BANKINTER 5 Fondo de Titulización Hipotecaria

Brief report

Date: 06/30/2017
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
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) Current	Principal outstanding Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	Redemption Next	Rating MOOD / SPOO Current	Rating MOOD / SPOO Original
Series A ES0313920003	12/17/2002 6,841	12,280.12 84,008,300.92 12.28%	100,000.00 684,100,000.00	Floating 3-M Euribor+0.240% 12.Feb/May/Aug/Nov	0.0000% 08/14/2017 0.000000 Gross 0.000000 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	08/14/2017 "Pass-Through"	Aa2sf AA-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	0.1210% 08/14/2017 9.177652 Gross 7.433898 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	A3sf A+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	0.9210% 08/14/2017 69.841218 Gross 56.571387 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Baa3sf BBB+sf	Baa3 BBB+
Total		91,531,121.31	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	1.75	1.56	1.55	1.54	1.34	1.33	1.32	1.31
			Date	02/10/2019	11/30/2018	11/27/2018	11/23/2018	09/12/2018	09/09/2018	09/06/2018	09/03/2018
		Final Maturity	Years	2.00	1.76	1.76	1.76	1.50	1.50	1.50	1.50
			Date	05/12/2019	02/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	11/12/2018	11/12/2018
	Without optional redemption *	Average life	Years	4.63	4.43	4.24	4.06	3.90	3.74	3.60	3.46
			Date	12/27/2021	10/13/2021	08/05/2021	06/02/2021	04/02/2021	02/05/2021	12/15/2020	10/26/2020
		Final Maturity	Years	12.01	11.76	11.26	11.01	10.51	10.26	9.76	9.51
			Date	05/12/2029	02/12/2029	08/12/2028	05/12/2028	11/12/2027	08/12/2027	02/12/2027	11/12/2026
Series B	With optional redemption *	Average life	Years	2.00	1.76	1.76	1.76	1.50	1.50	1.50	1.50
			Date	05/12/2019	02/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	11/12/2018	11/12/2018
		Final Maturity	Years	2.00	1.76	1.76	1.76	1.50	1.50	1.50	1.50
			Date	05/12/2019	02/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	11/12/2018	11/12/2018
	Without optional redemption *	Average life	Years	13.03	12.70	12.36	12.02	11.67	11.32	10.98	10.64
			Date	05/21/2030	01/19/2030	09/17/2029	05/15/2029	01/09/2029	09/03/2028	04/30/2028	12/27/2027
		Final Maturity	Years	14.26	13.76	13.51	13.26	13.01	12.76	12.26	12.01
			Date	08/12/2031	02/12/2031	11/12/2030	08/12/2030	05/12/2030	02/12/2030	08/12/2029	05/12/2029
Series C	With optional redemption *	Average life	Years	2.00	1.76	1.76	1.76	1.50	1.50	1.50	1.50
			Date	05/12/2019	02/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	11/12/2018	11/12/2018
		Final Maturity	Years	2.00	1.76	1.76	1.76	1.50	1.50	1.50	1.50
			Date	05/12/2019	02/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	11/12/2018	11/12/2018
	Without optional redemption *	Average life	Years	16.29	15.95	15.62	15.30	14.99	14.68	14.37	14.06
			Date	08/20/2033	04/20/2033	12/21/2032	08/26/2032	05/03/2032	01/11/2032	09/19/2031	05/30/2031
		Final Maturity	Years	19.77	19.77	19.77	19.77	19.77	19.77	19.77	19.77
			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	91.78%	84,008,300.92	12.87%	96.35%	684,100,000.00	4.50%
Series B	4.73%	4,328,198.19	8.14%	2.10%	14,900,000.00	2.40%
Series C	3.49%	3,194,622.20	4.65%	1.55%	11,000,000.00	0.85%
Issue of Bonds		91,531,121.31			710,000,000.00	
Reserve Fund	4.65%	4,260,000.00		0.85%	6,035,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		6,222,656.27	-0.460%
Servicer ppal collect not yet credited		480,421.74	
Servicer ints collect not yet credited		13,798.66	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		4,260,000.00	0.670%
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	2,717	8,802
Principal		
Principal outstanding	89,480,598.15	710,004,632.73
Average loan	32,933.60	80,664.01
Minimum	30.22	11,730.33
Maximum	169,600.15	297,486.41
Interest rate		
Weighted average (wac)	0.56%	4.17%
Minimum	0.27%	2.50%
Maximum	2.92%	6.64%
Final maturity		
Weighted average (WARM) (months)	130	266
Minimum	07/02/2017	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%	4.23	6.74	0.06	8.19
10.01 - 20%	14.97	15.52	0.70	16.60
20.01 - 30%	23.63	25.60	2.37	25.45
30.01 - 40%	31.29	34.55	4.96	35.70
40.01 - 50%	22.09	43.93	9.39	45.36
50.01 - 60%	3.80	51.97	15.05	55.40
60.01 - 70%			23.63	65.36
70.01 - 80%			43.83	75.52
Weighted average (WALTV)		31.14		63.64
Minimum		0.02		2.57
Maximum		54.02		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@edt-sg.com
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)	0.41%	0.32%	0.29%	0.33%	0.54%
Annual Percentage Rate (CPR)	4.80%	3.74%	3.43%	3.92%	6.30%

Geographic distribution

	Current	At constitution date
Andalucia	8.84%	8.77%
Aragon	1.75%	1.77%
Asturias	2.98%	2.49%
Balearic Islands	2.38%	1.91%
Basque Country	10.02%	9.60%
Canary Islands	4.63%	4.42%
Cantabria	3.01%	2.62%
Castilla-La Mancha	2.76%	2.16%
Castilla-Leon	6.82%	5.95%
Catalonia	16.54%	14.38%
Ceuta		0.02%
Extremadura	0.52%	0.72%
Galicia	3.86%	3.39%
La Rioja	0.27%	0.31%
Madrid	27.48%	31.46%
Murcia	1.83%	1.91%
Navarra	0.44%	0.63%
Valencia	5.86%	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	50	11,633.47	246.18	0.00	11,879.65	3.10	1,750,870.80	1,762,750.45	49.35	27.50
from > 1 to ≤ 2 months	9	4,504.75	260.80	0.00	4,765.55	1.24	263,100.26	267,865.81	7.50	28.66
from > 2 to ≤ 3 months	6	5,591.62	309.48	0.00	5,901.10	1.54	181,292.34	187,193.44	5.24	22.72
from > 3 to ≤ 6 months	3	7,388.94	446.79	0.00	7,835.73	2.05	251,362.75	259,198.48	7.26	24.92
from > 6 to < 12 months	4	10,234.03	613.26	0.00	10,847.29	2.83	99,633.11	110,480.40	3.09	28.23
from ≥ 12 to < 18 months	2	4,290.80	192.82	0.00	4,483.62	1.17	19,813.00	24,296.62	0.68	11.34
from ≥ 18 to < 24 months	5	38,144.57	3,542.29	0.00	41,686.86	10.89	217,300.79	258,987.65	7.25	42.25
from ≥ 2 years	14	276,433.92	18,951.60	0.00	295,385.52	77.17	405,802.97	701,188.49	19.63	25.62
Subtotal	93	358,222.10	24,563.22	0.00	382,785.32	100.00	3,189,176.02	3,571,961.34	100.00	27.13
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	93	358,222.10	24,563.22	0.00	382,785.32		3,189,176.02	3,571,961.34		27.13

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