

# BANKINTER 11 Fondo de Titulización Hipotecaria



## Brief report

Date: 04/30/2024  
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 Moody's / S&P		
		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	05/21/2024	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	9,482.29 77,451,344.72 9.48%	100,000.00 816,800,000.00	Floating 3-M Euribor+0.140% 21.Feb/May/Aug/Nov	4.0720% 05/21/2024 96.529712 Gross 78.189067 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	05/21/2024 "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	4.2320% 05/21/2024 493.512881 Gross 399.745434 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	
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	4.4820% 05/21/2024 522.608259 Gross 423.312690 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	6.1820% 05/21/2024 720.986723 Gross 583.999246 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-	
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	7.8320% 05/21/2024 973.126000 Gross 788.232060 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		102,648,380.17	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
Series A2	Final Maturity	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00
	Date	01/31/2025	01/29/2025	11/08/2024	11/07/2024	11/08/2024	11/05/2024	11/05/2024	11/03/2024	11/03/2024
Series B	Final Maturity	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00
	Date	02/21/2025	02/21/2025	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024
Series C	Final Maturity	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00
	Date	02/21/2025	02/21/2025	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024
Series D	Final Maturity	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00
	Date	02/21/2025	02/21/2025	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024	11/21/2024
Series E	Final Maturity	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00	1,00
	Date	02/21/2025	02/21/2025	11/21/2024	11/21/2024	11/21/2024	11/21/2024	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

Credit enhancement (CE)					
Class	Current			At issue date	
	% CE	% CE	% CE	% CE	% CE
Class A	75.45%	77,451,344.72	24.73%	94.09%	846,800,000.00
Series A1	0.00%	0.00		3.33%	30,000,000.00
Series A2	75.45%	77,451,344.72		90.76%	816,800,000.00
Series B	7.09%	7,276,749.48	17.18%	1.73%	15,600,000.00
Series C	6.95%	7,136,016.39	9.78%	1.70%	15,300,000.00
Series D	4.45%	4,571,769.58	5.04%	1.09%	9,800,000.00
Series E	6.05%	6,212,500.00		1.39%	12,500,000.00
Issue of Bonds		102,648,380.17			900,000,000.00
Reserve Fund	5.04%	4,864,184.27		1.41%	12,500,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	9,441,062.07	3,410%	
Amortization Account	0.00		
Servicer ppal collect not yet credited	179,767.39		
Servicer ints collect not yet credited	54,982.78		
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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Bankinter

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KPMG Auditores

### Collateral: Residential mortgage credits (MCs)

General			
	Current	At constitution date	
Count	1,957	6,213	
Principal			
Principal outstanding	93,308,967.37	887,508,156.19	
Average loan	47,679.59	142,846.96	
Minimum	2.35	230.46	
Maximum	376,735.15	965,633.30	
Interest rate			
Weighted average (wac)	4.34%	2.80%	
Minimum	3.96%	2.45%	
Maximum	6.01%	4.34%	
Final maturity			
Weighted average (WARM) (months)	131	313	
Minimum	05/03/2024	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%	7.58	6.51	0.13	6.90
10.01 - 20%	24.98	15.43	1.04	16.54
20.01 - 30%	34.64	25.54	3.49	25.68
30.01 - 40%	26.03	33.76	7.18	35.46
40.01 - 50%	6.76	41.55	12.06	45.59
50.01 - 60%			18.70	55.12
60.01 - 70%			24.96	65.47
70.01 - 80%			32.45	75.22
Weighted average (WALTV)	24.80		60.15	
Minimum	0.00		0.27	
Maximum	44.44		79.43	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.62%	0.73%	0.93%	0.98%	0.44%
Annual Percentage Rate (CPR)	7.20%	8.41%	10.65%	11.11%	5.21%

Geographic distribution		
	Current	At constitution date
Andalucia	11.26%	10.69%
Aragon	2.24%	2.08%
Asturias	1.14%	1.25%
Balearic Islands	5.87%	4.14%
Basque Country	0.28%	0.37%
Canary Islands	4.72%	4.48%
Cantabria	1.29%	1.06%
Castilla-La Mancha	4.63%	4.89%
Castilla-Leon	3.33%	4.80%
Catalonia	19.23%	16.59%
Extremadura	1.27%	1.15%
Galicia	2.93%	3.42%
La Rioja	0.19%	0.19%
Madrid	31.23%	34.72%
Murcia	1.08%	1.11%
Navarra	1.31%	1.52%
Valencia	7.98%	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	28	8,561.87	2,797.15	12,021.45	23,380.47	3.43	1,797,871.28	1,821,251.75	41.69	24.42
from > 1 to = 2 months	3	2,186.45	1,610.59	0.00	3,797.04	0.56	246,626.04	250,423.08	5.73	31.68
from > 2 to = 3 months	5	5,327.23	3,178.68	0.00	8,505.91	1.25	351,971.79	360,477.70	6.25	29.43
from > 3 to = 6 months	7	12,632.39	7,188.26	0.00	19,820.65	2.90	418,396.46	438,217.11	10.03	28.84
from > 6 to < 12 months	1	4,743.57	2,496.04	0.00	7,239.61	1.06	66,045.05	73,284.66	1.68	33.10
from ≥ 2 years	10	547,994.85	71,723.95	0.00	619,718.80	90.81	804,964.81	1,424,683.61	32.61	42.70
Subtotal	54	581,446.36	88,994.67	12,021.45	682,462.48	100.00	3,685,875.43	4,368,337.91	100.00	30.02
Total	54	581,446.36	88,994.67	12,021.45	682,462.48		3,685,875.43	4,368,337.91		

#### Additional information