

BANKINTER 5 Fondo de Titulización Hipotecaria

Brief report

Date: 12/31/2012
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
Barclays Bank PLC

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Bankinter

Additional Treasury Account
Calyon

Subordinated Loan
Bankinter

Start-up Loan
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Assets Custodian
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Fund Auditors
Deloitte (ejercicios 2009 a actual)
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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	23,681.55 162,005,483.55 23.68%	100,000.00 684,100,000.00	Floating 3-M Euribor+0.240% 12.Feb/May/Aug/Nov	0.4360% 02/12/2013 26.39 Gross 20.85 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	02/12/2013 "Pass-Through"	A3sf A+sf	Aaa AAA
Series B ES0313920011	12/17/2002 149	49,262.11 7,340,054.39 49.26%	100,000.00 14,900,000.00	Floating 3-M Euribor+0.450% 12.Feb/May/Aug/Nov	0.6460% 02/12/2013 81.33 Gross 64.25 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Baa1sf A+sf	A2 A+
Series C ES0313920029	12/17/2002 110	49,251.45 5,417,659.50 49.25%	100,000.00 11,000,000.00	Floating 3-M Euribor+1.250% 12.Feb/May/Aug/Nov	1.4460% 02/12/2013 182.00 Gross 143.78 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Baa3 A	Baa3 BBB+
Total		174,763,197.44	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	4.72	4.08	3.70	3.35	3.02	2.72	2.53	2.36	
			Date	08/01/2017	12/11/2016	07/23/2016	03/18/2016	11/20/2015	08/02/2015	05/25/2015	03/22/2015	
		Final Maturity	Years	7.00	6.00	5.50	5.00	4.50	4.00	3.75	3.50	
	Without optional redemption *	Average life	Years	6.55	5.94	5.41	4.95	4.56	4.21	3.90	3.63	
			Date	05/29/2019	10/18/2018	04/09/2018	10/25/2017	06/01/2017	01/25/2017	10/05/2016	06/28/2016	
		Final Maturity	Years	24.27	24.27	24.27	24.27	24.27	24.27	24.27	24.27	
Series B	With optional redemption *	Average life	Years	4.72	4.08	3.70	3.35	3.02	2.72	2.53	2.36	
			Date	08/01/2017	12/11/2016	07/23/2016	03/18/2016	11/20/2015	08/02/2015	05/25/2015	03/22/2015	
		Final Maturity	Years	7.00	6.00	5.50	5.00	4.50	4.00	3.75	3.50	
	Without optional redemption *	Average life	Years	6.55	5.94	5.41	4.95	4.56	4.21	3.90	3.63	
			Date	05/29/2019	10/18/2018	04/09/2018	10/25/2017	06/01/2017	01/25/2017	10/05/2016	06/28/2016	
		Final Maturity	Years	24.27	24.27	24.27	24.27	24.27	24.27	24.27	24.27	
Series C	With optional redemption *	Average life	Years	4.72	4.08	3.70	3.35	3.02	2.72	2.53	2.36	
			Date	08/01/2017	12/11/2016	07/23/2016	03/18/2016	11/20/2015	08/02/2015	05/25/2015	03/22/2015	
		Final Maturity	Years	7.00	6.00	5.50	5.00	4.50	4.00	3.75	3.50	
	Without optional redemption *	Average life	Years	6.55	5.94	5.41	4.95	4.56	4.21	3.90	3.63	
			Date	05/29/2019	10/18/2018	04/09/2018	10/25/2017	06/01/2017	01/25/2017	10/05/2016	06/28/2016	
		Final Maturity	Years	24.27	24.27	24.27	24.27	24.27	24.27	24.27	24.27	

* 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	92.70%	162,005,483.55	9.74%	96.35%	684,100,000.00	4.50%
Series B	4.20%	7,340,054.39	5.54%	2.10%	14,900,000.00	2.40%
Series C	3.10%	5,417,659.50	2.44%	1.55%	11,000,000.00	0.85%
Issue of Bonds		174,763,197.44			710,000,000.00	
Reserve Fund	2.44%	4,260,000.00		0.85%	6,035,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	6,922,398.63	0.190%	
Additional Treasury Account	1,006,638.44	0.190%	
Servicer ppal collect not yet credited	1,754,403.77		
Servicer ints collect not yet credited	121,172.67		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		4,260,000.00	1.190%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans

