BANKINTER 11 Fondo de Titulización Hipotecaria

Brief report

Date: 03/31/2021
Currency: EUR

Constitution date
11/28/2005

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

Issued securities: Asset-Backed Bonds

Bonds issue

Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current	 Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	 Next	Rating 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	05/21/2021	05/21/2007 08/21/2048 21.Feb/May/Aug/Nov	"Soft-Bullet" except certain circumstances	Aaa (sf) AAA (sf)	Aaa AAA
Series A2 ES0313714018	12/02/2005 8,168	18,373.86 150,077,688.48 18.37%	100,000.00 816,800,000.00	Floating 3-M Euribor+0.140% 21.Feb/May/Aug/Nov	0.0000% 05/21/2021 0.000000 Gross 0.000000 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	05/21/2021 "Pass-Through" Secuential / 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	0.0000% 05/21/2021 0.000000 Gross 0.000000 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Aa3 (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	0.0070% 05/21/2021 0.798073 Gross 0.646439 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	A3 (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	1.7070% 05/21/2021 194.657863 Gross 157.672869 Net	08/21/2048 Quarterly 21.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Ba2 (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	3.3570% 05/21/2021 407.838200 Gross 330.348942 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		175,274,723.93	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

				0,08	0,17	0,25	0,34	0,43	0,51	0,60	0,69
	% Monthly CPR (SMM)			0,08	0,17	0,25	0,34	0,43	0,51	0,60	0,69
	% Annual equivalent CPR			1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00
Series A2	With optional redemption *	Average life	Years	3.79	3.58	3.38	3.19	3.01	2.83	2.66	2.50
			Date	12/07/2024	09/22/2024	07/10/2024	05/01/2024	02/24/2024	12/23/2023	10/22/2023	08/23/2023
		Final Maturity	Years	5.24	5.00	4.75	4.50	4.24	4.00	3.75	3.50
			Date	05/21/2026	02/21/2026	11/21/2025	08/21/2025	05/21/2025	02/21/2025	11/21/2024	08/21/2024
	Without optional redemption *	Average life	Years	5.29	5.01	4.74	4.50	4.27	4.06	3.86	3.68
			Date	06/08/2026	02/23/2026	11/18/2025	08/21/2025	05/30/2025	03/14/2025	01/02/2025	10/28/2024
		Final Maturity	Years	12.50	12.25	11.75	11.50	11.00	10.75	10.25	9.75
			Date	08/21/2033	05/21/2033	11/21/2032	08/21/2032	02/21/2032	11/21/2031	05/21/2031	11/21/2030
Series B	With optional redemption *	Average life	Years	5.24	5.00	4.75	4.50	4.24	4.00	3.75	3.50
			Date	05/21/2026	02/21/2026	11/21/2025	08/21/2025	05/21/2025	02/21/2025	11/21/2024	08/21/2024
		Final Maturity	Years	5.24	5.00	4.75	4.50	4.24	4.00	3.75	3.50
			Date	05/21/2026	02/21/2026	11/21/2025	08/21/2025	05/21/2025	02/21/2025	11/21/2024	08/21/2024
	Without optional redemption *	Average life	Years	13.16	12.81	12.44	12.09	11.72	11.35	10.97	10.60
			Date	04/19/2034	12/10/2033	07/31/2033	03/23/2033	11/07/2032	06/25/2032	02/08/2032	09/25/2031
		Final Maturity	Years	14.01	13.50	13.25	12.75	12.50	12.01	11.75	11.50
			Date	02/21/2035	08/21/2034	05/21/2034	11/21/2033	08/21/2033	02/21/2033	11/21/2032	08/21/2032
Series C	With optional redemption *	Average life	Years	5.24	5.00	4.75	4.50	4.24	4.00	3.75	3.50
			Date	05/21/2026	02/21/2026	11/21/2025	08/21/2025	05/21/2025	02/21/2025	11/21/2024	08/21/2024
		Final Maturity	Years	5.24	5.00	4.75	4.50	4.24	4.00	3.75	3.50
			Date	05/21/2026	02/21/2026	11/21/2025	08/21/2025	05/21/2025	02/21/2025	11/21/2024	08/21/2024
	Without optional redemption *	Average life	Years	15.11	14.66	14.24	13.83	13.45	13.10	12.76	12.42
			Date	03/31/2036	10/19/2035	05/17/2035	12/19/2034	08/03/2034	03/27/2034	11/21/2033	07/23/2033
		Final Maturity	Years	16.50	16.25	15.76	15.50	15.01	14.50	14.01	13.75
			Date	08/21/2037	05/21/2037	11/21/2036	08/21/2036	02/21/2036	08/21/2035	02/21/2035	11/21/2034
Series D	With optional redemption *	Average life	Years	5.24	5.00	4.75	4.50	4.24	4.00	3.75	3.50
			Date	05/20/2026	02/21/2026	11/21/2025	08/21/2025	05/21/2025	02/20/2025	11/21/2024	08/21/2024
		Final Maturity	Years	5.24	5.00	4.75	4.50	4.24	4.00	3.75	3.50
			Date	05/21/2026	02/21/2026	11/21/2025	08/21/2025	05/21/2025	02/21/2025	11/21/2024	08/21/2024
	Without optional redemption *	Average life	Years	17.85	17.61	17.34	17.06	16.75	16.43	16.08	15.74
			Date	12/24/2038	09/27/2038	06/23/2038	03/12/2038	11/20/2037	07/23/2037	03/19/2037	11/13/2036
		Final Maturity	Years	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01
			Date	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	5.24	5.00	4.75	4.50	4.24	4.00	3.75	3.50
			Date	05/21/2026	02/21/2026	11/21/2025	08/21/2025	05/21/2025	02/21/2025	11/21/2024	08/21/2024
		Final Maturity	Years	5.24	5.00	4.75	4.50	4.24	4.00	3.75	3.50
			Date	05/21/2026	02/21/2026	11/21/2025	08/21/2025	05/21/2025	02/21/2025	11/21/2024	08/21/2024
	Without optional redemption *	Average life	Years	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01
			Date	02/21/2045	02/21/2045	02/21/2045	02/21/2045	02/21/2045	02/21/2045	02/21/2045	02/21/2045
		Final Maturity	Years	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01
			Date	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)

