

BANKINTER 11 Fondo de Titulización Hipotecaria

Brief report

Date: 05/31/2024
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
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 Nº 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 | 08/21/2024 | 05/21/2007 08/21/2048 21.Feb/May/Aug/Nov | 08/21/2048 Quarterly | "Soft-Bullet" except certain circumstances | Aaa (sf) AAA (sf) | Aaa AAA |
| Series A2 ES0313714018 | 12/02/2005 8,168 | 8,957.73 73,166,738.64 8.96% | 100,000.00 816,800,000.00 | Floating 3-M Euribor+0.140% 21.Feb/May/Aug/Nov | 3.9700% 08/21/2024 90.881147 Gross 73.613729 Net | 08/21/2048 Quarterly 21.Feb/May/Aug/Nov | 08/21/2024 Quarterly | "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 | 4.1300% 08/21/2024 492.320821 Gross 398.779865 Net | 08/21/2048 Quarterly 21.Feb/May/Aug/Nov | 08/21/2048 Quarterly | 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 | 4.3800% 08/21/2024 522.064118 Gross 422.871936 Net | 08/21/2048 Quarterly 21.Feb/May/Aug/Nov | 08/21/2048 Quarterly | To be determined "Pass-Through" Pro rata deferred start / Secutorial | Aa3 (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 | 6.0800% 08/21/2024 724.848365 Gross 587.127176 Net | 08/21/2048 Quarterly 21.Feb/May/Aug/Nov | 08/21/2048 Quarterly | 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 | 7.7300% 08/21/2024 981.795889 Gross 795.254670 Net | 08/21/2048 Quarterly 21.Feb/May/Aug/Nov | 08/21/2048 Quarterly | To be determined Due to Cash Reserve reduction | Ca (sf) n.c. | Ca n.c. n.c. |
| Total | | 98,363,774.09 | 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 | 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 | With optional redemption * | Average life | Years | 1,00 | 2,00 | 3,00 | 4,00 | 5,00 | 6,00 | 7,00 | 8,00 | | |
| | | Final Maturity | Years | 11/17/2024 | 11/16/2024 | 11/16/2024 | 11/16/2024 | 11/15/2024 | 11/15/2024 | 11/15/2024 | 11/14/2024 | | |
| | Without optional redemption * | Average life | Years | 4,22 | 4,00 | 3,79 | 3,60 | 3,42 | 3,25 | 3,10 | 2,96 | | |
| | | Final Maturity | Years | 08/08/2028 | 05/18/2028 | 03/04/2028 | 12/25/2027 | 10/21/2027 | 08/21/2027 | 06/28/2027 | 05/05/2027 | | |
| Series B | With optional redemption * | Average life | Years | 0,50 | 0,50 | 0,50 | 0,50 | 0,50 | 0,50 | 0,50 | 0,50 | | |
| | | Final Maturity | Years | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | | |
| | Without optional redemption * | Average life | Years | 9,83 | 9,55 | 9,26 | 8,98 | 8,70 | 8,42 | 8,15 | 7,87 | | |
| | | Final Maturity | Years | 03/17/2034 | 12/05/2033 | 08/23/2033 | 05/13/2033 | 01/30/2033 | 10/20/2032 | 07/11/2032 | 04/02/2032 | | |
| Series C | With optional redemption * | Average life | Years | 0,50 | 0,50 | 0,50 | 0,50 | 0,50 | 0,50 | 0,50 | 0,50 | | |
| | | Final Maturity | Years | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | | |
| | Without optional redemption * | Average life | Years | 11,87 | 11,51 | 11,16 | 10,82 | 10,51 | 10,21 | 9,93 | 9,66 | | |
| | | Final Maturity | Years | 04/02/2036 | 11/20/2035 | 07/15/2035 | 03/15/2035 | 11/20/2034 | 08/04/2034 | 04/23/2034 | 01/16/2034 | | |
| Series D | With optional redemption * | Average life | Years | 0,50 | 0,50 | 0,50 | 0,50 | 0,50 | 0,50 | 0,50 | 0,50 | | |
| | | Final Maturity | Years | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | | |
| | Without optional redemption * | Average life | Years | 20,77 | 20,77 | 20,77 | 20,77 | 20,77 | 20,77 | 20,77 | 20,77 | | |
| | | Final Maturity | Years | 02/21/2045 | 02/21/2045 | 02/21/2045 | 02/21/2045 | 02/21/2045 | 02/21/2045 | 02/21/2045 | 02/21/2045 | | |
| Series E | With optional redemption * | Average life | Years | 0,50 | 0,50 | 0,50 | 0,50 | 0,50 | 0,50 | 0,50 | 0,50 | | |
| | | Final Maturity | Years | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | | |
| | Without optional redemption * | Average life | Years | 20,77 | 20,77 | 20,77 | 20,77 | 20,77 | 20,77 | 20,77 | 20,77 | | |
| | | Final Maturity | Years | 02/21/2045 | 02/21/2045 | 02/21/2045 | 02/21/2045 | 02/21/2045 | 02/21/2045 | 02/21/2045 | 02/21/2045 | | |

