

BANKINTER 5 Fondo de Titulización Hipotecaria

Brief report

Date: 08/31/2016
Currency: EUR



Date of constitution
12/16/2002

VAT Reg. no.
V83501460

Management Company
Europea de Titulización S.G.F.T

Originator
Bankinter

Service
Bankinter

Lead Managers
Bankinter

Bond Paying Agent
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Société Générale

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)		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	13,964.26 95,529,502.66 13.96%	100,000.00 684,100,000.00	Floating 3-M Euribor+0.240% 12.Feb/May/Aug/Nov	0.0000% 11/14/2016 0.00 Gross 0.00 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	11/14/2016 "Pass-Through"	Aa2sf A+sf	Aaa AAA
Series B ES0313920011	12/17/2002 149	29,048.31 4,328,198.19 29.05%	100,000.00 14,900,000.00	Floating 3-M Euribor+0.450% 12.Feb/May/Aug/Nov	0.1530% 11/14/2016 11.60 Gross 9.40 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	A3sf BBB+sf	A2 A+
Series C ES0313920029	12/17/2002 110	29,042.02 3,194,622.20 29.04%	100,000.00 11,000,000.00	Floating 3-M Euribor+1.250% 12.Feb/May/Aug/Nov	0.9530% 11/14/2016 72.27 Gross 58.54 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Baa3sf BB+sf	Baa3 BBB+
Total		103,052,323.05	710,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)											
		% 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	2.34	2.31	2.12	2.10	1.91	1.89	1.70	1.69
		Final Maturity	Years	12/12/2018	12/02/2018	09/24/2018	09/16/2018	07/08/2018	07/02/2018	04/24/2018	04/19/2018
	Without optional redemption *	Average life	Years	2.75	2.75	2.50	2.50	2.25	2.25	2.00	2.00
		Final Maturity	Years	05/12/2019	05/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	08/12/2018	08/12/2018
		Average life	Years	5.67	5.43	5.21	5.00	4.81	4.62	4.45	4.28
		Final Maturity	Years	04/11/2022	01/15/2022	10/26/2021	08/11/2021	06/01/2021	03/26/2021	01/21/2021	11/22/2020
Series B	With optional redemption *	Average life	Years	2.34	2.31	2.12	2.10	1.91	1.89	1.70	1.69
		Final Maturity	Years	12/12/2018	12/02/2018	09/24/2018	09/16/2018	07/08/2018	07/02/2018	04/24/2018	04/19/2018
	Without optional redemption *	Average life	Years	2.75	2.75	2.50	2.50	2.25	2.25	2.00	2.00
		Final Maturity	Years	05/12/2019	05/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	08/12/2018	08/12/2018
		Average life	Years	5.67	5.43	5.21	5.00	4.81	4.62	4.45	4.28
		Final Maturity	Years	04/11/2022	01/15/2022	10/26/2021	08/11/2021	06/01/2021	03/26/2021	01/21/2021	11/22/2020
Series C	With optional redemption *	Average life	Years	2.34	2.31	2.12	2.10	1.91	1.89	1.70	1.69
		Final Maturity	Years	12/12/2018	12/02/2018	09/24/2018	09/16/2018	07/08/2018	07/02/2018	04/24/2018	04/19/2018
	Without optional redemption *	Average life	Years	2.75	2.75	2.50	2.50	2.25	2.25	2.00	2.00
		Final Maturity	Years	05/12/2019	05/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	08/12/2018	08/12/2018
		Average life	Years	5.67	5.43	5.21	5.00	4.81	4.62	4.45	4.28
		Final Maturity	Years	04/11/2022	01/15/2022	10/26/2021	08/11/2021	06/01/2021	03/26/2021	01/21/2021	11/22/2020

* 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%	95,529,502.66	11.43%	96.35%	684,100,000.00	4.50%
Series B	4.20%	4,328,198.19	7.23%	2.10%	14,900,000.00	2.40%
Series C	3.10%	3,194,622.20	4.13%	1.55%	11,000,000.00	0.85%
Issue of Bonds		103,052,323.05			710,000,000.00	
Reserve Fund	4.13%	4,260,000.00		0.85%	6,035,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	5,044,787.26	-0.330%	
Serviceur ppai collect not yet credited	328,534.12		
Serviceur ints collect not yet credited	17,214.61		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		4,260,000.00	0.700%
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		2,953	8,802
Principal			
Principal outstanding		102,260,935.82	710,004,632.73
Average loan		34,629.51	80,664.01
Minimum		55.22	11,730.33
Maximum		179,288.29	297,486.41
Interest rate			
Weighted average (wac)		0.68%	4.17%
Minimum		0.34%	2.50%
Maximum		3.04%	6.64%
Final maturity			
Weighted average (WARM) (months)		136	266
Minimum		09/05/2016	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%		3.43	6.48
10.01 - 20%		13.28	15.70
20.01 - 30%		20.11	25.15
30.01 - 40%		32.93	35.05
40.01 - 50%		25.74	45.09
50.01 - 60%		4.52	53.45
60.01 - 70%			23.63
70.01 - 80%			43.83
Weighted average (WALT)		32.93	63.64
Minimum		0.01	2.57
Maximum		56.17	79.83

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
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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)	0.23%	0.41%	0.32%	0.36%	0.55%
Annual Percentage Rate (CPR)	2.75%	4.76%	3.82%	4.28%	6.45%

Geographic distribution

	Current	At constitution date
Andalucia	9.00%	8.77%
Aragon	1.70%	1.77%
Asturias	2.92%	2.49%
Balearic Islands	2.51%	1.91%
Basque Country	9.84%	9.60%
Canary Islands	4.67%	4.42%
Cantabria	2.97%	2.62%
Castilla-La Mancha	2.78%	2.16%
Castilla-Leon	6.82%	5.95%
Catalonia	16.41%	14.38%
Ceuta	0.02%	0.02%
Extremadura	0.51%	0.72%
Galicia	3.85%	3.39%
La Rioja	0.28%	0.31%
Madrid	27.46%	31.46%
Murcia	1.86%	1.91%
Navarra	0.45%	0.63%
Valencia	5.98%	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	55	12,919.38	647.87	0.00	13,567.25	3.98	2,395,718.00	2,409,285.25	57.50	34.66
from > 1 to ≤ 2 months	12	6,109.48	244.10	0.00	6,353.58	1.87	357,883.02	364,236.60	8.69	23.57
from > 2 to ≤ 3 months	5	3,189.26	305.10	0.00	3,494.36	1.03	167,736.31	171,230.67	4.09	19.27
from > 3 to ≤ 6 months	6	8,080.80	524.93	0.00	8,605.73	2.53	146,631.34	155,237.07	3.71	29.00
from > 6 to < 12 months	2	5,175.80	322.23	0.00	5,498.03	1.61	77,241.40	82,739.43	1.97	33.10
from ≥ 12 to < 18 months	7	47,242.85	4,078.44	0.00	51,321.29	15.07	325,023.94	376,345.23	8.98	32.58
from ≥ 18 to < 24 months	4	28,809.44	1,995.38	0.00	30,804.82	9.05	94,469.15	125,273.97	2.99	30.11
from ≥ 2 years	11	202,524.99	18,353.22	0.00	220,878.21	64.86	284,700.02	505,578.23	12.07	25.10
Subtotal	102	314,052.00	26,471.27	0.00	340,523.27	100.00	3,849,403.18	4,189,926.45	100.00	30.46
<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	102	314,052.00	26,471.27	0.00	340,523.27		3,849,403.18	4,189,926.45		30.46

Additional information