	Current		% CE	At issue date		% CE
Class A	85.62%	150,077,688.48	14.66%	94.09%	846,800,000.00	5.99%
Series A1	0.00%	0.00		3.33%	30,000,000.00	
Series A2	85.62%	150,077,688.48		90.76%	816,800,000.00	
Series B	4.15%	7,276,749.48	10.36%	1.73%	15,600,000.00	4.24%
Series C	4.07%	7,136,016.39	6.14%	1.70%	15,300,000.00	2.51%
Series D	2.61%	4,571,769.58	3.43%	1.09%	9,800,000.00	1.41%
Series E	3.54%	6,212,500.00		1.39%	12,500,000.00	
Issue of Bonds		175,274,723.93			900,000,000.00	
Reserve Fund	3.43%	5,804,738.92		1.41%	12,500,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		8,356,013.56	-0.630%
Amortization Account		0.00	
Servicer ppal collect not yet credited		140,141.44	
Servicer ints collect not yet credited		1,652.95	
Liabilities	**Available**	**Balance**	**Interest**
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
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Additional information
Europea de Titulización: C/Jorge Juan 68 - 28009 Madrid ☎ +34 91 411 84 67 +34 91 411 84 68 www.edt-sg.com info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 www.cnmv.com

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Collateral: Residential mortgage credits (MCs)

General

	Current	At constitution date
Count	2,811	6,213
Principal		
Principal outstanding	167,522,784.32	887,508,156.19
Average loan	59,595.44	142,846.96
Minimum	5.54	230.46
Maximum	441,155.70	965,633.30
Interest rate		
Weighted average (wac)	0.16%	2.80%
Minimum	0.00%	2.45%
Maximum	1.38%	4.34%
Final maturity		
Weighted average (WARM) (months)	156	313
Minimum	04/08/2021	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%	4.76	6.74	0.13	6.90
10.01 - 20%	15.08	15.54	1.04	16.54
20.01 - 30%	27.52	25.30	3.49	25.68
30.01 - 40%	32.97	35.16	7.18	35.46
40.01 - 50%	19.44	44.36	12.06	45.39
50.01 - 60%	0.24	50.31	18.70	55.12
60.01 - 70%			24.96	65.47
70.01 - 80%			32.45	75.22
Weighted average (WALTV)		29.96		60.15
Minimum		0.00		0.27
Maximum		50.60		79.43

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.28%	0.32%	0.40%	0.34%	0.39%
Annual Percentage Rate (CPR)	3.28%	3.72%	4.70%	4.05%	4.60%

Geographic distribution

	Current	At constitution date
Andalucia	11.07%	10.69%
Aragon	2.31%	2.08%
Asturias	1.25%	1.25%
Balearic Islands	5.16%	4.14%
Basque Country	0.32%	0.37%
Canary Islands	4.80%	4.48%
Cantabria	1.17%	1.06%
Castilla-La Mancha	4.45%	4.89%
Castilla-Leon	3.67%	4.80%
Catalonia	18.65%	16.59%
Extremadura	1.19%	1.15%
Galicia	2.90%	3.42%
La Rioja	0.19%	0.19%
Madrid	32.33%	34.72%
Murcia	1.22%	1.11%
Navarra	1.54%	1.52%
Valencia	7.79%	7.54%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	23	9,715.73	171.19	12,021.45	21,908.37	3.58	1,750,621.73	1,772,530.10	40.99	28.14
from > 1 to = 2 months	4	2,413.19	119.46	0.00	2,532.65	0.41	243,126.83	245,659.48	5.68	22.61
from > 2 to = 3 months	1	1,886.94	38.80	0.00	1,925.74	0.31	100,278.84	102,204.58	2.36	37.40
from > 3 to = 6 months	3	5,067.16	98.38	0.00	5,165.54	0.84	198,986.38	204,151.92	4.72	31.34
from > 6 to < 12 months	3	9,041.43	231.85	0.00	9,273.28	1.51	137,838.98	147,112.26	3.40	32.23
from = 18 to < 24 months	1	15,470.28	381.72	0.00	15,852.00	2.59	122,826.99	138,678.99	3.21	42.54
from ≥ 2 years	13	511,248.17	44,420.06	0.00	555,668.23	90.75	1,158,370.61	1,714,038.84	39.64	45.44
Subtotal	48	554,842.90	45,461.46	12,021.45	612,325.81	100.00	3,712,050.36	4,324,376.17	100.00	33.61
Total	48	554,842.90	45,461.46	12,021.45	612,325.81		3,712,050.36	4,324,376.17		

Additional information
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