

BANKINTER 5 Fondo de Titulización Hipotecaria

Brief report

Date: 01/31/2007
Currency: EUR

Date of constitution
12/16/2002

VAT Reg. no.
G83501460

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

Originator
Bankinter

Servicer
Bankinter

Lead Managers
Bankinter

Bond Paying Agent
Bankinter

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Bankinter

Subordinated Loan
Bankinter

Start-up Loan
Bankinter

Swap
Bankinter

Assets Custodian
Bankinter

Fund Auditors
Ernst&Young

Issued securities: Mortgage-Backed Bonds

Bonds issue									
Series ISIN Code	Issue date Nº 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 A ES0313920003	12/17/2002 6,841	53,855.64 368,426,433.24 53.86%	100,000.00 684,100,000.00	Floating 3-M Euribor + 0.240% 12.Feb/May/Aug/Nov	3.8170% 02/12/2007 519.63 Gross 441.69 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	02/12/2007 "Pass-Through"	Aaa AAA	Aaa AAA
Series B ES0313920011	12/17/2002 149	100,000.00 14,900,000.00 100.00%	100,000.00 14,900,000.00	Floating 3-M Euribor + 0.450% 12.Feb/May/Aug/Nov	4.0270% 02/12/2007 1,017.94 Gross 865.25 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	A2 A+	A2 A+
Series C ES0313920029	12/17/2002 110	100,000.00 11,000,000.00 100.00%	100,000.00 11,000,000.00	Floating 3-M Euribor + 1.250% 12.Feb/May/Aug/Nov	4.8270% 02/12/2007 1,220.16 Gross 1,037.14 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Baa BBB+	Baa BBB+
Total		394,326,433.24	710,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)																				
		% Monthly CPR (SMM)		Years	Date	Years	Date	Years	Date	Years	Date	Years								
		% Annual equivalent CPR																		
				0.00		0.69		0.87		1.06		1.25		1.44		1.64		1.84		
				0.00		8.00		10.00		12.00		14.00		16.00		18.00		20.00		
Series A	With optional redemption *	Average life	Years	9.65		5.47		4.88		4.36		3.95		3.58		3.30		3.04		
			Date	10/03/2016		08/01/2012		12/29/2011		06/24/2011		01/24/2011		09/12/2010		05/30/2010		02/24/2010		
		Final Maturity	Years	17.02		10.76		9.76		8.76		8.01		7.25		6.76		6.25		
			Date	02/14/2024		11/14/2017		11/14/2016		11/14/2015		02/14/2015		05/14/2014		11/14/2013		05/14/2013		
				10.33		6.23		5.59		5.05		4.60		4.20		3.86		3.56		
			Date	06/10/2017		05/03/2013		09/13/2012		03/02/2012		09/16/2011		04/25/2011		12/22/2010		09/03/2010		
	Without optional redemption *	Final Maturity	Years	30.27		30.27		30.27		30.27		30.27		30.27		30.27		30.27		
			Date	05/14/2037		05/14/2037		05/14/2037		05/14/2037		05/14/2037		05/14/2037		05/14/2037		05/14/2037		
		Series B	With optional redemption *	Average life	Years	10.22		5.80		5.17		4.63		4.20		3.81		3.49		3.22
					Date	04/28/2017		11/28/2012		04/14/2012		09/28/2011		04/23/2011		12/03/2010		08/09/2010		05/01/2010
				Final Maturity	Years	17.02		10.76		9.76		8.76		8.01		7.25		6.76		6.25
					Date	02/14/2024		11/14/2017		11/14/2016		11/14/2015		02/14/2015		05/14/2014		11/14/2013		05/14/2013
				10.94		6.60		5.93		5.36		4.88		4.47		4.09		3.77		
	Date			01/19/2018		09/16/2013		01/15/2013		06/22/2012		12/29/2011		07/30/2011		03/15/2011		11/20/2010		
Without optional redemption *	Final Maturity		Years	30.27		30.27		30.27		30.27		30.27		30.27		30.27		30.27		
			Date	05/14/2037		05/14/2037		05/14/2037		05/14/2037		05/14/2037		05/14/2037		05/14/2037		05/14/2037		
	Series C		With optional redemption *	Average life	Years	10.21		5.80		5.17		4.63		4.19		3.81		3.49		3.22
					Date	04/28/2017		11/27/2012		04/13/2012		09/28/2011		04/23/2011		12/02/2010		08/09/2010		04/30/2010
				Final Maturity	Years	17.02		10.76		9.76		8.76		8.01		7.25		6.76		6.25
					Date	02/14/2024		11/14/2017		11/14/2016		11/14/2015		02/14/2015		05/14/2014		11/14/2013		05/14/2013
				10.94		6.60		5.93		5.36		4.88		4.47		4.09		3.77		
		Date		01/18/2018		09/15/2013		01/14/2013		06/22/2012		12/28/2011		07/30/2011		03/15/2011		11/20/2010		
Without optional redemption *		Final Maturity	Years	30.27		30.27		30.27		30.27		30.27		30.27		30.27		30.27		
			Date	05/14/2037		05/14/2037		05/14/2037		05/14/2037		05/14/2037		05/14/2037		05/14/2037		05/14/2037		

