

BANKINTER 5 Fondo de Titulización Hipotecaria



Brief report

Date: 04/30/2018  
Currency: EUR

Constitution date  
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<br>ISIN Code      | Issue date<br>Nº bonds | Principal outstanding<br>(Bond Unit / Series Total / %Factor) |                              | Interest type<br>Reference rate and margin<br>Payment Date | Interest Rate<br>Next coupon                              | Redemption                                    |                                                                                  | Rating<br>MOOD / SPOO |                |
|                          |                        | Current                                                       | Original                     |                                                            |                                                           | Final maturity (legal)                        | Next                                                                             | Current               | Original       |
| Series A<br>ES0313920003 | 12/17/2002<br>6,841    | 10,885.76<br>74,469,484.16<br>10.89%                          | 100,000.00<br>684,100,000.00 | Floating<br>3-M Euribor+0.240%<br>12.Feb/May/Aug/Nov       | 0.0000%<br>05/14/2018<br>0.000000 Gross<br>0.000000 Net   | 11/12/2039<br>Quarterly<br>12.Feb/May/Aug/Nov | 05/14/2018<br>"Pass-Through"<br>Pro rata<br>deferred start /<br>Secuential       | Aa1<br>AA-sf          | Aaa<br>AAA     |
| Series B<br>ES0313920011 | 12/17/2002<br>149      | 22,644.45<br>3,374,023.05<br>22.64%                           | 100,000.00<br>14,900,000.00  | Floating<br>3-M Euribor+0.450%<br>12.Feb/May/Aug/Nov       | 0.1210%<br>05/14/2018<br>6.926057 Gross<br>5.610106 Net   | 11/12/2039<br>Quarterly<br>12.Feb/May/Aug/Nov | To be determined<br>"Pass-Through"<br>Pro rata<br>deferred start /<br>Secuential | A1(sf)<br>A+sf        | A2 A+<br>A2 A+ |
| Series C<br>ES0313920029 | 12/17/2002<br>110      | 22,639.55<br>2,490,350.50<br>22.64%                           | 100,000.00<br>11,000,000.00  | Floating<br>3-M Euribor+1.250%<br>12.Feb/May/Aug/Nov       | 0.8710%<br>05/14/2018<br>52.706759 Gross<br>42.692475 Net | 11/12/2039<br>Quarterly<br>12.Feb/May/Aug/Nov | To be determined<br>"Pass-Through"<br>Pro rata<br>deferred start /<br>Secuential | Baa2(sf)<br>BBB+sf    | Baa3<br>BBB+   |
| Total                    |                        | 80,333,857.71                                                 | 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 | 0.94       | 0.94       | 0.94       | 0.72       | 0.72       | 0.72       | 0.72       | 0.71       |
|                                                                                                                     |                               | Date                    |       | 01/22/2019 | 01/22/2019 | 01/21/2019 | 10/31/2018 | 10/31/2018 | 10/31/2018 | 10/31/2018 | 10/30/2018 |
|                                                                                                                     |                               | Final Maturity          | Years | 1.00       | 1.00       | 1.00       | 0.75       | 0.75       | 0.75       | 0.75       | 0.75       |
|                                                                                                                     | Without optional redemption * | Date                    |       | 02/12/2019 | 02/12/2019 | 02/12/2019 | 11/12/2018 | 11/12/2018 | 11/12/2018 | 11/12/2018 | 11/12/2018 |
|                                                                                                                     |                               | Average life            | Years | 4.59       | 4.41       | 4.24       | 4.05       | 3.90       | 3.75       | 3.62       | 3.49       |
|                                                                                                                     |                               | Date                    |       | 09/15/2022 | 07/11/2022 | 05/09/2022 | 02/28/2022 | 01/03/2022 | 11/12/2021 | 09/25/2021 | 08/10/2021 |
| Series B                                                                                                            | With optional redemption *    | Final Maturity          | Years | 12.25      | 12.01      | 11.50      | 11.25      | 10.76      | 10.50      | 10.25      | 10.01      |
|                                                                                                                     | Without optional redemption * | Date                    |       | 05/12/2030 | 02/12/2030 | 08/12/2029 | 05/12/2029 | 11/12/2028 | 08/12/2028 | 05/12/2028 | 02/12/2028 |
|                                                                                                                     |                               | Average life            | Years | 0.94       | 0.94       | 0.94       | 0.72       | 0.72       | 0.72       | 0.72       | 0.71       |
|                                                                                                                     | With optional redemption *    | Date                    |       | 01/22/2019 | 01/22/2019 | 01/21/2019 | 10/31/2018 | 10/31/2018 | 10/31/2018 | 10/31/2018 | 10/30/2018 |
|                                                                                                                     | Without optional redemption * | Final Maturity          | Years | 1.00       | 1.00       | 1.00       | 0.75       | 0.75       | 0.75       | 0.75       | 0.75       |
|                                                                                                                     |                               | Date                    |       | 02/12/2019 | 02/12/2019 | 02/12/2019 | 11/12/2018 | 11/12/2018 | 11/12/2018 | 11/12/2018 | 11/12/2018 |
| Series C                                                                                                            | With optional redemption *    | Average life            | Years | 11.71      | 11.40      | 11.10      | 11.15      | 10.85      | 10.54      | 10.24      | 9.95       |
|                                                                                                                     | Without optional redemption * | Date                    |       | 10/25/2029 | 07/05/2029 | 03/16/2029 | 04/04/2029 | 12/15/2028 | 08/26/2028 | 05/09/2028 | 01/22/2028 |
|                                                                                                                     | With optional redemption *    | Final Maturity          | Years | 14.01      | 13.76      | 13.50      | 13.25      | 13.01      | 12.76      | 12.50      | 12.01      |
|                                                                                                                     | Without optional redemption * | Date                    |       | 02/12/2032 | 11/12/2031 | 08/12/2031 | 05/12/2031 | 02/12/2031 | 11/12/2030 | 08/12/2030 | 02/12/2030 |
|                                                                                                                     | With optional redemption *    | Average life            | Years | 0.94       | 0.94       | 0.94       | 0.72       | 0.72       | 0.72       | 0.72       | 0.71       |
|                                                                                                                     | Without optional redemption * | Date                    |       | 01/22/2019 | 01/22/2019 | 01/21/2019 | 10/31/2018 | 10/31/2018 | 10/31/2018 | 10/31/2018 | 10/30/2018 |
| Series C                                                                                                            | With optional redemption *    | Final Maturity          | Years | 1.00       | 1.00       | 1.00       | 0.75       | 0.75       | 0.75       | 0.75       | 0.75       |
|                                                                                                                     | Without optional redemption * | Date                    |       | 02/12/2019 | 02/12/2019 | 02/12/2019 | 11/12/2018 | 11/12/2018 | 11/12/2018 | 11/12/2018 | 11/12/2018 |
|                                                                                                                     | With optional redemption *    | Average life            | Years | 14.53      | 14.17      | 13.83      | 13.98      | 13.67      | 13.37      | 13.07      | 12.77      |
|                                                                                                                     | Without optional redemption * | Date                    |       | 08/21/2032 | 04/12/2032 | 12/07/2031 | 02/03/2032 | 10/12/2031 | 06/23/2031 | 03/05/2031 | 11/17/2030 |
|                                                                                                                     | With optional redemption *    | Final Maturity          | Years | 19.01      | 19.01      | 19.01      | 19.01      | 19.01      | 19.01      | 19.01      | 19.01      |
|                                                                                                                     | 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 |

