BANKINTER 5 Fondo de Titulización Hipotecaria

Brief report

Date: 09/30/2013
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
Barclays Bank PLC

Subordinated Loan
Bankinter

Start-up Loan
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Swap
Calyon

Assets Custodian
Bankinter

Fund Auditors
Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

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	21,463.98 146,835,087.18 21.46%	100,000.00 684,100,000.00	Floating 3-M Euribor+0.240% 12.Feb/May/Aug/Nov	0.4670% 11/12/2013 25.62 Gross 20.24 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	11/12/2013 "Pass-Through"	Baa2sf A+sf	Aaa AAA
Series B ES0313920011	12/17/2002 149	44,649.16 6,652,724.84 44.65%	100,000.00 14,900,000.00	Floating 3-M Euribor+0.450% 12.Feb/May/Aug/Nov	0.6770% 11/12/2013 77.25 Gross 61.03 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Ba2sf A+sf	A2 A+
Series C ES0313920029	12/17/2002 110	44,639.50 4,910,345.00 44.64%	100,000.00 11,000,000.00	Floating 3-M Euribor+1.250% 12.Feb/May/Aug/Nov	1.4770% 11/12/2013 168.49 Gross 133.11 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	B2sf A	Baa3 BBB+
Total		158,398,157.02	710,000,000.00						

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

Series				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	4.25	3.73	3.36	3.02	2.81	2.50	2.32	2.15
			Date	11/11/2017	05/05/2017	12/20/2016	08/18/2016	06/02/2016	02/11/2016	12/07/2015	10/05/2015
		Final Maturity	Years	6.00	5.25	4.75	4.25	4.00	3.51	3.25	3.00
			Date	08/12/2019	11/12/2018	05/12/2018	11/12/2017	08/12/2017	02/12/2017	11/12/2016	08/12/2016
	Without optional redemption *	Average life	Years	6.31	5.75	5.26	4.83	4.46	4.13	3.83	3.57
			Date	12/03/2019	05/11/2019	11/13/2018	06/10/2018	01/24/2018	09/25/2017	06/11/2017	03/08/2017
		Final Maturity	Years	23.52	23.52	23.52	23.52	23.52	23.52	23.52	23.52
			Date	02/12/2037	02/12/2037	02/12/2037	02/12/2037	02/12/2037	02/12/2037	02/12/2037	02/12/2037
Series B	With optional redemption *	Average life	Years	4.25	3.73	3.36	3.02	2.81	2.50	2.32	2.15
			Date	11/11/2017	05/05/2017	12/20/2016	08/18/2016	06/02/2016	02/11/2016	12/07/2015	10/05/2015
		Final Maturity	Years	6.00	5.25	4.75	4.25	4.00	3.51	3.25	3.00
			Date	08/12/2019	11/12/2018	05/12/2018	11/12/2017	08/12/2017	02/12/2017	11/12/2016	08/12/2016
	Without optional redemption *	Average life	Years	6.31	5.75	5.26	4.83	4.46	4.13	3.83	3.57
			Date	12/03/2019	05/11/2019	11/13/2018	06/10/2018	01/24/2018	09/25/2017	06/11/2017	03/08/2017
		Final Maturity	Years	23.52	23.52	23.52	23.52	23.52	23.52	23.52	23.52
			Date	02/12/2037	02/12/2037	02/12/2037	02/12/2037	02/12/2037	02/12/2037	02/12/2037	02/12/2037
Series C	With optional redemption *	Average life	Years	4.25	3.73	3.36	3.02	2.81	2.50	2.32	2.15
			Date	11/11/2017	05/05/2017	12/20/2016	08/18/2016	06/02/2016	02/11/2016	12/07/2015	10/05/2015
		Final Maturity	Years	6.00	5.25	4.75	4.25	4.00	3.51	3.25	3.00
			Date	08/12/2019	11/12/2018	05/12/2018	11/12/2017	08/12/2017	02/12/2017	11/12/2016	08/12/2016
	Without optional redemption *	Average life	Years	6.31	5.75	5.26	4.83	4.46	4.13	3.83	3.57
			Date	12/03/2019	05/11/2019	11/13/2018	06/10/2018	01/24/2018	09/25/2017	06/11/2017	03/08/2017
		Final Maturity	Years	23.52	23.52	23.52	23.52	23.52	23.52	23.52	23.52
			Date	02/12/2037	02/12/2037	02/12/2037	02/12/2037	02/12/2037	02/12/2037	02/12/2037	02/12/2037

