

BANKINTER 5 Fondo de Titulización Hipotecaria

Brief report

Date: 06/30/2007
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	49,185.19 336,475,884.79 49.19%	100,000.00 684,100,000.00	Floating 3-M Euribor+0.240% 12.Feb/May/Aug/Nov	4.2950% 08/13/2007 533.99 Gross 453.89 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	08/13/2007 "Pass-Through"	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	4.5050% 08/13/2007 1,138.76 Gross 967.95 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	5.3050% 08/13/2007 1,340.99 Gross 1,139.84 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		362,375,884.79	710,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)											
		% Monthly CPR (SMM)		0.17	0.34	0.51	0.69	0.87	1.06	1.25	1.44
		% Annual equivalent CPR		2.00	4.00	6.00	8.00	10.00	12.00	14.00	16.00
Series A	With optional redemption *	Average life	Years	7.97	6.91	6.02	5.30	4.73	4.27	3.82	3.51
		Final Maturity	Years	06/16/2015	05/25/2014	07/04/2013	10/16/2012	03/20/2012	10/05/2011	04/25/2011	12/31/2010
			Date	14.63	13.13	11.63	10.38	9.38	8.63	7.63	7.12
	Without optional redemption *	Average life	Years	8.76	7.70	6.83	6.10	5.48	4.96	4.52	4.14
		Final Maturity	Years	03/31/2016	03/11/2015	04/25/2014	08/02/2013	12/21/2012	06/14/2012	01/04/2012	08/17/2011
			Date	29.89	29.89	29.89	29.89	29.89	29.89	29.89	29.89
Series B	With optional redemption *	Average life	Years	8.15	7.07	6.16	5.43	4.84	4.37	3.91	3.59
		Final Maturity	Years	08/22/2015	07/23/2014	08/24/2013	11/30/2012	04/29/2012	11/11/2011	05/28/2011	01/31/2011
			Date	14.63	13.13	11.63	10.38	9.38	8.63	7.63	7.12
	Without optional redemption *	Average life	Years	8.96	7.88	6.99	6.24	5.61	5.08	4.63	4.23
		Final Maturity	Years	06/13/2016	05/15/2015	06/22/2014	09/23/2013	02/06/2013	07/27/2012	02/12/2012	09/22/2011
			Date	29.89	29.89	29.89	29.89	29.89	29.89	29.89	29.89
Series C	With optional redemption *	Average life	Years	8.15	7.07	6.16	5.42	4.84	4.37	3.91	3.59
		Final Maturity	Years	08/22/2015	07/22/2014	08/24/2013	11/29/2012	04/29/2012	11/11/2011	05/28/2011	01/31/2011
			Date	14.63	13.13	11.63	10.38	9.38	8.63	7.63	7.12
	Without optional redemption *	Average life	Years	8.96	7.88	6.99	6.24	5.61	5.08	4.63	4.23
		Final Maturity	Years	06/12/2016	05/14/2015	06/22/2014	09/23/2013	02/06/2013	07/27/2012	02/12/2012	09/22/2011
			Date	29.89	29.89	29.89	29.89	29.89	29.89	29.89	29.89

* 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	92.85%	336,475,884.79	8.82%	684,100,000.00	4.50%
Series B	4.11%	14,900,000.00	4.71%	14,900,000.00	2.40%
Series C	3.04%	11,000,000.00	1.67%	11,000,000.00	0.85%
Issue of Bonds		362,375,884.79		710,000,000.00	
Reserve Fund	1.67%	6,035,000.00	0.85%	6,035,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	15,404,407.57	4.110%	
Servicer ppal collect not yet credited	1,637,602.77		
Servicer ints collect not yet credited	507,191.77		
Liabilities	Available	Balance	Interest
Subordinated Loan		6,035,000.00	5.060%
Start-up Loan		187,389.77	5.060%

Collateral: Residential mortgage loans

General			
		Current	At constitution date
Count		5,824	8,802
Principal			
Principal outstanding		353,821,400.82	710,004,632.73
Average loan		60,752.30	80,664.01
Minimum		42.76	11,730.33
Maximum		274,642.97	297,486.41
Interest rate			
Weighted average (wac)		4.52%	4.17%
Minimum		3.80%	2.50%
Maximum		6.37%	6.64%
Final maturity			
Weighted average (WARM) (months)		212	266
Minimum		07/05/2007	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%	0.66	7.09	8.19
10.01 - 20%	3.32	15.74	0.70
20.01 - 30%	6.27	25.45	2.37
30.01 - 40%	12.18	35.28	4.96
40.01 - 50%	17.62	45.23	9.39
50.01 - 60%	22.71	55.16	15.05
60.01 - 70%	29.43	65.20	23.63
70.01 - 80%	7.82	71.89	43.83
Weighted average (WALTV)		51.77	63.64
Minimum		0.02	2.57
Maximum		75.42	79.83

Additional information

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.88%	0.79%	0.84%	0.92%	0.80%
Annual Percentage Rate (CPR)	10.05%	9.13%	9.64%	10.47%	9.16%

Geographic distribution		
	Current	At constitution date
Andalucia	8.80%	8.77%
Aragon	1.90%	1.77%
Asturias	2.59%	2.49%
Balearic Islands	1.99%	1.91%
Basque Country	9.42%	9.60%
Canary Islands	4.40%	4.42%
Cantabria	2.63%	2.62%
Castilla-La Mancha	2.34%	2.16%
Castilla-Leon	6.77%	5.95%
Catalonia	14.34%	14.38%
Ceuta	0.01%	0.02%
Extremadura	0.75%	0.72%
Galicia	3.83%	3.39%
La Rioja	0.26%	0.31%
Madrid	30.01%	31.46%
Murcia	1.90%	1.91%
Navarra	0.54%	0.63%
Valencia	7.52%	7.49%

Current delinquency											
Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%			%		
Up to 1 month	88	13,206.77	9,885.74	0.00	23,092.51	42.05	5,552,590.69	5,575,683.20	83.50	47.17	
1 to 2 months	10	4,530.96	3,448.80	0.00	7,979.76	14.53	660,645.88	668,625.64	10.01	50.26	
2 to 3 months	6	2,697.95	2,085.51	0.00	4,783.46	8.71	257,186.55	261,970.01	3.92	54.67	
3 to 6 months	1	1,151.73	350.71	0.00	1,502.44	2.74	22,952.61	24,455.05	0.37	51.10	
6 to 12 months	1	485.01	1,209.34	0.00	1,694.35	3.09	53,495.25	55,189.60	0.83	74.07	
18 to 24 months	1	2,121.70	2,515.82	0.00	4,637.52	8.44	39,102.86	43,740.38	0.66	78.35	
Over 2 years	2	3,630.31	7,597.29	0.00	11,227.60	20.44	36,673.90	47,901.50	0.72	43.79	
Total	109	27,824.43	27,093.21	0.00	54,917.64		6,622,647.74	6,677,565.38		47.98	

Each range includes the beginning but not the ending time

Additional information