BANKINTER 5 Fondo de Titulización Hipotecaria

Brief report

Date: 05/31/2018
Currency: EUR

Europea de Titulización
Sociedad Gestora de Fondos de Titulización

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
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Swap
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Assets Custodian
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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 MOOD / SPOO Current	 Original
Series A ES0313920003	12/17/2002 6,841	10,428.47 71,341,163.27 10.43%	100,000.00 684,100,000.00	Floating 3-M Euribor+0.240% 12.Feb/May/Aug/Nov	0.0000% 08/13/2018 0.000000 Gross 0.000000 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	08/13/2018 "Pass-Through"	Aa1 AA-sf	Aaa AAA
Series B ES0313920011	12/17/2002 149	21,693.20 3,232,286.80 21.69%	100,000.00 14,900,000.00	Floating 3-M Euribor+0.450% 12.Feb/May/Aug/Nov	0.1240% 08/13/2018 6.799613 Gross 5.507687 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	A1(sf) A+sf	A2 A+
Series C ES0313920029	12/17/2002 110	21,688.50 2,385,735.00 21.69%	100,000.00 11,000,000.00	Floating 3-M Euribor+1.250% 12.Feb/May/Aug/Nov	0.9240% 08/13/2018 50.657107 Gross 41.032257 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Baa2(sf) BBB+sf	Baa3 BBB+
Total		76,959,185.07	710.000.000,00						

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

				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	0.72	0.72	0.49	0.49	0.49	0.49	0.49	0.49
			Date	02/02/2019	02/01/2019	11/08/2018	11/08/2018	11/08/2018	11/07/2018	11/07/2018	11/07/2018
		Final Maturity	Years	0.75	0.75	0.50	0.50	0.50	0.50	0.50	0.50
			Date	02/12/2019	02/12/2019	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018
	Without optional redemption *	Average life	Years	4.52	4.34	4.13	3.96	3.81	3.66	3.52	3.40
			Date	11/19/2022	09/12/2022	06/28/2022	04/29/2022	03/03/2022	01/09/2022	11/20/2021	10/04/2021
		Final Maturity	Years	12.00	11.76	11.25	11.00	10.51	10.25	10.00	9.76
			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
Series B	With optional redemption *	Average life	Years	0.72	0.72	0.49	0.49	0.49	0.49	0.49	0.49
			Date	02/02/2019	02/01/2019	11/08/2018	11/08/2018	11/08/2018	11/07/2018	11/07/2018	11/07/2018
		Final Maturity	Years	0.75	0.75	0.50	0.50	0.50	0.50	0.50	0.50
			Date	02/12/2019	02/12/2019	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018
	Without optional redemption *	Average life	Years	11.93	11.62	11.68	11.38	11.07	10.77	10.46	10.16
			Date	04/14/2030	12/23/2029	01/12/2030	09/25/2029	06/06/2029	02/14/2029	10/26/2028	07/08/2028
		Final Maturity	Years	13.76	13.51	13.25	13.00	12.76	12.51	12.25	11.76
			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
Series C	With optional redemption *	Average life	Years	0.72	0.72	0.49	0.49	0.49	0.49	0.49	0.49
			Date	02/02/2019	02/01/2019	11/08/2018	11/08/2018	11/08/2018	11/07/2018	11/07/2018	11/07/2018
		Final Maturity	Years	0.75	0.75	0.50	0.50	0.50	0.50	0.50	0.50
			Date	02/12/2019	02/12/2019	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018
	Without optional redemption *	Average life	Years	14.87	14.51	14.66	14.34	14.02	13.72	13.42	13.12
			Date	03/23/2033	11/12/2032	01/05/2033	09/10/2032	05/18/2032	01/27/2032	10/09/2031	06/22/2031
		Final Maturity	Years	18.76	18.76	18.76	18.76	18.76	18.76	18.76	18.76
			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%	71,341,163.27	12.84%	96.35%	684,100,000.00	4.50%
Series B	4.20%	3,232,286.80	8.64%	2.10%	14,900,000.00	2.40%
Series C	3.10%	2,385,735.00	5.54%	1.55%	11,000,000.00	0.85%
Issue of Bonds		76,959,185.07			710,000,000.00	
Reserve Fund	5.54%	4,260,000.00		0.85%	6,035,000.00	

