500,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	6,084,141.08	0.904%	
Amortization Account	0.00		
Servicer ppal collect not yet credited	146,217.23		
Servicer ints collect not yet credited	6,950.12		
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 +34 91 585 15 00

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Bankinter

Fund Auditor
KPMG Auditores

Collateral: Residential mortgage credits (MCs)

General			
	Current	At constitution date	
Count	2,444	6,213	
Principal			
Principal outstanding	128,457,143.18	887,508,156.19	
Average loan	52,560.21	142,846.96	
Minimum	4.60	230.46	
Maximum	402,768.98	965,633.30	
Interest rate			
Weighted average (wac)	0.81%	2.80%	
Minimum	0.00%	2.45%	
Maximum	4.48%	4.34%	
Final maturity			
Weighted average (WARM) (months)	143	313	
Minimum	12/06/2022	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%	6.51	6.42	0.13	6.90
10.01 - 20%	20.56	16.01	1.04	16.54
20.01 - 30%	29.33	25.12	3.49	25.68
30.01 - 40%	33.24	34.20	7.18	35.46
40.01 - 50%	10.36	43.22	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)	26.92		60.15	
Minimum	0.00		0.27	
Maximum	46.81		79.43	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.80%	0.67%	0.50%	0.52%	0.40%
Annual Percentage Rate (CPR)	9.14%	7.78%	5.86%	6.09%	4.68%

Geographic distribution		
	Current	At constitution date
Andalucia	10.97%	10.69%
Aragon	2.41%	2.08%
Asturias	1.16%	1.25%
Balearic Islands	5.28%	4.14%
Basque Country	0.28%	0.37%
Canary Islands	4.64%	4.48%
Cantabria	1.17%	1.06%
Castilla-La Mancha	4.29%	4.89%
Castilla-Leon	3.63%	4.80%
Catalonia	18.62%	16.59%
Extremadura	1.22%	1.15%
Galicia	3.01%	3.42%
La Rioja	0.19%	0.19%
Madrid	32.74%	34.72%
Murcia	1.04%	1.11%
Navarra	1.49%	1.52%
Valencia	7.83%	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	17	5,293.00	26.51	12,021.45	17,340.96	2.93	1,076,367.72	1,093,708.68	31.45	27.11
from > 1 to = 2 months	3	2,858.96	135.47	0.00	2,994.43	0.51	239,402.58	242,397.01	6.97	29.12
from > 2 to = 3 months	5	7,194.73	440.11	0.00	7,634.84	1.29	423,221.93	430,856.77	12.39	36.80
from > 3 to = 6 months	2	2,819.58	356.20	0.00	3,175.78	0.54	125,666.20	128,863.98	3.70	30.45
from > 6 to < 12 months	3	11,182.00	290.95	0.00	11,472.95	1.94	118,500.46	129,973.41	3.74	18.08
from = 18 to < 24 months	1	10,256.43	305.09	0.00	10,561.52	1.78	100,975.65	111,537.17	3.21	39.39
from ≥ 2 years	9	502,465.88	36,572.05	0.00	539,037.93	91.02	801,744.23	1,340,782.16	38.55	43.91
Subtotal	40	542,070.58	38,126.38	12,021.45	592,218.41	100.00	2,885,900.77	3,478,119.18	100.00	33.08
Total	40	542,070.58	38,126.38	12,021.45	592,218.41		2,885,900.77	3,478,119.18		