BANKINTER 5 Fondo de Titulización Hipotecaria

Brief report

Date: 09/30/2009
Currency: EUR

Date of constitution
12/16/2002

VAT Reg. no.
V83501460

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) 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 A ES0313920003	12/17/2002 6,841	35,517.35 242,974,191.35 35.52%	100,000.00 684,100,000.00	Floating 3-M Euribor+0.240% 12.Feb/May/Aug/Nov	1.1240% 11/12/2009 102.02 Gross 83.66 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	11/12/2009 "Pass-Through"	Aaa AAA	Aaa AAA
Series B ES0313920011	12/17/2002 149	73,882.82 11,008,540.18 73.88%	100,000.00 14,900,000.00	Floating 3-M Euribor+0.450% 12.Feb/May/Aug/Nov	1.3340% 11/12/2009 251.87 Gross 206.53 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	A2 AA	A2 A+
Series C ES0313920029	12/17/2002 110	73,866.83 8,125,351.30 73.87%	100,000.00 11,000,000.00	Floating 3-M Euribor+1.250% 12.Feb/May/Aug/Nov	2.1340% 11/12/2009 402.84 Gross 330.33 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Baa A	Baa BBB+
Total		262,108,082.83	710,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)

				0,17	0,34	0,51	0,69	0,87	1,06	1,25	1,44
		% 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	6.57	5.73	5.07	4.48	4.03	3.68	3.31	3.02
			Date	04/25/2016	06/23/2015	10/23/2014	03/24/2014	10/09/2013	06/04/2013	01/18/2013	10/07/2012
		Final Maturity	Years	11.13	9.87	8.87	7.87	7.12	6.62	5.87	5.37
			Date	11/12/2020	08/12/2019	08/12/2018	08/12/2017	11/12/2016	05/12/2016	08/12/2015	02/12/2015
	Without optional redemption *	Average life	Years	7.74	6.90	6.18	5.58	5.06	4.62	4.23	3.90
			Date	06/26/2017	08/20/2016	12/04/2015	04/27/2015	10/21/2014	05/12/2014	12/22/2013	08/22/2013
		Final Maturity	Years	27.63	27.63	27.63	27.63	27.63	27.63	27.63	27.63
			Date	05/12/2037	05/12/2037	05/12/2037	05/12/2037	05/12/2037	05/12/2037	05/12/2037	05/12/2037
Series B	With optional redemption *	Average life	Years	6.57	5.73	5.07	4.48	4.03	3.68	3.31	3.02
			Date	04/25/2016	06/23/2015	10/23/2014	03/24/2014	10/09/2013	06/04/2013	01/18/2013	10/07/2012
		Final Maturity	Years	11.13	9.87	8.87	7.87	7.12	6.62	5.87	5.37
			Date	11/12/2020	08/12/2019	08/12/2018	08/12/2017	11/12/2016	05/12/2016	08/12/2015	02/12/2015
	Without optional redemption *	Average life	Years	7.74	6.90	6.18	5.58	5.06	4.62	4.23	3.90
			Date	06/26/2017	08/20/2016	12/04/2015	04/27/2015	10/21/2014	05/12/2014	12/22/2013	08/22/2013
		Final Maturity	Years	27.63	27.63	27.63	27.63	27.63	27.63	27.63	27.63
			Date	05/12/2037	05/12/2037	05/12/2037	05/12/2037	05/12/2037	05/12/2037	05/12/2037	05/12/2037
Series C	With optional redemption *	Average life	Years	6.57	5.73	5.07	4.48	4.03	3.68	3.31	3.02
			Date	04/25/2016	06/23/2015	10/23/2014	03/24/2014	10/09/2013	06/04/2013	01/18/2013	10/07/2012
		Final Maturity	Years	11.13	9.87	8.87	7.87	7.12	6.62	5.87	5.37
			Date	11/12/2020	08/12/2019	08/12/2018	08/12/2017	11/12/2016	05/12/2016	08/12/2015	02/12/2015
	Without optional redemption *	Average life	Years	7.74	6.90	6.18	5.58	5.06	4.62	4.23	3.90
			Date	06/26/2017	08/20/2016	12/04/2015	04/27/2015	10/21/2014	05/12/2014	12/22/2013	08/22/2013
		Final Maturity	Years	27.63	27.63	27.63	27.63	27.63	27.63	27.63	27.63
			Date	05/12/2037	05/12/2037	05/12/2037	05/12/2037	05/12/2037	05/12/2037	05/12/2037	05/12/2037

