

# BANKINTER 11 Fondo de Titulización Hipotecaria



## Brief report

Date: 11/30/2023  
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	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	02/21/2024	05/21/2007 08/21/2048	21.Feb/May/Aug/Nov	"Soft-Bullet" except certain circumstances	Aaa (sf) AAA	Aaa AAA
Series A2 ES0313714018	12/02/2005 8,168	10,193.42 83,259,854.56 10.19%	100,000.00 816,800,000.00	Floating 3-M Euribor+0.140% 21.Feb/May/Aug/Nov	4.1240% 02/21/2024 107.429586 Gross 87.017965 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov		"Pass-Through" Securial / 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	4.2840% 02/21/2024 510.678547 Gross 413.649623 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov		To be determined "Pass-Through" Pro rata deferred start / Securial	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	4.5340% 02/21/2024 540.419798 Gross 437.740036 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov		To be determined "Pass-Through" Pro rata deferred start / Securial	Aa3 (sf) AA+	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	6.2340% 02/21/2024 743.208011 Gross 601.998489 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov		To be determined "Pass-Through" Pro rata deferred start / Securial	B1 (sf) BB-	Ba3 BB- B- (sf)
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	7.8840% 02/21/2024 1,001.355600 Gross 811.098036 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. n.c.
Total		108,456,890.01	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)									
				% Annual equivalent CPR									
Series A2	With optional redemption *	Average life	Years	1.37	1.36	1.15	1.14	1.13	0.92	0.92	0.91		
		Final Maturity	Years	04/03/2025	03/30/2025	01/13/2025	01/10/2025	01/08/2025	10/23/2024	10/21/2024	10/19/2024		
Series B	With optional redemption *	Average life	Years	1.50	1.50	1.25	1.25	1.25	1.00	1.00	1.00		
		Final Maturity	Years	05/21/2025	05/21/2025	02/21/2025	02/21/2025	02/21/2025	11/21/2024	11/21/2024	11/21/2024		
Series C	With optional redemption *	Average life	Years	1.50	1.50	1.25	1.25	1.25	1.00	1.00	1.00		
		Final Maturity	Years	05/21/2025	05/21/2025	02/21/2025	02/21/2025	02/21/2025	11/21/2024	11/21/2024	11/21/2024		
Series D	With optional redemption *	Average life	Years	1.50	1.50	1.25	1.25	1.25	1.00	1.00	1.00		
		Final Maturity	Years	05/21/2025	05/21/2025	02/21/2025	02/21/2025	02/21/2025	11/21/2024	11/21/2024	11/21/2024		
Series E	With optional redemption *	Average life	Years	1.50	1.50	1.25	1.25	1.25	1.00	1.00	1.00		
		Final Maturity	Years	05/21/2025	05/21/2025	02/21/2025	02/21/2025	02/21/2025	11/21/2024	11/21/2024	11/21/2024		

\* 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	76.77%	83,259,854.56	23.37%	94.09%
Series A1	0.00%	0.00	3.33%	3.33%
Series A2	76.77%	83,259,854.56	90.76%	90.76%
Series B	6.71%	7,276,749.48	16.26%	1.73%
Series C	6.58%	7,136,016.39	9.28%	1.70%
Series D	4.22%	4,571,769.58	4.81%	1.09%
Series E	5.73%	6,212,500.00	1.39%	1.39%
Issue of Bonds		108,456,890.01		900,000,000.00
Reserve Fund	4.81%	4,915,029.89	1.41%	12,500,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	6,061,867.99	3.404%	
Amortization Account	0.00		
Servicer ppal collect not yet credited	219,584.36		
Servicer ints collect not yet credited	33,857.76		
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](http://www.edt-sg.com) [info@edt-sg.com](mailto:info@edt-sg.com)  
Official register CNMV: C/ Edison, 4 - 28006 Madrid [www.cnmv.com](http://www.cnmv.com)

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**Fund Auditor**  
KPMG Auditores

### Collateral: Residential mortgage credits (MCs)

General			
	Current	At constitution date	
Count	2,110	6,213	
Principal			
Principal outstanding	101,845,395.08	887,508,156.19	
Average loan	48,267.96	142,846.96	
Minimum	3.00	230.46	
Maximum	383,685.27	965,633.30	
Interest rate			
Weighted average (wac)	4.13%	2.80%	
Minimum	2.98%	2.45%	
Maximum	6.01%	4.34%	
Final maturity			
Weighted average (WARM) (months)	134	313	
Minimum	12/01/2023	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%	7.14	6.34	0.13	6.90
10.01 - 20%	24.40	15.52	1.04	16.54
20.01 - 30%	32.37	25.29	3.49	25.68
30.01 - 40%	28.56	33.72	7.18	35.46
40.01 - 50%	7.54	42.01	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)	25.22		60.15	
Minimum	0.00		0.27	
Maximum	45.23		79.43	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.99%	1.04%	1.00%	1.03%	0.43%
Annual Percentage Rate (CPR)	11.24%	11.84%	11.37%	11.70%	5.08%

Geographic distribution		
	Current	At constitution date
Andalucia	11.50%	10.69%
Aragon	2.35%	2.08%
Asturias	1.11%	1.25%
Balearic Islands	5.58%	4.14%
Basque Country	0.31%	0.37%
Canary Islands	4.64%	4.48%
Cantabria	1.29%	1.06%
Castilla-La Mancha	4.49%	4.89%
Castilla-Leon	3.45%	4.80%
Catalonia	18.93%	16.59%
Extremadura	1.27%	1.15%
Galicia	3.02%	3.42%
La Rioja	0.19%	0.19%
Madrid	31.53%	34.72%
Murcia	1.10%	1.11%
Navarra	1.32%	1.52%
Valencia	7.90%	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	25	7,578.88	2,449.06	12,021.45	22,049.39	3.49	1,732,342.50	1,754,391.89	46.40	23.05
from > 1 to = 2 months	1	803.02	452.66	0.00	1,255.68	0.20	72,179.27	73,434.95	1.94	34.18
from > 2 to = 3 months	4	4,712.41	1,599.84	0.00	6,312.05	1.00	220,892.75	227,204.80	6.01	26.43
from > 3 to = 6 months	2	4,969.44	3,209.32	0.00	8,178.76	1.29	198,917.34	207,096.10	5.48	38.19
from > 6 to < 12 months	2	6,971.47	2,010.42	0.00	8,981.89	1.42	92,014.89	100,996.78	2.67	26.48
from ≥ 2 years	10	528,119.33	57,734.31	0.00	585,853.64	92.61	831,838.80	1,417,692.44	37.50	42.49
Subtotal	44	553,154.55	67,455.41	12,021.45	632,631.41	100.00	3,148,185.55	3,780,816.96	100.00	29.20
Total	44	553,154.55	67,455.41	12,021.45	632,631.41		3,148,185.55	3,780,816.96		