

# BANKINTER 11 Fondo de Titulización Hipotecaria



## Brief report

Date: 07/31/2024  
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

### Issued securities: Asset-Backed Bonds

| Bonds Issue               |                        |   |                              |  |   |  |                         |  |                      |                    |
|---------------------------|------------------------|---|------------------------------|--|---|--|-------------------------|--|----------------------|--------------------|
| Series<br>ISIN Code       | Issue date<br>N° bonds | Principal outstanding<br>(Bond Unit / Series Total / %Factor) |                              | Interest type<br>Reference rate and margin<br>Payment Date | Interest Rate<br>Next coupon                                | Redemption                                     |                         | Rating   |                      |                    |
|                           |                        | Current   | Original                     |  |   | Final maturity (legal)                         | Next                    | Moody's / S&P  | Current              | Original           |
| Series A1<br>ES0313714000 | 12/02/2005<br>300      | 100,000.00<br>30,000,000.00                                   |                              | Floating<br>3-M Euribor+0.050%<br>21.Feb/May/Aug/Nov       | 08/21/2024  | 05/21/2007<br>08/21/2048<br>21.Feb/May/Aug/Nov | 08/21/2024<br>Quarterly | "Soft-Bullet"<br>except certain<br>circumstances                                 | Aaa (sf)<br>AAA (sf) | Aaa<br>AAA         |
| Series A2<br>ES0313714018 | 12/02/2005<br>8,168    | 8,957.73<br>73,166,738.64<br>8.96%                            | 100,000.00<br>816,800,000.00 | Floating<br>3-M Euribor+0.140%<br>21.Feb/May/Aug/Nov       | 3.9700%<br>08/21/2024<br>90.881147 Gross<br>73.613729 Net   | 08/21/2048<br>Quarterly<br>21.Feb/May/Aug/Nov  | 08/21/2024<br>Quarterly | "Pass-Through"<br>Secutorial /<br>Pro rata under<br>certain<br>circumstances     | Aa1 (sf)<br>AAA (sf) | Aaa<br>AAA         |
| Series B<br>ES0313714026  | 12/02/2005<br>156      | 46,645.83<br>7,276,749.48<br>46.65%                           | 100,000.00<br>15,600,000.00  | Floating<br>3-M Euribor+0.300%<br>21.Feb/May/Aug/Nov       | 4.1300%<br>08/21/2024<br>492.320821 Gross<br>398.779865 Net | 08/21/2048<br>Quarterly<br>21.Feb/May/Aug/Nov  | 08/21/2024<br>Quarterly | To be determined<br>"Pass-Through"<br>Pro rata<br>deferred start /<br>Secutorial | Aa1 (sf)<br>AAA (sf) | Aa3 A<br>AAA       |
| Series C<br>ES0313714034  | 12/02/2005<br>153      | 46,640.63<br>7,136,016.39<br>46.64%                           | 100,000.00<br>15,300,000.00  | Floating<br>3-M Euribor+0.550%<br>21.Feb/May/Aug/Nov       | 4.3800%<br>08/21/2024<br>522.064118 Gross<br>422.871936 Net | 08/21/2048<br>Quarterly<br>21.Feb/May/Aug/Nov  | 08/21/2024<br>Quarterly | To be determined<br>"Pass-Through"<br>Pro rata<br>deferred start /<br>Secutorial | Aa3 (sf)<br>AA+ (sf) | Baa1<br>BBB-       |
| Series D<br>ES0313714042  | 12/02/2005<br>98       | 46,650.71<br>4,571,769.58<br>46.65%                           | 100,000.00<br>9,800,000.00   | Floating<br>3-M Euribor+2.250%<br>21.Feb/May/Aug/Nov       | 6.0800%<br>08/21/2024<br>724.848365 Gross<br>587.127176 Net | 08/21/2048<br>Quarterly<br>21.Feb/May/Aug/Nov  | 08/21/2024<br>Quarterly | To be determined<br>"Pass-Through"<br>Pro rata<br>deferred start /<br>Secutorial | B1 (sf)<br>B- (sf)   | Ba3 BB-<br>B- (sf) |
| Series E<br>ES0313714059  | 12/02/2005<br>125      | 49,700.00<br>6,212,500.00<br>49.70%                           | 100,000.00<br>12,500,000.00  | Floating<br>3-M Euribor+3.900%<br>21.Feb/May/Aug/Nov       | 7.7300%<br>08/21/2024<br>981.795889 Gross<br>795.254670 Net | 08/21/2048<br>Quarterly<br>21.Feb/May/Aug/Nov  | 08/21/2024<br>Quarterly | To be determined<br>Due to Cash<br>Reserve reduction                             | Ca (sf)<br>n.c.      | Ca n.c.<br>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        | Date  | 11/17/2024          | 11/16/2024 | 11/16/2024 | 11/16/2024 | 11/15/2024 | 11/15/2024 | 11/14/2024 | 11/14/2024 |  |  |
| 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        | Date  | 11/21/2024          | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 |  |  |
| 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        | Date  | 11/21/2024          | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 |  |  |
| 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        | Date  | 11/21/2024          | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 | 11/21/2024 |  |  |
| 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        | Date  | 11/21/2024          | 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 | % CE          | At issue date |        |                |       |
|                         |         |               | % CE          | % CE   | % CE           |       |
| Class A                 | 74.38%  | 73,166,738.64 | 25.83%        | 94.09% | 846,800,000.00 | 5.99% |
| 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  | 4.24% |
| Series C                | 7.25%   | 7,136,016.39  | 10.19%        | 1.70%  | 15,300,000.00  | 2.51% |
| Series D                | 4.65%   | 4,571,769.58  | 5.23%         | 1.09%  | 9,800,000.00   | 1.41% |
| 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                       | 10,032,753.12 | 3.161%   |          |
| Amortization Account                   | 0.00          |          |          |
| Servicer ppal collect not yet credited | 59,307.75     |          |          |
| Servicer ints collect not yet credited | 21,134.29     |          |          |
| 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

