

BANKINTER 11 Fondo de Titulización Hipotecaria

Cartera de Activos Titulizados / Portfolio of Securitized Assets

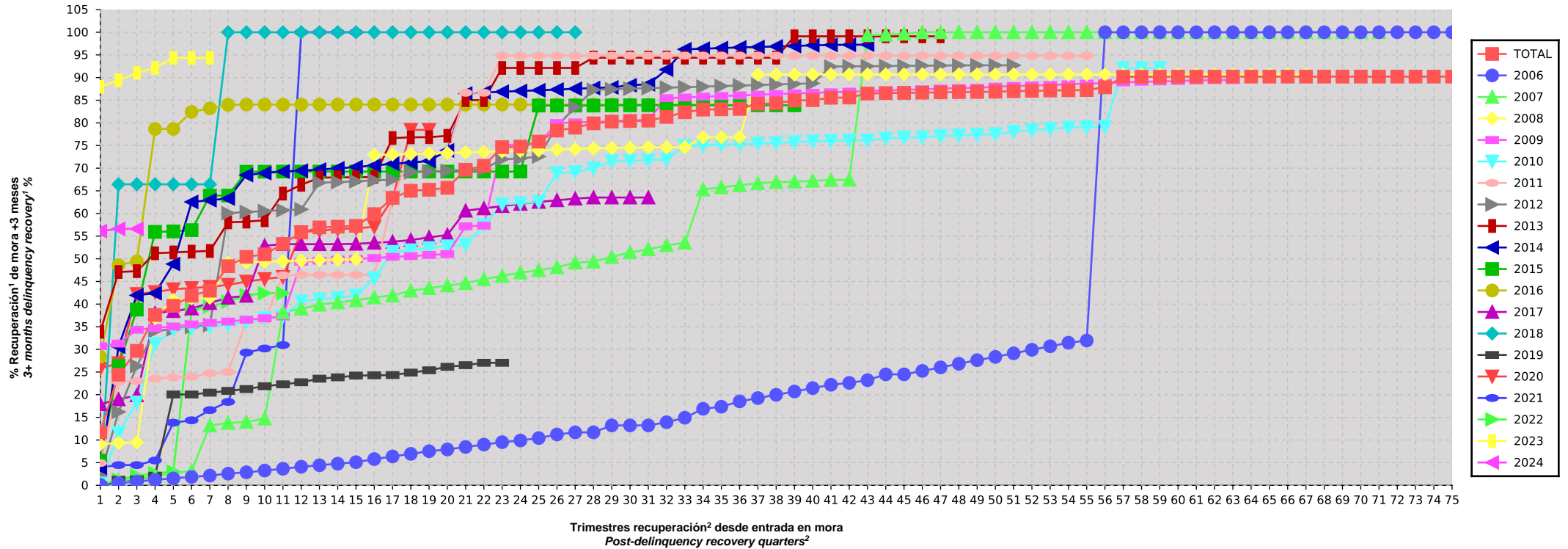
Análisis de Morosidad: Tasa de recuperación¹ de mora +3 meses (años desde entrada en mora) - Detalle por trimestres en mora²
Delinquency analysis: 3+ months delinquency recovery¹ rate (years after delinquency occurs) - Detailed by quarters of occurrence²

Activos / Assets: Créditos hipotecarios vivienda (PHs) / Residential mortgage credits (MCs)

Fecha / Date: 30/09/2024

Divisa / Currency: EUR

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitized assets communicated or modified by the relevant Servicer after their effective dates



¹ Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.

² Sólo se muestran datos de periodos en los que hay entradas de activos titulizados en mora por el plazo analizado.

¹ Includes, as the case may be, the net book value (fair value minus 25% as the estimated selling costs) of the unsold properties and assets awarded to or accepted in lieu of foreclosure by the Fund for securitized assets. In reports generated before August 2015, unsold properties awarded or accepted in lieu of foreclosure were accounted for in this report at the acquisition value.

² Details are only given for periods in which there are entries of securitized assets in arrears for the period analysed.

