

HIPOCAT 11 Fondo de Titulización de Activos

Brief report

Date: 07/31/2024
Currency: EUR

Constitution date
03/09/2007

VAT Reg. no.
V64478373

Management Company
Europea de Titulización, S.G.F.T

Originator
BBVA

Servicer
BBVA

Lead Managers

Caixa Catalunya

JP Morgan

Natixis

UBS Investment Bank

Bond Underwriters and Placement Agents

Caixa Catalunya

JP Morgan

Natixis

UBS Investment Bank

Bond Paying Agent

Société Générale

Market

AIAF Mercado de Renta Fija

Register of Book Securities

Iberclear

Treasury Account

Société Générale

Swap

BBVA

Assets Custodian

BBVA

Fund Auditor

KPMG Auditores

Start-up Loan

BBVA

Collateral: Residential mortgage loans (PTCs)

General			
	Current	At constitution date	
Count	2,313	10,635	
Principal			
Principal outstanding	143,128,501.40	1,600,000,049.35	
Average loan	61,880.03	150,446.64	
Minimum	187.69	15,043.34	
Maximum	519,779.33	1,562,669.08	
Interest rate			
Weighted average (wac)	4.67%	4.21%	
Minimum	0.45%	0.00%	
Maximum	6.40%	5.94%	
Final maturity			
Weighted average (WARM) (months)	151	337	
Minimum	08/31/2024	12/31/2008	
Maximum	12/31/2046	10/31/2046	
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR	0.00%	0.12%	
1-year EURIBOR/MIBOR (Mortgage Market)	67.28%	52.84%	
Mortgage Market: Banks	0.00%	0.06%	
Mortgage Market: Savings Banks	0.00%	25.62%	
Mortgage Market: All Institutions	32.72%	21.33%	
Savings Banks Lending Rate (CECA Indicator)	0.00%	0.01%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	2.84	6.70	0.30	7.24
10.01 - 20%	7.66	15.45	1.53	15.76
20.01 - 30%	10.62	25.09	2.33	25.23
30.01 - 40%	10.89	35.44	3.25	35.05
40.01 - 50%	14.70	45.36	4.41	45.23
50.01 - 60%	15.55	55.02	4.95	55.08
60.01 - 70%	15.29	64.75	6.45	65.43
70.01 - 80%	7.95	74.41	10.15	75.67
80.01 - 90%	5.42	84.27	13.53	86.31
90.01 - 100%	3.23	95.27	53.09	96.74
100.01 - 110%	2.65	104.56		
110.01 - 120%	1.40	115.87		
120.01 - 130%	0.41	124.90		
Weighted average (WALTV)	53.54		81.66	
Minimum	0.04		0.09	
Maximum	215.67		99.70	

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.43%	0.43%	0.59%	0.52%	0.47%
Annual Percentage Rate (CPR)	5.01%	5.04%	6.84%	6.08%	5.46%

Geographic distribution		
	Current	At constitution date
Andalucia	3.02%	1.89%
Aragon	0.81%	1.26%
Asturias	0.04%	0.02%
Balearic Islands	0.50%	0.43%
Basque Country	0.19%	0.25%
Canary Islands	0.56%	0.29%
Cantabria	0.03%	0.03%
Castilla-La Mancha	0.98%	0.86%
Castilla-Leon	1.60%	0.62%
Catalonia	70.52%	70.19%
Extremadura	0.51%	0.25%
Galicia	0.61%	0.56%
La Rioja	0.13%	0.05%
Madrid	10.57%	12.33%
Murcia	1.70%	2.34%
Navarra	0.61%	0.82%
Valencia	7.62%	7.62%

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	137	58,285.38	39,012.72	0.00	97,298.10	5.16	10,172,710.44	10,270,008.54	70.66	38.89
from > 1 to = 2 months	28	24,581.54	18,040.96	0.00	42,622.50	2.26	1,675,819.17	1,718,441.67	11.82	44.22
from > 2 to = 3 months	1	212.05	58.17	0.00	270.22	0.01	42,464.73	42,734.95	0.29	45.21
from > 3 to = 6 months	4	6,462.00	3,937.52	0.00	10,399.52	0.55	190,852.45	201,251.97	1.38	50.98
from > 6 to < 12 months	2	4,112.45	1,495.53	0.00	5,607.98	0.30	41,000.05	46,608.03	0.32	22.81
from = 12 to < 18 months	4	8,839.60	14,602.97	0.00	23,442.57	1.24	336,428.52	359,871.09	2.48	65.45
from > 18 to < 24 months	1	10,967.15	5,662.62	0.00	16,629.77	0.88	98,327.16	114,956.93	0.79	117.75
from ≥ 2 years	13	1,583,266.26	97,775.06	9,649.23	1,690,690.55	89.60	89,719.21	1,780,409.76	12.25	83.88
Subtotal	190	1,696,726.43	180,585.55	9,649.23	1,886,961.21	100.00	12,647,321.73	14,534,282.94	100.00	43.05
<i>Defaulted, out of the pool</i>										
Delinquencies > 18 m	77	9,571,569.71	150,583.30	160,954.80	9,883,107.81	100.00	0.00	9,883,107.81	100.00	
Subtotal	77	9,571,569.71	150,583.30	160,954.80	9,883,107.81	100.00	0.00	9,883,107.81	100.00	0.00
Total	267	11,268,296.14	331,168.85	170,604.03	11,770,069.02		12,647,321.73	24,417,390.75		

Additional information