

BANKINTER 11 Fondo de Titulización Hipotecaria



Brief report

Date: 09/30/2024
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 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	11/21/2024	05/21/2007 08/21/2048 21.Feb/May/Aug/Nov	11/21/2024 "Soft-Bullet" except certain circumstances	Aaa (sf) AAA	Aaa AAA	
Series A2 ES0313714018	12/02/2005 8,168	8,435.38 68,900,183.84 8.44%	100,000.00 816,800,000.00	Floating 3-M Euribor+0.140% 21.Feb/May/Aug/Nov	3.6910% 11/21/2024 79.567190 Gross 64.449424 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	11/21/2024 "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 15,300,000.00	Floating 3-M Euribor+0.300% 21.Feb/May/Aug/Nov	3.8510% 11/21/2024 459.062345 Gross 371.840499 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	4.1010% 11/21/2024 488.809349 Gross 395.935573 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	5.8010% 11/21/2024 691.586409 Gross 560.184991 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Securial	B1 (sf) B-	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	7.4510% 11/21/2024 946.359789 Gross 766.551429 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		94,097,219.29	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	0,69
Series A2	Final Maturity	Years	Date	1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00
	Final Maturity	Years	Date	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
Series B	Final Maturity	Years	Date	1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00
	Final Maturity	Years	Date	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
Series C	Final Maturity	Years	Date	1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00
	Final Maturity	Years	Date	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
Series D	Final Maturity	Years	Date	1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00
	Final Maturity	Years	Date	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25
Series E	Final Maturity	Years	Date	1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00
	Final Maturity	Years	Date	0,25	0,25	0,25	0,25	0,25	0,25	0,25	0,25

* 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		
Class A	73.22%	68,900,183.84	27.57%	94.09%	846,800,000.00
Series A1	0.00%	0.00		3.33%	30,000,000.00
Series A2	73.22%	68,900,183.84	19.29%	90.76%	816,800,000.00
Series B	7.73%	7,276,749.48	1.73%	1.73%	15,000,000.00
Series C	7.58%	7,136,016.39	1.17%	1.70%	15,300,000.00
Series D	4.86%	4,571,769.58	5.96%	1.09%	9,800,000.00
Series E	6.60%	6,212,500.00		1.39%	12,500,000.00
Issue of Bonds		94,097,219.29			900,000,000.00
Reserve Fund	5.96%	5,241,043.54		1.41%	12,500,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	7,604,707.48	3.164%	
Amortization Account	0.00		
Servicer ppal collect not yet credited	187,795.97		
Servicer ints collect not yet credited	51,816.86		
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.edif-sg.com ✉ info@edif-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ www.cnmv.com

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Bond Underwriters and Placement Agents

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Merrill Lynch International

Bond Paying Agent

Banco Santander

Market

IAIA 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	1,858	6,213	
Principal			
Principal outstanding	86,224,859.73	887,508,156.19	
Average loan	46,407.35	142,846.96	
Minimum	1.70	230.46	
Maximum	369,710.91	965,633.30	
Interest rate			
Weighted average (wac)	4.22%	2.80%	
Minimum	2.00%	2.45%	
Maximum	6.01%	4.34%	
Final maturity			
Weighted average (WARM) (months)	127	313	
Minimum	10/04/2024	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%	7.86	6.56	0.13	6.90
10.01 - 20%	26.03	15.16	1.04	16.54
20.01 - 30%	37.40	25.60	3.49	25.68
30.01 - 40%	23.24	34.08	7.18	35.46
40.01 - 50%	5.47	41.13	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)	24.21		60.15	
Minimum	0.00		0.27	
Maximum	43.64		79.43	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.67%	0.55%	0.66%	0.86%	0.45%
Annual Percentage Rate (CPR)	7.80%	6.39%	7.59%	9.89%	5.26%

Geographic distribution		
	Current	At constitution date
Andalucia	10.76%	10.69%
Aragon	2.30%	2.08%
Asturias	1.20%	1.25%
Balearic Islands	6.02%	4.14%
Basque Country	0.30%	0.37%
Canary Islands	4.79%	4.48%
Cantabria	1.30%	1.06%
Castilla-La Mancha	4.75%	4.89%
Castilla-Leon	3.25%	4.80%
Catalonia	19.35%	16.59%
Extremadura	1.30%	1.15%
Galicia	2.97%	3.42%
La Rioja	0.19%	0.19%
Madrid	31.19%	34.72%
Murcia	1.10%	1.11%
Navarra	1.34%	1.52%
Valencia	7.91%	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	17	5,469.30	1,374.43	12,021.45	18,865.18	3.44	1,037,301.13	1,056,166.31	34.07	23.06
from > 1 to = 2 months	4	3,732.10	2,149.05	0.00	5,881.15	1.07	374,930.71	380,811.86	12.28	29.54
from > 2 to = 3 months	7	6,637.50	3,085.81	0.00	9,723.31	1.81	326,203.89	336,127.20	10.84	20.97
from > 3 to = 6 months	5	9,290.63	5,326.43	0.00	14,617.06	2.67	290,360.45	304,977.51	9.64	32.29
from > 6 to < 12 months	1	4,705.19	2,379.14	0.00	7,084.33	1.29	63,567.37	70,651.70	2.28	31.91
from ≥ 2 years	9	428,087.73	63,612.09	0.00	491,699.82	89.71	459,696.53	951,396.35	30.69	48.35
Subtotal	43	458,122.45	77,926.95	12,021.45	548,070.85	100.00	2,552,060.08	3,100,130.93	100.00	29.23
Total	43	458,122.45	77,926.95	12,021.45	548,070.85		2,552,060.08	3,100,130.93		

Additional information