BANKINTER 11 Fondo de Titulización Hipotecaria

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de Morosidad: Tasa de recuperación¹ de mora +3 meses (años desde entrada en mora) - Detalle por trimestres en mora²

Delinquency analysis: 3+ months delinquency recovery¹ rate (years after delinquency occurs) - Detailed by quarters of occurrence²

Activos / Assets: Créditos hipotecarios vivienda (PHs) / Residential mortgage credits (MCs)

Fecha / Date: 30/09/2024

Divisa / Currency: EUR

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitised assets communicated or modified by the relevant Servicer after their effective dates

Entrada en mora ³ Delinquency ³	TOTAL	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Saldo Vivo Activos entrada mora ³ (Ppal. Miles €) Outstanding Balance of Assets upon delinquency ³ (€ thou. Principal)	20.016,356	172,065	530,885	1.537,504	1.668,556	3.562,052	1.550,062	2.563,792	2.327,095	2.097,061	1.276,049	330,815	353,946	405,819	283,135	512,637	105,700	256,103	129,204	353,874
Nº activos / N°. of assets	164	1	5	9	12	21	10	20	20	20	13	4	5	3	3	7	3	2	2	4
1	11,72%	0,12%	0,37%	9,08%	30,71%	0,40%	4,92%	2,12%	33,89%	3,83%	5,45%	28,39%	17,91%	0,33%	0,00%	25,75%	3,98%	0,10%	87,96%	56,12%
2	24,43%	0,48%	1,07%	9,35%	31,28%	11,53%	22,84%	16,21%	47,08%	30,60%	26,36%	48,61%	18,98%	66,44%	1,24%	26,96%	4,46%	1,21%	89,42%	56,60%
3	29,67%	0,84%	1,59%	9,47%	34,34%	18,30%	23,03%	26,34%	47,27%	41,95%	38,78%	49,45%	19,86%	66,44%	1,31%	42,24%	4,46%	2,11%	91,05%	56,60%
4	37,59%	1,21%	1,99%	36,89%	34,72%	31,20%	23,53%	34,06%	51,22%	42,41%	55,95%	78,66%	37,99%	66,44%	2,12%	42,66%	5,48%	2,64%	92,14%	
5	39,62%	1,54%	2,63%	40,90%	35,06%	34,34%	23,83%	34,46%	51,40%	48,85%	56,04%	78,66%	38,45%	66,44%	20,05%	43,28%	13,82%	3,01%	94,35%	
6	41,86%	1,84%	3,21%	41,27%	35,52%	34,70%	23,96%	34,93%	51,58%	62,54%	56,33%	82,43%	39,03%	66,44%	20,05%	43,55%	14,35%	38,79%	94,35%	
7	42,96%	2,15%	13,19%	41,40%	35,87%	35,09%	24,74%	35,37%	51,73%	62,92%	63,95%	83,20%	40,24%	66,44%	20,45%	43,80%	16,60%	39,46%	94,35%	
8	48,37%	2,57%	13,76%	49,04%	36,15%	35,46%	25,00%	60,07%	58,04%	63,31%	63,95%	83,98%	41,41%	100,00%	20,84%	44,26%	18,41%	40,51%		
9	50,43%	2,86%	14,00%	49,20%	36,55%	36,01%	36,29%	60,33%	58,20%	68,47%	69,22%	84,03%	41,82%	100,00%	21,25%	44,97%	29,29%	41,95%		
10	50,99%	3,26%	14,73%	49,36%	36,87%	36,88%	36,39%	60,53%	58,51%	68,91%	69,22%	84,03%	52,89%	100,00%	21,87%	45,54%	30,20%	42,41%		
11	53,27%	3,66%	38,18%	49,48%	37,25%	37,25%	46,36%	60,72%	64,39%	69,25%	69,25%	84,03%	53,22%	100,00%	22,29%	45,98%	30,95%	42,41%		
12	55,80%	4,09%	38,99%	49,59%	49,34%	40,57%	46,46%	60,91%	66,33%	69,45%	69,25%	84,03%	53,22%	100,00%	22,75%	55,87%	100,00%			
13	56,92%	4,43%	39,85%	49,69%	49,59%	41,02%	46,46%	66,79%	67,89%	69,69%	69,25%	84,03%	53,22%	100,00%	23,54%	56,22%	100,00%			
14	57,09%	4,76%	40,36%	49,79%	49,81%	41,37%	46,46%	66,92%	67,97%	69,96%	69,25%	84,03%	53,22%	100,00%	23,83%	56,55%	100,00%			
15	57,28%	5,10%	40,83%	49,90%	49,94%	41,88%	46,46%	67,11%	67,97%	70,25%	69,25%	84,03%	53,30%	100,00%	24,22%	56,75%	100,00%			
16	59,86%	5,78%	41,50%	72,93%	50,17%	45,69%	46,49%	67,32%	68,06%	70,58%	69,25%	84,03%	53,53%	100,00%	24,28%	57,04%				
17	63,45%	6,36%	41,89%	73,03%	50,44%	51,52%	63,05%	67,48%	76,65%	70,98%	69,25%	84,03%	53,76%	100,00%	24,34%	63,28%				
18	65,01%	6,94%	42,94%	73,13%	50,59%	51,89%	73,31%	69,08%	76,81%	71,21%	69,25%	84,03%	54,13%	100,00%	24,88%	78,45%				
19	65,23%	7,53%	43,52%	73,23%	50,84%	52,37%	73,31%	69,26%	76,85%	71,60%	69,25%	84,03%	54,73%	100,00%	25,39%	78,45%				
20	65,66%	7,92%	44,10%	73,35%	51,03%	52,76%	73,31%	69,40%	77,14%	73,92%	69,25%	84,03%	55,26%	100,00%	26,15%					