* 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	% CE		At issue date	% CE
Series A	92.70%	242,974,191.35	9.00%	96.35%	684,100,000.00	4.50%
Series B	4.20%	11,008,540.18	4.80%	2.10%	14,900,000.00	2.40%
Series C	3.10%	8,125,351.30	1.70%	1.55%	11,000,000.00	0.85%
Issue of Bonds		262,108,082.83			710,000,000.00	
Reserve Fund	1.70%	4,455,837.41		0.85%	6,035,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		9,996,684.99	0.900%
Servicer ppal collect not yet credited		771,503.74	
Servicer ints collect not yet credited		271,068.18	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan		4,455,837.41	1.880%
Start-up Loan		0.00	

Collateral: Residential mortgage loans

General

	Current	At constitution date
Count	4,865	8,802
Principal		
Principal outstanding	257,138,695.92	710,004,632.73
Average loan	52,854.82	80,664.01
Minimum	0.56	11,730.33
Maximum	249,642.97	297,486.41
Interest rate		
Weighted average (wac)	3.49%	4.17%
Minimum	1.73%	2.50%
Maximum	7.13%	6.64%
Final maturity		
Weighted average (WARM) (months)	190	266
Minimum	10/04/2009	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 % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	1.25	6.78	0.06	8.19
10.01 - 20%	4.60	15.60	0.70	16.60
20.01 - 30%	8.79	25.63	2.37	25.44
30.01 - 40%	15.79	35.17	4.96	35.70
40.01 - 50%	20.03	45.07	9.39	45.36
50.01 - 60%	24.26	55.21	15.05	55.40
60.01 - 70%	24.03	64.08	23.63	65.36
70.01 - 80%	1.25	70.57	43.83	75.52
Weighted average (WALTV)		47.31		63.64
Minimum		0.00		2.57
Maximum		72.35		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
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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.43%	0.55%	0.55%	0.64%	0.77%
Annual Percentage Rate (CPR)	5.07%	6.37%	6.41%	7.43%	8.90%

Geographic distribution

	Current	At constitution date
Andalucia	9.32%	8.77%
Aragon	1.94%	1.77%
Asturias	2.55%	2.49%
Balearic Islands	2.05%	1.91%
Basque Country	9.45%	9.60%
Canary Islands	4.40%	4.42%
Cantabria	2.72%	2.62%
Castilla-La Mancha	2.45%	2.16%
Castilla-Leon	6.91%	5.95%
Catalonia	14.84%	14.38%
Ceuta	0.00%	0.02%
Extremadura	0.64%	0.72%
Galicia	4.03%	3.39%
La Rioja	0.26%	0.31%
Madrid	28.77%	31.46%
Murcia	1.95%	1.91%
Navarra	0.53%	0.63%
Valencia	7.17%	7.49%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	86	17,219.39	8,070.54	0.00	25,289.93	21.31	4,884,679.47	4,909,969.40	65.17	45.54
from > 1 to ≤ 2 months	17	9,186.25	4,336.33	0.00	13,522.58	11.40	866,136.86	879,659.44	11.68	45.47
from > 2 to ≤ 3 months	9	9,087.51	6,075.37	0.00	15,162.88	12.78	856,791.63	871,954.51	11.57	60.31
from > 3 to ≤ 6 months	7	8,124.56	7,023.30	0.00	15,147.86	12.77	292,012.95	307,160.81	4.08	39.18
from > 6 to < 12 months	5	7,186.50	13,451.77	0.00	20,638.27	17.39	387,477.17	408,115.44	5.42	55.54
from ≥ 12 to < 18 months	1	2,971.52	2,373.01	0.00	5,344.53	4.50	61,513.49	66,858.02	0.89	69.29
from ≥ 2 years	3	8,038.63	15,507.12	0.00	23,545.75	19.84	66,450.95	89,996.70	1.19	56.19
Subtotal	128	61,814.36	56,837.44	0.00	118,651.80	100.00	7,415,062.52	7,533,714.32	100.00	47.27
Doubt debts (subjectives)										
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	128	61,814.36	56,837.44	0.00	118,651.80		7,415,062.52	7,533,714.32		47.27

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