

# BANKINTER 11 Fondo de Titulización Hipotecaria



## Brief report

Date: 02/28/2023  
Currency: EUR

Constitution date  
11/28/2005

VAT Reg. no.  
V84520899

Management Company  
Europa 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  
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Bond Paying Agent  
Banco Santander

Market  
IAAF 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	Moody's / S&P	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	05/22/2023	05/21/2007 08/21/2048 21.Feb/May/Aug/Nov	05/22/2023 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	12,455.72 101,738,320.96 12.46%	100,000.00 816,800,000.00	Floating 3-M Euribor+0.140% 21.Feb/May/Aug/Nov	2.8070% 05/22/2023 87.408015 Gross 70.800492 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	05/22/2023 Quarterly 21.Feb/May/Aug/Nov	"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	2.9670% 05/22/2023 345.995444 Gross 280.256310 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	05/22/2023 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	3.2170% 05/22/2023 375.107267 Gross 303.836886 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	05/22/2023 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	4.9170% 05/22/2023 573.453853 Gross 464.497621 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	05/22/2023 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	6.5670% 05/22/2023 815.949750 Gross 660.919297 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	05/22/2023 Quarterly 21.Feb/May/Aug/Nov	To be determined Due to Cash Reserve reduction	Ca (sf) n.c.	Ca n.c. n.c.
Total		126,935,356.41	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	Redemption	Average life	Years	% Monthly CPR (SMM)									
				1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00		
Series A2	With optional redemption *	Average life	Years	2.29	2.09	1.89	1.87	1.68	1.66	1.48	1.46		
	Final Maturity	Years	06/04/2025	03/23/2025	01/10/2025	01/02/2025	10/26/2024	10/19/2024	08/12/2024	08/07/2024			
Series B	With optional redemption *	Average life	Years	2.75	2.50	2.25	2.25	2.00	2.00	1.75	1.75		
	Final Maturity	Years	11/21/2025	08/21/2025	05/21/2025	05/21/2025	02/21/2025	02/21/2025	11/21/2024	11/21/2024			
Series C	With optional redemption *	Average life	Years	4.56	4.32	4.10	3.89	3.70	3.52	3.36	3.20		
	Final Maturity	Years	09/11/2027	06/16/2027	03/27/2027	01/10/2027	11/01/2026	08/29/2026	06/30/2026	05/05/2026			
Series D	With optional redemption *	Average life	Years	10.50	10.01	9.76	9.50	9.01	8.75	8.50	8.25		
	Final Maturity	Years	08/21/2033	02/21/2033	11/21/2032	08/21/2032	02/21/2032	11/21/2031	08/21/2031	05/21/2031			
Series E	With optional redemption *	Average life	Years	11.07	10.76	10.45	10.14	9.83	9.51	9.20	8.89		
	Final Maturity	Years	03/17/2034	11/23/2033	07/31/2033	04/08/2033	12/17/2032	08/23/2032	04/30/2032	01/08/2032			

\* 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)					
Class	Current		At issue date		
	% CE	% CE	% CE	% CE	% CE
Class A	80.15%	101,738,320.96	19.84%	94.09%	846,800,000.00
Series A1	0.00%	0.00		3.33%	30,000,000.00
Series A2	80.15%	101,738,320.96		90.76%	816,800,000.00
Series B	5.73%	7,276,749.48	13.81%	1.73%	15,600,000.00
Series C	5.62%	7,136,016.39	7.90%	1.70%	15,300,000.00
Series D	3.60%	4,571,769.58	4.11%	1.09%	9,800,000.00
Series E	4.89%	6,212,500.00		1.39%	12,500,000.00
Issue of Bonds		126,935,356.41			900,000,000.00
Reserve Fund	4.11%	4,961,450.29		1.41%	12,500,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	5,833,303.12	1,901.01	
Amortization Account	0.00		
Servicer ppal collect not yet credited	466,803.16		
Servicer ints collect not yet credited	27,169.21		
Liabilities	Available	Balance	Interest
Start-up Loan L/T			0.00
Start-up Loan S/T			0.00

Europa 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 Europa 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 | +34 91 585 15 00 | www.cnmv.com

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### Collateral: Residential mortgage credits (MCs)

General			
	Current	At constitution date	
Count	2,362	6,213	
Principal			
Principal outstanding	120,284,726.91	887,508,156.19	
Average loan	50,924.95	142,846.96	
Minimum	4.21	230.46	
Maximum	397,042.03	965,633.30	
Interest rate			
Weighted average (wac)	1.70%	2.80%	
Minimum	0.01%	2.45%	
Maximum	4.48%	4.34%	
Final maturity			
Weighted average (WARM) (months)	141	313	
Minimum	03/01/2023	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%	6.81	6.35	0.13	6.90
10.01 - 20%	21.57	15.91	1.04	16.54
20.01 - 30%	29.39	25.14	3.49	25.68
30.01 - 40%	32.45	33.95	7.18	35.46
40.01 - 50%	9.78	42.86	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)	26.46		60.15	
Minimum	0.00		0.27	
Maximum	46.64		79.43	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.96%	1.26%	0.97%	0.70%	0.41%
Annual Percentage Rate (CPR)	10.98%	14.10%	11.00%	8.05%	4.82%

Geographic distribution		
	Current	At constitution date
Andalucia	11.20%	10.69%
Aragon	2.26%	2.08%
Asturias	1.18%	1.25%
Balearic Islands	5.17%	4.14%
Basque Country	0.29%	0.37%
Canary Islands	4.66%	4.48%
Cantabria	1.21%	1.06%
Castilla-La Mancha	4.34%	4.89%
Castilla-Leon	3.62%	4.80%
Catalonia	18.52%	16.59%
Extremadura	1.25%	1.15%
Galicia	2.96%	3.42%
La Rioja	0.19%	0.19%
Madrid	32.79%	34.72%
Murcia	1.05%	1.11%
Navarra	1.48%	1.52%
Valencia	7.81%	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	32	8,724.85	539.57	12,021.45	21,285.87	3.47	1,703,205.62	1,724,491.49	44.34	20.86
from > 1 to = 2 months	2	2,173.84	559.76	0.00	2,733.60	0.45	128,662.37	131,395.97	3.38	25.35
from > 2 to = 3 months	2	1,992.78	677.71	0.00	2,670.49	0.44	114,531.66	117,202.15	3.01	22.14
from > 3 to = 6 months	4	8,007.51	2,098.47	0.00	10,105.98	1.66	332,621.56	342,807.54	8.82	35.17
from > 6 to < 12 months	2	8,186.66	44.69	0.00	8,231.35	1.34	31,307.60	39,538.95	1.02	7.54
from = 12 to < 18 months	1	5,750.83	457.10	0.00	6,207.93	1.01	83,330.39	89,538.32	2.30	46.04
from = 18 to < 24 months	1	11,560.25	719.82	0.00	12,280.07	2.00	99,671.83	111,951.90	2.88	39.54
from ≥ 2 years	9	511,001.24	38,300.24	0.00	549,301.48	89.62	782,623.78	1,331,925.26	34.25	43.62
Subtotal	53	557,477.96	43,397.36	12,021.45	612,896.77	100.00	3,275,954.81	3,888,851.58	100.00	27.11
Total	53	557,477.96	43,397.36	12,021.45	612,896.77		3,275,954.81	3,888,851.58		