¹ Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.

² Sólo se muestran datos de periodos en los que hay entradas de activos titulizados en mora por el plazo analizado.

¹ Includes, as the case may be, the net book value (fair value minus 25% as the estimated selling costs) of the unsold properties and assets awarded to or accepted in lieu of foreclosure by the Fund for securitised assets. In reports generated before August 2015, unsold properties awarded or accepted in lieu of foreclosure were accounted for in this report at the acquisition value.

² Details are only given for periods in which there are entries of securitised assets in arrears for the period analysed.

BANKINTER 11 Fondo de Titulización Hipotecaria

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de Morosidad: Tasa de recuperación¹ de mora +3 meses (años desde entrada en mora) - Detalle por trimestres en mora²

Delinquency analysis: 3+ months delinquency recovery¹ rate (years after delinquency occurs) - Detailed by quarters of occurrence²

Activos / Assets: Créditos hipotecarios vivienda (PHs) / Residential mortgage credits (MCs)

Fecha / Date: 30/09/2024

Divisa / Currency: EUR

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitised assets communicated or modified by the relevant Servicer after their effective dates

	TOTAL	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
21	69,66%	8,46%	44,63%	73,47%	57,18%	53,12%	86,64%	69,62%	85,01%	86,47%	69,25%	84,03%	60,60%	100,00%	26,52%					
22	70,52%	8,99%	45,47%	73,60%	57,32%	57,39%	86,64%	69,76%	85,01%	86,70%	69,25%	84,03%	61,12%	100,00%	27,04%					
23	74,64%	9,52%	46,23%	73,72%	75,10%	62,04%	94,82%	71,97%	92,13%	86,88%	69,25%	84,03%	61,64%	100,00%	27,04%					
24	74,77%	9,88%	46,95%	73,85%	75,24%	62,25%	94,82%	72,13%	92,13%	87,04%	69,25%	84,03%	62,13%	100,00%						
25	75,86%	10,43%	47,46%	73,93%	75,39%	62,50%	94,82%	72,58%	92,13%	87,19%	83,82%	84,03%	62,55%	100,00%						
26	78,30%	11,22%	48,11%	74,10%	79,97%	68,91%	94,82%	79,29%	92,13%	87,35%	83,82%	84,03%	62,91%	100,00%						
27	78,94%	11,69%	49,15%	74,23%	80,10%	69,13%	94,82%	83,41%	92,13%	87,53%	83,82%	84,03%	63,28%	100,00%						
28	79,90%	11,69%	49,37%	74,36%	80,19%	69,97%	94,82%	87,30%	94,39%	87,69%	83,82%	84,03%	63,52%							
29	80,28%	13,22%	50,38%	74,45%	80,34%	71,57%	94,82%	87,43%	94,39%	87,82%	83,88%	84,03%	63,52%							