* 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 | 74.38% | 73,166,738.64 | 25.83% | 94.09% | 846,800,000.00 |
| Series A1 | 0.00% | 0.00 | | 3.33% | 30,000,000.00 |
| Series A2 | 74.38% | 73,166,738.64 | | 90.76% | 816,800,000.00 |
| Series B | 7.40% | 7,276,749.48 | 17.93% | 1.73% | 15,600,000.00 |
| Series C | 7.25% | 7,136,016.39 | 10.19% | 1.70% | 15,300,000.00 |
| Series D | 4.65% | 4,571,769.58 | 5.23% | 1.09% | 9,800,000.00 |
| Series E | 6.32% | 6,212,500.00 | | 1.39% | 12,500,000.00 |
| Issue of Bonds | | 98,363,774.09 | | | 900,000,000.00 |
| Reserve Fund | 5.23% | 4,816,558.92 | | 1.41% | 12,500,000.00 |

| Other financial operations (current) | | | |
|----------------------------------------|--------------|----------|----------|
| Assets | Balance | Interest | |
| Treasury Account | 6,104,692.50 | 3,410% | |
| Amortization Account | 0.00 | | |
| Servicer ppal collect not yet credited | 70,303.01 | | |
| Servicer ints collect not yet credited | 20,804.27 | | |
| Liabilities | Available | Balance | Interest |
| Start-up Loan L/T | | | 0.00 |
| Start-up Loan S/T | | | 0.00 |

Additional information

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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

Collateral: Residential mortgage credits (MCs)

| General | | | |
|--------------------------------------------|---------------|----------------------|--|
| | Current | At constitution date | |
| Count | 1,935 | 6,213 | |
| Principal | | | |
| Principal outstanding | 91,761,339.10 | 887,508,156.19 | |
| Average loan | 47,421.88 | 142,846.96 | |
| Minimum | 2.22 | 230.46 | |
| Maximum | 375,339.80 | 965,633.30 | |
| Interest rate | | | |
| Weighted average (wac) | 4.33% | 2.80% | |
| Minimum | 3.96% | 2.45% | |
| Maximum | 6.01% | 4.34% | |
| Final maturity | | | |
| Weighted average (WARM) (months) | 130 | 313 | |
| Minimum | 06/01/2024 | 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% | 7.41 | 6.41 | 0.13 | 6.90 |
| 10.01 - 20% | 25.62 | 15.38 | 1.04 | 16.54 |
| 20.01 - 30% | 34.73 | 25.58 | 3.49 | 25.68 |
| 30.01 - 40% | 25.86 | 33.78 | 7.18 | 35.46 |
| 40.01 - 50% | 6.37 | 41.47 | 12.06 | 45.99 |
| 50.01 - 60% | | | 18.70 | 55.12 |
| 60.01 - 70% | | | 24.96 | 65.47 |
| 70.01 - 80% | | | 32.45 | 75.22 |
| Weighted average (WALTV) | 24.68 | | 60.15 | |
| Minimum | 0.00 | | 0.27 | |
| Maximum | 44.28 | | 79.43 | |

| Prepayments | | | | | |
|------------------------------|---------------|---------------|---------------|----------------|------------|
| | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM) | 0.85% | 0.76% | 0.91% | 0.96% | 0.45% |
| Annual Percentage Rate (CPR) | 9.69% | 8.73% | 10.40% | 10.88% | 5.23% |

| Geographic distribution | | |
|-------------------------|---------|----------------------|
| | Current | At constitution date |
| Andalucia | 11.22% | 10.69% |
| Aragon | 2.25% | 2.08% |
| Asturias | 1.16% | 1.25% |
| Balearic Islands | 5.93% | 4.14% |
| Basque Country | 0.29% | 0.37% |
| Canary Islands | 4.75% | 4.48% |
| Cantabria | 1.30% | 1.06% |
| Castilla-La Mancha | 4.67% | 4.89% |
| Castilla-Leon | 3.35% | 4.80% |
| Catalonia | 19.22% | 16.59% |
| Extremadura | 1.27% | 1.15% |
| Galicia | 2.95% | 3.42% |
| La Rioja | 0.19% | 0.19% |
| Madrid | 31.03% | 34.72% |
| Murcia | 1.08% | 1.11% |
| Navarra | 1.31% | 1.52% |
| Valencia | 8.02% | 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 | 16 | 3,878.02 | 1,610.25 | 12,021.45 | 17,509.72 | 2.56 | 1,010,668.86 | 1,028,178.58 | 27.14 | 25.78 |
| from > 1 to = 2 months | 7 | 7,993.72 | 3,452.53 | 0.00 | 11,446.25 | 1.67 | 629,018.50 | 640,464.75 | 16.91 | 28.86 |
| from > 2 to = 3 months | 3 | 2,172.65 | 2,379.88 | 0.00 | 4,552.53 | 0.66 | 233,929.22 | 238,481.75 | 6.29 | 33.08 |
| from > 3 to = 6 months | 7 | 11,786.14 | 5,195.41 | 0.00 | 16,981.55 | 2.48 | 364,516.87 | 381,498.42 | 10.07 | 25.72 |
| from > 6 to < 12 months | 1 | 4,743.33 | 2,478.60 | 0.00 | 7,221.93 | 1.05 | 65,555.57 | 72,777.50 | 1.92 | 32.87 |
| from ≥ 2 years | 10 | 552,752.28 | 74,579.84 | 0.00 | 627,332.12 | 91.58 | 799,864.01 | 1,427,196.13 | 37.67 | 42.78 |
| Subtotal | 44 | 583,326.14 | 89,696.51 | 12,021.45 | 685,044.10 | 100.00 | 3,103,553.03 | 3,788,597.13 | 100.00 | 31.65 |
| Total | 44 | 583,326.14 | 89,696.51 | 12,021.45 | 685,044.10 | | 3,103,553.03 | 3,788,597.13 | | |

Additional information