

BANKINTER 5 Fondo de Titulización Hipotecaria



Brief report

Date: 11/30/2013
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

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Treasury Account
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Subordinated Loan
Bankinter

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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	20,842.51 142,583,610.91 20.84%	100,000.00 684,100,000.00	Floating 3-M Euribor+0.240% 12.Feb/May/Aug/Nov	0.4570% 02/12/2014 24.34 Gross 19.23 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	02/12/2014 "Pass-Through"	Baa2sf A+sf	Aaa AAA
Series B ES0313920011	12/17/2002 149	43,356.37 6,460,099.13 43.36%	100,000.00 14,900,000.00	Floating 3-M Euribor+0.450% 12.Feb/May/Aug/Nov	0.6670% 02/12/2014 73.90 Gross 58.38 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	43,346.99 4,768,168.90 43.35%	100,000.00 11,000,000.00	Floating 3-M Euribor+1.250% 12.Feb/May/Aug/Nov	1.4670% 02/12/2014 162.51 Gross 128.38 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		153,811,878.94	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	4.11	3.59	3.22	2.88	2.67	2.47	2.17	2.12		
			Date	12/22/2017	06/15/2017	01/30/2017	09/26/2016	07/12/2016	05/01/2016	01/14/2016	12/24/2015		
		Final Maturity	Years	5.75	5.00	4.50	4.00	3.75	3.50	3.00	3.00		
	Without optional redemption *		Date	08/12/2019	11/12/2018	05/12/2018	11/12/2017	08/12/2017	05/12/2017	11/12/2016	11/12/2016		
		Average life	Years	6.23	5.67	5.18	4.76	4.38	4.05	3.76	3.50		
			Date	02/03/2020	07/13/2019	01/16/2019	08/13/2018	03/30/2018	11/30/2017	08/16/2017	05/13/2017		
Series B	With optional redemption *	Final Maturity	Years	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27		
			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		
		Average life	Years	4.11	3.59	3.22	2.88	2.67	2.47	2.17	2.12		
	Without optional redemption *		Date	12/22/2017	06/15/2017	01/30/2017	09/26/2016	07/12/2016	05/01/2016	01/14/2016	12/24/2015		
		Final Maturity	Years	5.75	5.00	4.50	4.00	3.75	3.50	3.00	3.00		
			Date	08/12/2019	11/12/2018	05/12/2018	11/12/2017	08/12/2017	05/12/2017	11/12/2016	11/12/2016		
Series C	With optional redemption *	Average life	Years	6.23	5.67	5.18	4.76	4.38	4.05	3.76	3.50		
			Date	02/03/2020	07/13/2019	01/16/2019	08/13/2018	03/30/2018	11/30/2017	08/16/2017	05/13/2017		
		Final Maturity	Years	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27		
	Without optional redemption *		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		
		Average life	Years	4.11	3.59	3.22	2.88	2.67	2.47	2.17	2.12		
			Date	12/22/2017	06/15/2017	01/30/2017	09/26/2016	07/12/2016	05/01/2016	01/14/2016	12/24/2015		
Series D	With optional redemption *	Final Maturity	Years	5.75	5.00	4.50	4.00	3.75	3.50	3.00	3.00		
			Date	08/12/2019	11/12/2018	05/12/2018	11/12/2017	08/12/2017	05/12/2017	11/12/2016	11/12/2016		
		Average life	Years	6.23	5.67	5.18	4.76	4.38	4.05	3.76	3.50		
	Without optional redemption *		Date	02/03/2020	07/13/2019	01/16/2019	08/13/2018	03/30/2018	11/30/2017	08/16/2017	05/13/2017		
		Final Maturity	Years	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27		
			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		At issue date		
			% CE			% CE
Series A	92.70%	142,583,610.91	10.07%	96.35%	684,100,000.00	4.50%
Series B	4.20%	6,460,099.13	5.87%	2.10%	14,900,000.00	2.40%
Series C	3.10%	4,768,168.90	2.77%	1.55%	11,000,000.00	0.85%
Issue of Bonds		153,811,878.94			710,000,000.00	
Reserve Fund	2.77%	4,260,000.00		0.85%	6,035,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	5,308,445.82	0.220%	
Servicer ppal collect not yet credited	520,114.94		
Servicer ints collect not yet credited	56,713.11		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		4,260,000.00	1.220%
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		3,659	8,802
Principal			
Principal outstanding		152,426,591.49	710,004,632.73
Average loan		41,657.99	80,664.01
Minimum		0.18	11,730.33
Maximum		209,890.18	297,486.41
Interest rate			
Weighted average (wac)		1.19%	4.17%
Minimum		0.88%	2.50%
Maximum		3.53%	6.64%
Final maturity			
Weighted average (WARM) (months)		157	266
Minimum		12/01/2013	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
0.01 - 10%		2.66	6.84
10.01 - 20%		8.11	15.60
20.01 - 30%		15.43	25.43
30.01 - 40%		21.98	35.05
40.01 - 50%		30.30	45.31
50.01 - 60%		19.27	54.40
60.01 - 70%		2.26	61.41
70.01 - 80%			43.83
Weighted average (WALT V)		38.67	63.64
Minimum		0.00	2.57
Maximum		62.83	79.83

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.17%	0.19%	0.16%	0.27%	0.62%
Annual Percentage Rate (CPR)	1.98%	2.30%	1.93%	3.16%	7.14%

Geographic distribution		
	Current	At constitution date
Andalucia	9.33%	8.77%
Aragon	1.71%	1.77%
Asturias	2.83%	2.49%
Balearic Islands	2.33%	1.91%
Basque Country	9.53%	9.60%
Canary Islands	4.71%	4.42%
Cantabria	2.96%	2.62%
Castilla-La Mancha	2.59%	2.16%
Castilla-Leon	6.93%	5.95%
Catalonia	15.62%	14.38%
Ceuta		0.02%
Extremadura	0.51%	0.72%
Galicia	3.83%	3.39%
La Rioja	0.27%	0.31%
Madrid	27.81%	31.46%
Murcia	1.89%	1.91%
Navarra	0.51%	0.63%
Valencia	6.64%	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	84	16,622.32	1,699.73	0.00	18,322.05	10.42	3,752,115.14	3,770,437.19	59.93	29.41
from > 1 to ≤ 2 months	15	6,321.39	1,018.30	0.00	7,339.69	4.17	698,400.01	705,739.70	11.22	42.11
from > 2 to ≤ 3 months	17	14,388.43	2,349.10	0.00	16,737.53	9.52	847,857.55	864,595.08	13.74	48.43
from > 3 to ≤ 6 months	4	10,919.74	864.95	0.00	11,784.69	6.70	169,261.31	181,046.00	2.88	14.07
from > 6 to < 12 months	6	16,915.37	1,989.39	0.00	18,904.76	10.75	175,840.24	194,745.00	3.10	37.06
from ≥ 12 to < 18 months	6	44,039.16	6,341.21	0.00	50,380.37	28.66	275,611.47	325,991.84	5.18	35.76
from ≥ 18 to < 24 months	2	7,227.62	2,441.79	0.00	9,669.41	5.50	60,450.92	70,120.33	1.11	32.46
from ≥ 2 years	4	27,742.03	14,932.27	0.00	42,674.30	24.27	135,725.59	178,399.89	2.84	59.40
Subtotal	138	144,176.06	31,636.74	0.00	175,812.80	100.00	6,115,262.23	6,291,075.03	100.00	32.23
<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	138	144,176.06	31,636.74	0.00	175,812.80		6,115,262.23	6,291,075.03		32.23