General			
		Current	At constitution date
Count		3,872	8,802
Principal			
Principal outstanding		169,826,631.26	710,004,632.73
Average loan		43,860.18	80,664.01
Minimum		0.22	11,730.33
Maximum		219,375.97	297,486.41
Interest rate			
Weighted average (wac)		1.89%	4.17%
Minimum		0.99%	2.50%
Maximum		4.32%	6.64%
Final maturity			
Weighted average (WARM) (months)		164	266
Minimum		01/06/2013	04/07/2004
Maximum		03/26/2037	03/27/2037
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%	2.19	6.90	0.06	8.19
10.01 - 20%	7.57	15.79	0.70	16.60
20.01 - 30%	13.53	25.44	2.37	25.44
30.01 - 40%	20.75	35.23	4.96	35.70
40.01 - 50%	25.65	45.32	9.39	45.36
50.01 - 60%	25.87	54.48	15.05	55.40
60.01 - 70%	4.43	62.18	23.63	65.36
70.01 - 80%			43.83	75.52
Weighted average (WALT)		40.58		63.64
Minimum		0.00		2.57
Maximum		65.03		79.83

Additional information

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Official register CNMV: C/ Miguel Angel, 11 - 28010 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	1.08%	0.51%	0.35%	0.31%	0.65%
Annual Percentage Rate (CPR)	12.27%	5.92%	4.15%	3.70%	7.57%

Geographic distribution

	Current	At constitution date
Andalucia	9.45%	8.77%
Aragon	1.81%	1.77%
Asturias	2.79%	2.49%
Balearic Islands	2.27%	1.91%
Basque Country	9.38%	9.60%
Canary Islands	4.67%	4.42%
Cantabria	2.90%	2.62%
Castilla-La Mancha	2.54%	2.16%
Castilla-Leon	6.93%	5.95%
Catalonia	15.47%	14.38%
Ceuta		0.02%
Extremadura	0.53%	0.72%
Galicia	3.87%	3.39%
La Rioja	0.26%	0.31%
Madrid	27.89%	31.46%
Murcia	1.98%	1.91%
Navarra	0.51%	0.63%
Valencia	6.75%	7.49%

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	82	17,036.69	3,513.00	0.00	20,549.69	16.34	3,848,543.96	3,869,093.65	60.86	35.33
from > 1 to ≤ 2 months	13	9,937.75	2,514.51	0.00	12,452.26	9.90	918,481.75	930,934.01	14.64	44.35
from > 2 to ≤ 3 months	14	10,982.54	2,450.76	0.00	13,433.30	10.68	565,622.99	579,056.29	9.11	42.35
from > 3 to ≤ 6 months	8	13,070.33	4,416.79	0.00	17,487.12	13.90	532,281.41	549,768.53	8.65	53.56
from > 6 to < 12 months	6	16,038.29	3,552.89	0.00	19,591.18	15.57	188,664.24	208,255.42	3.28	29.20
from ≥ 12 to < 18 months	1	2,950.12	592.60	0.00	3,542.72	2.82	15,492.93	19,035.65	0.30	35.32
from ≥ 18 to < 24 months	2	7,604.15	4,445.09	0.00	12,049.24	9.58	100,370.97	112,420.21	1.77	52.39
from ≥ 2 years	4	16,315.91	10,365.44	0.00	26,681.35	21.21	62,272.57	88,953.92	1.40	48.69
Subtotal	130	93,935.78	31,851.08	0.00	125,786.86	100.00	6,231,730.82	6,357,517.68	100.00	38.28
<i>Doubt debts (subjectives)</i>										
	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	130	93,935.78	31,851.08	0.00	125,786.86		6,231,730.82	6,357,517.68		38.28

Additional information