\* 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% | 74,469,484.16 | 12.60% | 96.35%        | 684,100,000.00 | 4.50% |
| Series B                | 4.20%  | 3,374,023.05  | 8.40%  | 2.10%         | 14,900,000.00  | 2.40% |
| Series C                | 3.10%  | 2,490,350.50  | 5.30%  | 1.55%         | 11,000,000.00  | 0.85% |
| Issue of Bonds          |        | 80,333,857.71 |        |               | 710,000,000.00 |       |
| Reserve Fund            | 5.30%  | 4,260,000.00  |        | 0.85%         | 6,035,000.00   |       |

| Other financial operations (current) |  |                                        |              |
|--------------------------------------|--|----------------------------------------|--------------|
| Assets                               |  | Balance                                | Interest     |
|                                      |  | Treasury Account                       | 7,308,528.85 |
|                                      |  | Servicer ppal collect not yet credited | -0.348%      |
|                                      |  | Servicer ints collect not yet credited | 428,748.22   |
|                                      |  |                                        | 12,585.32    |
| Liabilities                          |  | Available                              | Balance      |
|                                      |  | Subordinated Loan L/T                  | 4,260,000.00 |
|                                      |  | Subordinated Loan S/T                  | 0.670%       |
|                                      |  | Start-up Loan L/T                      | 0.00         |
|                                      |  | Start-up Loan S/T                      | 0.00         |

Collateral: Residential mortgage loans (MCs)