* 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			At issue date		
		% CE		% CE	
Series A	93.43%	368,426,433.24	8.10%	96.35%	684,100,000.00
Series B	3.78%	14,900,000.00	4.32%	2.10%	14,900,000.00
Series C	2.79%	11,000,000.00	1.53%	1.55%	11,000,000.00
Issue of Bonds		394,326,433.24			710,000,000.00
Reserve Fund	1.53%	6,035,000.00	0.85%		6,035,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	26,218,475.99	3.630%	
Servicer ppal collect not yet credited	1,720,873.89		
Servicer ints collect not yet credited	371,006.93		
Liabilities	Available	Balance	Interest
Subordinated Loan		6,035,000.00	4.580%
Start-up Loan		312,316.31	4.580%

Collateral: Residential mortgage loans

General			
		Current	At constitution date
Count		6,041	8,802
Principal			
Principal outstanding		375,824,820.83	710,004,632.73
Average loan		62,212.35	80,664.01
Minimum		5.94	11,730.33
Maximum		276,596.47	297,486.41
Interest rate			
Weighted average (wac)		4.07%	4.17%
Minimum		3.23%	2.50%
Maximum		5.92%	6.64%
Final maturity			
Weighted average (WARM) (months)		216	266
Minimum		02/03/2007	04/07/2004
Maximum		03/27/2037	03/27/2037
Index (principal outstanding distribution)			
1-year EURIBOR/MIBOR		100.00%	100.00%

LTV Distribution				
		Current	At constitution date	
		% Pool	% LTV	% LTV
0.01 - 10%	0.58	7.03	0.06	8.19
10.01 - 20%	2.93	15.67	0.70	16.60
20.01 - 30%	5.95	25.28	2.37	25.44
30.01 - 40%	11.58	35.38	4.96	35.70
40.01 - 50%	16.85	45.23	9.39	45.36
50.01 - 60%	22.22	55.18	15.05	55.40
60.01 - 70%	29.77	65.26	23.63	65.36
70.01 - 80%	10.13	72.14	43.83	75.52
Weighted average (WALT)		52.72		63.64
Minimum		0.00		2.57
Maximum		76.02		79.83

Additional information

Europea de Titulización: C/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 📠 +34 91 411 84 68 🌐 www.edt-sg.com ✉ info@eurotitulizacion.com
Official register CNMV: Pº de la Castellana, 19 - 28046 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

BANKINTER 5 Fondo de Titulización Hipotecaria



Brief report

Date: 01/31/2007
Currency: EUR

Date of constitution
12/16/2002

VAT Reg. no.
G83501460

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

Originator
Bankinter

Servicer
Bankinter

Lead Managers
Bankinter

Bond Paying Agent
Bankinter

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Bankinter

Subordinated Loan
Bankinter

Start-up Loan
Bankinter

Swap
Bankinter

Assets Custodian
Bankinter

Fund Auditors
Ernst&Young

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.14%	1.17%	0.99%	0.95%	0.80%
Annual Percentage Rate (CPR)	12.89%	13.21%	11.28%	10.82%	9.18%

Geographic distribution		
	Current	At constitution date
Andalucia	8.77%	8.77%
Aragon	1.91%	1.77%
Asturias	2.65%	2.49%
Balearic Islands	1.96%	1.91%
Basque Country	9.60%	9.60%
Canary Islands	4.38%	4.42%
Cantabria	2.59%	2.62%
Castilla-La Mancha	2.32%	2.16%
Castilla-Leon	6.76%	5.95%
Catalonia	14.16%	14.38%
Ceuta	0.03%	0.02%
Extremadura	0.73%	0.72%
Galicia	3.85%	3.39%
La Rioja	0.28%	0.31%
Madrid	30.01%	31.46%
Murcia	1.86%	1.91%
Navarra	0.56%	0.63%
Valencia	7.56%	7.49%

Current delinquency										
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Up to 1 month	105	18,035.07	10,449.71	0.00	28,484.78	43.32	6,485,417.58	6,513,902.36	84.00	50.53
1 to 2 months	14	5,299.14	2,674.29	0.00	7,973.43	12.13	676,491.06	684,464.49	8.83	47.64
2 to 3 months	5	2,209.37	2,108.39	0.00	4,317.76	6.57	257,896.91	262,214.67	3.38	63.46
3 to 6 months	4	2,046.23	1,610.28	0.00	3,656.51	5.56	135,391.34	139,047.85	1.79	42.42
6 to 12 months	1	684.43	774.34	0.00	1,458.77	2.22	21,540.92	22,999.69	0.30	28.62
12 to 18 months	1	1,633.90	1,849.37	0.00	3,483.27	5.30	39,590.66	43,073.93	0.56	77.16
18 to 24 months	1	4,122.60	2,869.96	0.00	6,992.56	10.63	35,310.30	42,302.86	0.55	74.09
Over 2 years	1	3,310.12	6,081.24	0.00	9,391.36	14.28	36,994.09	46,385.45	0.60	88.71
Total	132	37,340.86	28,417.58	0.00	65,758.44		7,688,632.86	7,754,391.30		50.63

Additional information