Other finantial operations (current)

Assets	Available	Balance	Interest
Treasury Account		5,019,454.27	-0.355%
Servicer ppal collect not yet credited		345,351.00	
Servicer ints collect not yet credited		8,496.07	
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 (MCs)

General

	Current	At constitution date
Count	2,513	8,802
Principal		
Principal outstanding	76,172,585.25	710,004,632.73
Average loan	30,311.41	80,664.01
Minimum	17.83	11,730.33
Maximum	158,821.42	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)	123	266
Minimum	06/01/2018	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 % Pool	 % LTV	At constitution date % Pool	 % LTV
0.01 - 10%	5.89	6.83	0.06	8.19
10.01 - 20%	15.29	15.33	0.70	16.60
20.01 - 30%	28.21	25.58	2.37	25.45
30.01 - 40%	28.01	34.80	4.96	35.70
40.01 - 50%	18.97	43.63	9.39	45.36
50.01 - 60%	1.92	51.84	15.05	55.40
60.01 - 70%	0.96	62.89	23.63	65.36
70.01 - 80%	0.47	78.07	43.83	75.52
80.01 - 90%	0.04	82.80		
120.01 - 130%	0.09	120.04		
Weighted average (WALTV)		31.07		63.64
Minimum		0.01		2.57
Maximum		1,384.42		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)	0.46%	0.36%	0.43%	0.38%	0.53%
Annual Percentage Rate (CPR)	5.40%	4.28%	5.02%	4.49%	6.19%

Geographic distribution

	Current	At constitution date
Andalucia	8.82%	8.77%
Aragon	1.83%	1.77%
Asturias	3.08%	2.49%
Balearic Islands	2.52%	1.91%
Basque Country	10.03%	9.60%
Canary Islands	4.67%	4.42%
Cantabria	2.91%	2.62%
Castilla-La Mancha	2.83%	2.16%
Castilla-Leon	6.38%	5.95%
Catalonia	16.78%	14.38%
Ceuta		0.02%
Extremadura	0.53%	0.72%
Galicia	3.81%	3.39%
La Rioja	0.26%	0.31%
Madrid	27.48%	31.46%
Murcia	1.76%	1.91%
Navarra	0.44%	0.63%
Valencia	5.87%	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	42	9,984.63	274.74	0.00	10,259.37	3.35	1,460,668.36	1,470,927.73	51.80	26.37
from > 1 to = 2 months	13	6,972.65	188.05	0.00	7,160.70	2.34	383,657.77	390,818.47	13.76	28.74
from > 2 to = 3 months	7	8,221.15	235.23	0.00	8,456.38	2.76	237,948.45	246,404.83	8.68	22.96
from > 3 to = 6 months	6	4,802.80	151.12	0.00	4,953.92	1.62	78,526.61	83,480.53	2.94	14.88
from > 6 to < 12 months	1	3,512.12	52.01	0.00	3,564.13	1.17	5,315.58	8,879.71	0.31	12.12
from = 12 to < 18 months	2	5,531.45	456.33	0.00	5,987.78	1.96	30,048.10	36,035.88	1.27	34.07
from = 18 to < 24 months	2	6,347.77	685.89	0.00	7,033.66	2.30	52,869.99	59,903.65	2.11	23.37
from = 2 years	13	244,056.64	14,457.92	0.00	258,514.56	84.50	284,452.70	542,967.26	19.12	23.65
Subtotal	86	289,429.21	16,501.29	0.00	305,930.50	100.00	2,533,487.56	2,839,418.06	100.00	25.12
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	86	289,429.21	16,501.29	0.00	305,930.50		2,533,487.56	2,839,418.06		25.12

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