BANKINTER 5 Fondo de Titulización Hipotecaria

Brief report

Date: 04/30/2015
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
Bankinter

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	17,510.01 119,785,978.41 17.51%	100,000.00 684,100,000.00	Floating 3-M Euribor+0.240% 12.Feb/May/Aug/Nov	0.2900% 05/12/2015 12.55 Gross 10.04 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	05/12/2015 "Pass-Through"	Aa2sf BBBsf	Aaa AAA
Series B ES0313920011	12/17/2002 149	36,424.14 5,427,196.86 36.42%	100,000.00 14,900,000.00	Floating 3-M Euribor+0.450% 12.Feb/May/Aug/Nov	0.5000% 05/12/2015 45.02 Gross 36.02 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Baa1sf BBsf	A2 A+
Series C ES0313920029	12/17/2002 110	36,416.26 4,005,788.60 36.42%	100,000.00 11,000,000.00	Floating 3-M Euribor+1.250% 12.Feb/May/Aug/Nov	1.3000% 05/12/2015 117.04 Gross 93.63 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Ba1sf Bsf	Baa3 BBB+
Total		129,218,963.87	710.000.000,00						

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

Series					0,08	0,17	0,25	0,34	0,42	0,51	0,60	0,69
	% Monthly CPR (SMM)				0,08	0,17	0,25	0,34	0,42	0,51	0,60	0,69
	% Annual equivalent CPR				1,00	2,00	3,00	4,00	5,00	6,00	7,00	8,00
Series A	With optional redemption *	Average life	Years		3.62	3.42	3.23	3.05	2.87	2.69	2.52	2.48
			Date		09/24/2018	07/13/2018	05/04/2018	02/27/2018	12/23/2017	10/20/2017	08/18/2017	08/07/2017
		Final Maturity	Years		4.75	4.50	4.25	4.00	3.75	3.50	3.25	3.25
			Date		11/12/2019	08/12/2019	05/12/2019	02/12/2019	11/12/2018	08/12/2018	05/12/2018	05/12/2018
	Without optional redemption *	Average life	Years		6.15	5.88	5.63	5.39	5.17	4.97	4.78	4.59
			Date		04/05/2021	12/28/2020	09/27/2020	07/03/2020	04/14/2020	01/30/2020	11/21/2019	09/15/2019
		Final Maturity	Years		22.02	22.02	22.02	22.02	22.02	22.02	22.02	22.02
			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		3.62	3.42	3.23	3.05	2.87	2.69	2.52	2.48
			Date		09/24/2018	07/13/2018	05/04/2018	02/27/2018	12/23/2017	10/20/2017	08/18/2017	08/07/2017
		Final Maturity	Years		4.75	4.50	4.25	4.00	3.75	3.50	3.25	3.25
			Date		11/12/2019	08/12/2019	05/12/2019	02/12/2019	11/12/2018	08/12/2018	05/12/2018	05/12/2018
	Without optional redemption *	Average life	Years		6.15	5.88	5.63	5.39	5.17	4.97	4.78	4.59
			Date		04/05/2021	12/28/2020	09/27/2020	07/03/2020	04/14/2020	01/30/2020	11/21/2019	09/15/2019
		Final Maturity	Years		22.02	22.02	22.02	22.02	22.02	22.02	22.02	22.02
			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		3.62	3.42	3.23	3.05	2.87	2.69	2.52	2.48
			Date		09/24/2018	07/13/2018	05/04/2018	02/27/2018	12/23/2017	10/20/2017	08/18/2017	08/07/2017
		Final Maturity	Years		4.75	4.50	4.25	4.00	3.75	3.50	3.25	3.25
			Date		11/12/2019	08/12/2019	05/12/2019	02/12/2019	11/12/2018	08/12/2018	05/12/2018	05/12/2018
	Without optional redemption *	Average life	Years		6.15	5.88	5.63	5.39	5.17	4.97	4.78	4.59
			Date		04/05/2021	12/28/2020	09/27/2020	07/03/2020	04/14/2020	01/30/2020	11/21/2019	09/15/2019
		Final Maturity	Years		22.02	22.02	22.02	22.02	22.02	22.02	22.02	22.02
			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%	119,785,978.41	10.60%	96.35%	684,100,000.00	4.50%
Series B	4.20%	5,427,196.86	6.40%	2.10%	14,900,000.00	2.40%
Series C	3.10%	4,005,788.60	3.30%	1.55%	11,000,000.00	0.85%
Issue of Bonds		129,218,963.87			710,000,000.00	
Reserve Fund	3.30%	4,260,000.00		0.85%	6,035,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		8,094,364.61	0.000%
Servicer ppal collect not yet credited		444,690.65	
Servicer ints collect not yet credited		36,695.76	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		4,260,000.00	1.050%
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	3,325	8,802
Principal		
Principal outstanding	125,556,993.60	710,004,632.73
Average loan	37,761.50	80,664.01
Minimum	0.10	11,730.33
Maximum	194,405.23	297,486.41
Interest rate		
Weighted average (wac)	1.03%	4.17%
Minimum	0.61%	2.50%
Maximum	3.64%	6.64%
Final maturity		
Weighted average (WARM) (months)	147	266
Minimum	05/07/2015	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%	3.34	6.54	0.06	8.19
10.01 - 20%	9.34	15.75	0.70	16.60
20.01 - 30%	19.30	25.17	2.37	25.44
30.01 - 40%	25.84	35.50	4.96	35.70
40.01 - 50%	27.93	44.49	9.39	45.36
50.01 - 60%	14.25	53.36	15.05	55.40
60.01 - 70%			23.63	65.36
70.01 - 80%			43.83	75.52
Weighted average (WALTV)		35.75		63.64
Minimum		0.00		2.57
Maximum		59.49		79.83