Europa 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

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Register of Book Securities  
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Treasury Account  
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Start-up Loan  
Bankinter

Swap  
Bankinter

Assets Custodian  
Bankinter

Fund Auditor  
KPMG Auditores

### Collateral: Residential mortgage credits (MCs)

| General                                    |               |                      |  |
|--|---------------|----------------------|--|
|  | Current       | At constitution date |  |
| Count                                      | 1,892         | 6,213                |  |
| Principal                                  |               |                      |  |
| Principal outstanding                      | 88,690,758.21 | 887,508,156.19       |  |
| Average loan                               | 46,876.72     | 142,846.96           |  |
| Minimum                                    | 1.96          | 230.46               |  |
| Maximum                                    | 372,534.89    | 965,633.30           |  |
| Interest rate                              |               |                      |  |
| Weighted average (wac)                     | 4.29%         | 2.80%                |  |
| Minimum                                    | 2.00%         | 2.45%                |  |
| Maximum                                    | 6.01%         | 4.34%                |  |
| Final maturity                             |               |                      |  |
| Weighted average (WARM) (months)           | 128           | 313                  |  |
| Minimum                                    | 08/06/2024    | 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%               | 7.68    | 6.48  | 0.13                 | 6.90  |
| 10.01 - 20%              | 25.97   | 15.30 | 1.04                 | 16.54 |
| 20.01 - 30%              | 35.92   | 25.63 | 3.49                 | 25.68 |
| 30.01 - 40%              | 24.60   | 33.96 | 7.18                 | 35.46 |
| 40.01 - 50%              | 5.82    | 41.32 | 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) | 24.44   |       | 60.15                |       |
| Minimum                  | 0.00    |       | 0.27                 |       |
| Maximum                  | 43.96   |       | 79.43                |       |

| Prepayments                  |               |               |               |                |            |
|------------------------------|---------------|---------------|---------------|----------------|------------|
|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM)    | 0.55%         | 0.74%         | 0.73%         | 0.87%          | 0.45%      |
| Annual Percentage Rate (CPR) | 6.37%         | 8.51%         | 8.46%         | 9.98%          | 5.25%      |

| Geographic distribution |         |                      |
|-------------------------|---------|----------------------|
|                         | Current | At constitution date |
| Andalucia               | 10.79%  | 10.69%               |
| Aragon                  | 2.28%   | 2.08%                |
| Asturias                | 1.18%   | 1.25%                |
| Balearic Islands        | 5.95%   | 4.14%                |
| Basque Country          | 0.29%   | 0.37%                |
| Canary Islands          | 4.76%   | 4.48%                |
| Cantabria               | 1.28%   | 1.06%                |
| Castilla-La Mancha      | 4.69%   | 4.89%                |
| Castilla-Leon           | 3.29%   | 4.80%                |
| Catalonia               | 19.29%  | 16.59%               |
| Extremadura             | 1.29%   | 1.15%                |
| Galicia                 | 2.99%   | 3.42%                |
| La Rioja                | 0.19%   | 0.19%                |
| Madrid                  | 31.34%  | 34.72%               |
| Murcia                  | 1.09%   | 1.11%                |
| Navarra                 | 1.33%   | 1.52%                |
| Valencia                | 7.96%   | 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     | 4,257.28     | 1,375.49  | 12,021.45 | 17,654.22  | 3.29   | 809,199.41       | 826,853.63   | 28.18                          | 16.68 |
| from > 1 to = 2 months  | 5      | 3,857.23     | 1,771.36  | 0.00      | 5,628.59   | 1.05   | 436,023.28       | 441,651.87   | 15.05                          | 30.34 |
| from > 2 to = 3 months  | 5      | 5,866.17     | 3,247.19  | 0.00      | 9,113.36   | 1.70   | 321,674.08       | 330,787.44   | 11.27                          | 29.29 |
| from > 3 to = 6 months  | 5      | 8,621.37     | 4,154.01  | 0.00      | 12,775.38  | 2.38   | 301,041.39       | 313,816.77   | 10.70                          | 29.09 |
| from > 6 to < 12 months | 1      | 4,697.71     | 2,433.79  | 0.00      | 7,131.50   | 1.33   | 64,567.07        | 71,698.57    | 2.44                           | 32.38 |
| from ≥ 2 years          | 9      | 423,965.11   | 60,285.15 | 0.00      | 484,250.26 | 90.25  | 464,838.46       | 949,088.72   | 32.35                          | 48.24 |
| Subtotal                | 41     | 451,264.87   | 73,266.99 | 12,021.45 | 536,553.31 | 100.00 | 2,397,343.69     | 2,933,897.00 | 100.00                         | 27.14 |
| Total                   | 41     | 451,264.87   | 73,266.99 | 12,021.45 | 536,553.31 |        | 2,397,343.69     | 2,933,897.00 |                                |       |