30	80,41%	13,22%	51,41%	74,49%	80,50%	71,70%	94,82%	87,55%	94,39%	88,30%	83,88%	84,03%	63,52%							
31	80,50%	13,22%	52,08%	74,62%	80,68%	71,74%	94,82%	87,67%	94,39%	88,52%	83,88%	84,03%	63,52%							
32	81,31%	13,92%	52,98%	74,62%	85,46%	71,94%	94,82%	87,78%	94,39%	91,75%	83,88%	84,03%								
33	82,36%	14,92%	53,54%	74,62%	85,60%	74,91%	94,82%	87,88%	94,39%	96,24%	83,88%	84,03%								
34	82,93%	16,89%	65,30%	76,80%	85,79%	75,03%	94,82%	88,01%	94,39%	96,37%	83,88%	84,03%								
35	83,01%	17,35%	65,78%	76,80%	85,93%	75,17%	94,82%	88,12%	94,39%	96,51%	83,88%	84,03%								
36	83,09%	18,52%	66,22%	76,80%	86,06%	75,29%	94,82%	88,24%	94,39%	96,65%	83,88%									
37	84,24%	19,25%	66,68%	90,68%	86,20%	75,42%	94,82%	88,36%	94,39%	96,74%	83,88%									
38	84,31%	19,98%	66,93%	90,68%	86,35%	75,56%	94,82%	88,48%	94,39%	96,87%	83,88%									
39	84,94%	20,71%	67,02%	90,68%	86,51%	75,75%	94,82%	88,61%	99,11%	96,96%	83,88%									
40	85,03%	21,45%	67,22%	90,68%	86,63%	75,91%	94,82%	88,72%	99,11%	97,12%										
41	85,55%	22,20%	67,36%	90,68%	86,75%	76,00%	94,82%	92,43%	99,11%	97,20%										
42	85,60%	22,61%	67,46%	90,68%	86,89%	76,14%	94,82%	92,48%	99,11%	97,24%										
43	86,46%	23,21%	99,38%	90,68%	87,00%	76,14%	94,82%	92,50%	99,11%	97,27%										
44	86,58%	24,49%	99,47%	90,68%	87,16%	76,57%	94,82%	92,56%	99,11%											
45	86,62%	24,49%	99,66%	90,68%	87,29%	76,74%	94,82%	92,58%	99,11%											
46	86,67%	25,25%	100,00%	90,68%	87,41%	76,80%	94,82%	92,63%	99,11%											
47	86,74%	26,02%	100,00%	90,68%	87,55%	77,08%	94,82%	92,66%	99,11%											

¹ Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.

² Sólo se muestran datos de periodos en los que hay entradas de activos titulizados en mora por el plazo analizado.

¹ Includes, as the case may be, the net book value (fair value minus 25% as the estimated selling costs) of the unsold properties and assets awarded to or accepted in lieu of foreclosure by the Fund for securitised assets. In reports generated before August 2015, unsold properties awarded or accepted in lieu of foreclosure were accounted for in this report at the acquisition value.

² Details are only given for periods in which there are entries of securitised assets in arrears for the period analysed.