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Additional information
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Official register CNMV: C/ Edison, 4 - 28006 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)	0.20%	0.18%	0.31%	0.27%	0.58%
Annual Percentage Rate (CPR)	2.42%	2.12%	3.62%	3.20%	6.71%

Geographic distribution

	Current	At constitution date
Andalucia	9.25%	8.77%
Aragon	1.72%	1.77%
Asturias	2.90%	2.49%
Balearic Islands	2.48%	1.91%
Basque Country	9.50%	9.60%
Canary Islands	4.74%	4.42%
Cantabria	2.93%	2.62%
Castilla-La Mancha	2.69%	2.16%
Castilla-Leon	6.84%	5.95%
Catalonia	16.10%	14.38%
Ceuta		0.02%
Extremadura	0.51%	0.72%
Galicia	3.81%	3.39%
La Rioja	0.28%	0.31%
Madrid	27.62%	31.46%
Murcia	1.89%	1.91%
Navarra	0.46%	0.63%
Valencia	6.28%	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	82	17,124.51	1,194.43	0.00	18,318.94	5.91	3,800,828.05	3,819,146.99	60.82	32.54
from > 1 to ≤ 2 months	19	13,760.25	1,425.13	0.00	15,185.38	4.90	893,315.60	908,500.98	14.47	33.86
from > 2 to ≤ 3 months	6	4,979.70	695.92	0.00	5,675.62	1.83	287,314.90	292,990.52	4.67	39.74
from > 3 to ≤ 6 months	8	15,712.08	1,628.78	0.00	17,340.86	5.60	340,589.10	357,929.96	5.70	28.24
from > 6 to < 12 months	3	5,406.07	1,011.85	0.00	6,417.92	2.07	103,564.71	109,982.63	1.75	30.20
from ≥ 12 to < 18 months	4	14,642.27	1,044.18	0.00	15,686.45	5.06	46,000.61	61,687.06	0.98	19.05
from ≥ 18 to < 24 months	5	53,605.06	3,291.06	0.00	56,896.12	18.37	114,494.69	171,390.81	2.73	13.84
from ≥ 2 years	11	146,889.63	27,347.12	0.00	174,236.75	56.25	383,063.18	557,299.93	8.88	40.42
Subtotal	138	272,119.57	37,638.47	0.00	309,758.04	100.00	5,969,170.84	6,278,928.88	100.00	31.82
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	138	272,119.57	37,638.47	0.00	309,758.04		5,969,170.84	6,278,928.88		31.82

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