| General                                    |  |               |                      |
|--------------------------------------------|--|---------------|----------------------|
|                                            |  | Current       | At constitution date |
|                                            |  | Count         | 2,535                |
| Principal                                  |  | 8,802         |                      |
| Principal outstanding                      |  | 77,379,186.85 | 710,004,632.73       |
| Average loan                               |  | 30,524.33     | 80,664.01            |
| Minimum                                    |  | 19.62         | 11,730.33            |
| Maximum                                    |  | 159,803.49    | 297,486.41           |
| Interest rate                              |  |               |                      |
| Weighted average (wac)                     |  | 0.47%         | 4.17%                |
| Minimum                                    |  | 0.21%         | 2.50%                |
| Maximum                                    |  | 2.92%         | 6.64%                |
| Final maturity                             |  |               |                      |
| Weighted average (WARM) (months)           |  | 124           | 266                  |
| Minimum                                    |  | 05/03/2018    | 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 | % Pool % LTV         |
| 0.01 - 10%               |  | 5.67         | 6.78                 |
| 10.01 - 20%              |  | 15.64        | 15.36                |
| 20.01 - 30%              |  | 27.23        | 25.62                |
| 30.01 - 40%              |  | 28.19        | 34.69                |
| 40.01 - 50%              |  | 19.02        | 43.51                |
| 50.01 - 60%              |  | 2.52         | 51.55                |
| 60.01 - 70%              |  | 0.91         | 62.49                |
| 70.01 - 80%              |  | 0.54         | 77.22                |
| 80.01 - 90%              |  | 0.04         | 83.67                |
| 120.01 - 130%            |  | 0.09         | 120.74               |
| Weighted average (WALTV) |  | 31.23        | 63.64                |
| Minimum                  |  | 0.01         | 2.57                 |
| Maximum                  |  | 1,398.01     | 79.83                |

# BANKINTER 5 Fondo de Titulización Hipotecaria

## Brief report

**Date:** 04/30/2018  
**Currency:** EUR

### Constitution date

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)

### Prepayments

|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
|------------------------------|---------------|---------------|---------------|----------------|------------|
| Single month. mort. (SMM)    | 0.25%         | 0.30%         | 0.40%         | 0.37%          | 0.53%      |
| Annual Percentage Rate (CPR) | 2.99%         | 3.54%         | 4.69%         | 4.33%          | 6.20%      |

### Geographic distribution

|                    | Current | At constitution date |
|--------------------|---------|----------------------|
| Andalucía          | 8.81%   | 8.77%                |
| Aragón             | 1.82%   | 1.77%                |
| Asturias           | 3.07%   | 2.49%                |
| Balearic Islands   | 2.50%   | 1.91%                |
| Basque Country     | 10.04%  | 9.60%                |
| Canary Islands     | 4.67%   | 4.42%                |
| Cantabria          | 2.94%   | 2.62%                |
| Castilla-La Mancha | 2.81%   | 2.16%                |
| Castilla-León      | 6.41%   | 5.95%                |
| Catalonia          | 16.77%  | 14.38%               |
| Ceuta              |         | 0.02%                |
| Extremadura        | 0.53%   | 0.72%                |
| Galicia            | 3.80%   | 3.39%                |
| La Rioja           | 0.26%   | 0.31%                |
| Madrid             | 27.51%  | 31.46%               |
| Murcia             | 1.77%   | 1.91%                |
| Navarra            | 0.44%   | 0.63%                |
| Valencia           | 5.85%   | 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             | 53     | 12,326.19    | 274.77    | 0.00  | 12,600.96  | 3.95   | 1,631,538.38     | 1,644,139.34 | 54.06  | 25.42                          |
| from > 1 to = 2 months    | 11     | 6,480.04     | 152.62    | 0.00  | 6,632.66   | 2.08   | 282,739.82       | 289,372.48   | 9.52   | 22.30                          |
| from > 2 to = 3 months    | 9      | 10,853.32    | 411.50    | 0.00  | 11,264.82  | 3.53   | 379,934.69       | 391,199.51   | 12.86  | 28.32                          |
| from > 3 to = 6 months    | 5      | 3,933.49     | 97.41     | 0.00  | 4,030.90   | 1.26   | 50,168.14        | 54,199.04    | 1.78   | 12.81                          |
| from > 6 to < 12 months   | 1      | 3,258.40     | 55.19     | 0.00  | 3,313.59   | 1.04   | 5,667.95         | 8,981.54     | 0.30   | 12.26                          |
| from = 12 to < 18 months  | 2      | 5,531.75     | 459.29    | 0.00  | 5,991.04   | 1.88   | 30,397.65        | 36,388.69    | 1.20   | 34.40                          |
| from = 18 to < 24 months  | 2      | 6,594.20     | 739.70    | 0.00  | 7,333.90   | 2.30   | 53,182.80        | 60,516.70    | 1.99   | 23.61                          |
| from = 2 years            | 14     | 253,216.96   | 14,555.20 | 0.00  | 267,772.16 | 83.96  | 288,532.52       | 556,304.68   | 18.29  | 23.08                          |
| Subtotal                  | 97     | 302,194.35   | 16,745.68 | 0.00  | 318,940.03 | 100.00 | 2,722,161.95     | 3,041,101.98 | 100.00 | 24.49                          |
| 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                     | 97     | 302,194.35   | 16,745.68 | 0.00  | 318,940.03 |        | 2,722,161.95     | 3,041,101.98 |        | 24.49                          |

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.

Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

### Additional information

Europea de Titulización: C/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 📠 +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