BANKINTER 11 Fondo de Titulización Hipotecaria

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de Morosidad: Tasa de recuperación¹ de mora +3 meses (años desde entrada en mora) - Detalle por trimestres en mora²

Delinquency analysis: 3+ months delinquency recovery¹ rate (years after delinquency occurs) - Detailed by quarters of occurrence²

Activos / Assets: Créditos hipotecarios vivienda (PHs) / Residential mortgage credits (MCs)

Fecha / Date: 30/09/2024

Divisa / Currency: EUR

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitised assets communicated or modified by the relevant Servicer after their effective dates

	TOTAL	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
48	86,79%	26,83%	100,00%	90,68%	87,68%	77,22%	94,82%	92,69%												
49	86,83%	27,62%	100,00%	90,68%	87,73%	77,38%	94,82%	92,71%												
50	86,88%	28,35%	100,00%	90,68%	87,98%	77,50%	94,82%	92,71%												
51	86,99%	29,13%	100,00%	90,68%	88,13%	78,04%	94,82%	92,71%												
52	87,07%	29,92%	100,00%	90,68%	88,25%	78,39%	94,82%													
53	87,14%	30,69%	100,00%	90,68%	88,38%	78,67%	94,82%													
54	87,21%	31,47%	100,00%	90,68%	88,52%	78,95%	94,82%													
55	87,25%	31,95%	100,00%	90,68%	88,68%	79,08%	94,82%													
56	87,85%	100,00%	100,00%	90,68%	88,77%	79,14%														
57	90,17%	100,00%	100,00%	90,68%	88,94%	92,09%														
58	90,18%	100,00%	100,00%	90,68%	89,07%	92,09%														
59	90,19%	100,00%	100,00%	90,68%	89,15%	92,09%														
60	90,20%	100,00%	100,00%	90,68%	89,25%															
61	90,21%	100,00%	100,00%	90,68%	89,37%															
62	90,21%	100,00%	100,00%	90,68%	89,44%															
63	90,21%	100,00%	100,00%	90,68%	89,44%															
64	90,21%	100,00%	100,00%	90,68%																
65	90,21%	100,00%	100,00%	90,68%																
66	90,21%	100,00%	100,00%	90,68%																
67	90,21%	100,00%	100,00%	90,68%																
68	90,21%	100,00%	100,00%																	
69	90,21%	100,00%	100,00%																	
70	90,21%	100,00%	100,00%																	
71	90,21%	100,00%	100,00%																	
72	90,21%	100,00%																		
73	90,21%	100,00%																		
74	90,21%	100,00%																		

¹ Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.

² Sólo se muestran datos de periodos en los que hay entradas de activos titulizados en mora por el plazo analizado.

¹ Includes, as the case may be, the net book value (fair value minus 25% as the estimated selling costs) of the unsold properties and assets awarded to or accepted in lieu of foreclosure by the Fund for securitised assets. In reports generated before August 2015, unsold properties awarded or accepted in lieu of foreclosure were accounted for in this report at the acquisition value.

² Details are only given for periods in which there are entries of securitised assets in arrears for the period analysed.

BANKINTER 11 Fondo de Titulización Hipotecaria

Cartera de Activos Titulizados / Portfolio of Securitised Assets

Análisis de Morosidad: Tasa de recuperación¹ de mora +3 meses (años desde entrada en mora) - Detalle por trimestres en mora²

Delinquency analysis: 3+ months delinquency recovery¹ rate (years after delinquency occurs) - Detailed by quarters of occurrence²

Activos / Assets: Créditos hipotecarios vivienda (PHs) / Residential mortgage credits (MCs)

Fecha / Date: 30/09/2024

Divisa / Currency: EUR

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitised assets communicated or modified by the relevant Servicer after their effective dates

	TOTAL	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
75	90,21%	100,00%																		

¹ Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.

² Sólo se muestran datos de periodos en los que hay entradas de activos titulizados en mora por el plazo analizado.

¹ Includes, as the case may be, the net book value (fair value minus 25% as the estimated selling costs) of the unsold properties and assets awarded to or accepted in lieu of foreclosure by the Fund for securitised assets. In reports generated before August 2015, unsold properties awarded or accepted in lieu of foreclosure were accounted for in this report at the acquisition value.

² Details are only given for periods in which there are entries of securitised assets in arrears for the period analysed.