* 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%	146,835,087.18	9.99%	96.35%	684,100,000.00	4.50%	
Series B	4.20%	6,652,724.84	5.79%	2.10%	14,900,000.00	2.40%	
Series C	3.10%	4,910,345.00	2.69%	1.55%	11,000,000.00	0.85%	
Issue of Bonds		158,398,157.02			710,000,000.00		
Reserve Fund	2.69%	4,260,000.00		0.85%	6,035,000.00		

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		6,825,223.45	0.230%
Servicer ppal collect not yet credited		561,255.46	
Servicer ints collect not yet credited		65,268.04	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		4,260,000.00	1.230%
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	3,701	8,802
Principal		
Principal outstanding	155,571,114.06	710,004,632.73
Average loan	42,034.89	80,664.01
Minimum	0.20	11,730.33
Maximum	211,697.42	297,486.41
Interest rate		
Weighted average (wac)	1.21%	4.17%
Minimum	0.88%	2.50%
Maximum	3.53%	6.64%
Final maturity		
Weighted average (WARM) (months)	158	266
Minimum	10/05/2013	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 % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	2.57	6.87	0.06	8.19
10.01 - 20%	7.89	15.58	0.70	16.60
20.01 - 30%	14.90	25.38	2.37	25.44
30.01 - 40%	21.92	35.02	4.96	35.70
40.01 - 50%	29.37	45.32	9.39	45.36
50.01 - 60%	20.84	54.39	15.05	55.40
60.01 - 70%	2.49	61.64	23.63	65.36
70.01 - 80%			43.83	75.52
Weighted average (WALTV)		39.05		63.64
Minimum		0.00		2.57
Maximum		63.22		79.83

Additional information
Europea de Titulización: C/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 Fax +34 91 411 84 68 www.edt-sg.com ✉ info@eurotitulizacion.com
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)	0.15%	0.16%	0.15%	0.27%	0.62%
Annual Percentage Rate (CPR)	1.81%	1.89%	1.73%	3.16%	7.21%

Geographic distribution

	Current	At constitution date
Andalucia	9.36%	8.77%
Aragon	1.75%	1.77%
Asturias	2.82%	2.49%
Balearic Islands	2.32%	1.91%
Basque Country	9.51%	9.60%
Canary Islands	4.70%	4.42%
Cantabria	2.95%	2.62%
Castilla-La Mancha	2.57%	2.16%
Castilla-Leon	6.92%	5.95%
Catalonia	15.60%	14.38%
Ceuta		0.02%
Extremadura	0.51%	0.72%
Galicia	3.90%	3.39%
La Rioja	0.26%	0.31%
Madrid	27.76%	31.46%
Murcia	1.90%	1.91%
Navarra	0.51%	0.63%
Valencia	6.66%	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	102	21,161.34	2,227.73	0.00	23,389.07	13.15	4,791,987.54	4,815,376.61	65.38	33.18
from > 1 to ≤ 2 months	17	8,740.84	1,151.77	0.00	9,892.61	5.56	766,917.06	776,809.67	10.55	36.72
from > 2 to ≤ 3 months	10	6,699.34	1,200.00	0.00	7,899.34	4.44	454,094.22	461,993.56	6.27	49.48
from > 3 to ≤ 6 months	9	16,488.03	2,669.11	0.00	19,157.14	10.77	511,590.61	530,747.75	7.21	27.41
from > 6 to < 12 months	8	34,028.33	4,085.86	0.00	38,114.19	21.43	251,595.65	289,709.84	3.93	30.20
from ≥ 12 to < 18 months	5	22,832.28	5,060.57	0.00	27,892.85	15.68	222,247.78	250,140.63	3.40	46.82
from ≥ 18 to < 24 months	1	2,319.60	1,302.21	0.00	3,621.81	2.04	33,675.88	37,297.69	0.51	34.60
from ≥ 2 years	5	31,525.31	16,346.27	0.00	47,871.58	26.92	155,038.29	202,909.87	2.76	59.65
Subtotal	157	143,795.07	34,043.52	0.00	177,838.59	100.00	7,187,147.03	7,364,985.62	100.00	34.35
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	157	143,795.07	34,043.52	0.00	177,838.59		7,187,147.03	7,364,985.62		34.35

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