

BANKINTER 5 Fondo de Titulización Hipotecaria

Brief report

Date: 06/30/2018
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
Banco Santander

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

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Start-up Loan
Bankinter

Swap
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Assets Custodian
Bankinter

Fund Auditors
KPMG Auditores

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	
		Current	Original			Final maturity (legal)	Next	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	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 6.799597 Gross 5.507674 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Aa2 AA	A2 A+ AAA
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 50.657091 Gross 41.032244 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	A3 A+	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)										
Series A		% Monthly CPR (SMM)		0.08	0.17	0.25	0.34	0.42	0.51	0.69
		% Annual equivalent CPR		1.00	2.00	3.00	4.00	5.00	6.00	8.00
	With optional redemption *	Average life	Years	0.72	0.72	0.49	0.49	0.49	0.49	0.49
		Final Maturity	Years	02/01/2019	02/01/2019	11/08/2018	11/08/2018	11/08/2018	11/07/2018	11/07/2018
	Without optional redemption *	Average life	Years	4.51	4.33	4.12	3.96	3.81	3.67	3.40
		Final Maturity	Years	11/14/2022	09/09/2022	06/26/2022	04/28/2022	03/03/2022	01/10/2022	10/07/2021
		Average life	Years	12.00	11.76	11.25	11.00	10.51	10.25	9.76
		Final Maturity	Years	05/12/2030	02/12/2030	08/12/2029	05/12/2029	11/12/2028	08/12/2028	05/12/2028
	With optional redemption *	Average life	Years	0.72	0.72	0.49	0.49	0.49	0.49	0.49
		Final Maturity	Years	02/01/2019	02/01/2019	11/08/2018	11/08/2018	11/08/2018	11/07/2018	11/07/2018
Series B		Average life	Years	0.72	0.72	0.49	0.49	0.49	0.49	0.49
		Final Maturity	Years	02/01/2019	02/01/2019	11/08/2018	11/08/2018	11/08/2018	11/07/2018	11/07/2018
	Without optional redemption *	Average life	Years	11.89	11.59	11.66	11.37	11.08	10.78	10.19
		Final Maturity	Years	04/01/2030	12/13/2029	01/06/2030	09/22/2029	06/07/2029	02/18/2029	07/18/2028
		Average life	Years	14.01	13.51	13.25	13.00	12.76	12.51	11.76
		Final Maturity	Years	05/12/2032	11/12/2031	08/12/2031	05/12/2031	02/12/2031	11/12/2030	08/12/2030
	With optional redemption *	Average life	Years	0.72	0.72	0.49	0.49	0.49	0.49	0.49
		Final Maturity	Years	02/01/2019	02/01/2019	11/08/2018	11/08/2018	11/08/2018	11/07/2018	11/07/2018
	Without optional redemption *	Average life	Years	14.83	14.48	14.64	14.33	14.03	13.73	13.16
		Final Maturity	Years	03/08/2033	11/01/2032	12/30/2032	09/07/2032	05/20/2032	02/02/2032	10/19/2031
Series C		Average life	Years	0.72	0.72	0.49	0.49	0.49	0.49	0.49
		Final Maturity	Years	02/01/2019	02/01/2019	11/08/2018	11/08/2018	11/08/2018	11/07/2018	11/07/2018
	Without optional redemption *	Average life	Years	0.75	0.75	0.50	0.50	0.50	0.50	0.50
		Final Maturity	Years	02/12/2019	02/12/2019	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018
		Average life	Years	14.83	14.48	14.64	14.33	14.03	13.73	13.16
		Final Maturity	Years	03/08/2033	11/01/2032	12/30/2032	09/07/2032	05/20/2032	02/02/2032	10/19/2031
	With optional redemption *	Average life	Years	18.76	18.76	18.76	18.76	18.76	18.76	18.76
		Final Maturity	Years	02/12/2037	02/12/2037	02/12/2037	02/12/2037	02/12/2037	02/12/2037	02/12/2037
		Average life	Years	0.72	0.72	0.49	0.49	0.49	0.49	0.49
		Final Maturity	Years	02/01/2019	02/01/2019	11/08/2018	11/08/2018	11/08/2018	11/07/2018	11/07/2018

* 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%	71,341,163.27	12.84%	96.35%	684,100,000.00
Series B	4.20%	3,232,286.80	8.64%	2.10%	14,900,000.00
Series C	3.10%	2,385,735.00	5.54%	1.55%	11,000,000.00
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 financial operations (current)			
Assets	Balance	Interest	
Treasury Account	6,138,791.90	-0.358%	
Servicer ppal collect not yet credited	413,322.73		
Servicer ints collect not yet credited	10,989.90		
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		2,488	8,802
Principal			
Principal outstanding		75,009,518.27	710,004,632.73
Average loan		30,148.52	80,664.01
Minimum		16.04	11,730.33
Maximum		157,839.06	297,486.41
Interest rate			
Weighted average (wac)		0.46%	4.17%
Minimum		0.21%	2.50%
Maximum		2.86%	6.64%
Final maturity			
Weighted average (WARM) (months)		123	266
Minimum		07/02/2018	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
0.01 - 10%		5.98	6.80
10.01 - 20%		15.42	15.33
20.01 - 30%		28.77	25.57
30.01 - 40%		28.31	34.92
40.01 - 50%		18.28	43.69
50.01 - 60%		1.67	51.81
60.01 - 70%		0.97	62.54
70.01 - 80%		0.47	77.65
80.01 - 90%		0.04	81.93
110.01 - 120%		0.09	119.34
Weighted average (WALTV)		29.98	63.64
Minimum		0.01	2.57
Maximum		119.34	79.83

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.42%	0.38%	0.37%	0.38%	0.53%
Annual Percentage Rate (CPR)	4.92%	4.44%	4.36%	4.50%	6.19%

Geographic distribution		
	Current	At constitution date
Andalucia	8.85%	8.77%
Aragon	1.84%	1.77%
Asturias	3.09%	2.49%
Balearic Islands	2.53%	1.91%
Basque Country	10.04%	9.60%
Canary Islands	4.69%	4.42%
Cantabria	2.91%	2.62%
Castilla-La Mancha	2.84%	2.16%
Castilla-Leon	6.39%	5.95%
Catalonia	16.78%	14.38%
Ceuta		0.02%
Extremadura	0.53%	0.72%
Galicia	3.78%	3.39%
La Rioja	0.28%	0.31%
Madrid	27.38%	31.46%
Murcia	1.76%	1.91%
Navarra	0.44%	0.63%
Valencia	5.88%	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	45	12,169.33	238.18	0.00	12,407.51	4.05	1,309,420.24	1,321,827.75	52.50	23.27
from > 1 to = 2 months	8	4,935.81	160.24	0.00	5,096.05	1.66	306,029.89	311,125.94	12.36	29.32
from > 2 to = 3 months	4	2,891.83	122.39	0.00	3,014.22	0.98	96,226.05	99,240.27	3.94	24.09
from > 3 to = 6 months	5	5,334.55	204.87	0.00	5,539.42	1.81	129,984.41	135,523.83	5.38	21.18
from > 6 to < 12 months	2	4,667.33	61.48	0.00	4,728.81	1.54	6,785.66	11,514.47	0.46	10.01
from = 12 to < 18 months	1	3,444.23	167.39	0.00	3,611.62	1.18	9,189.44	12,801.06	0.51	22.98
from = 18 to < 24 months	3	8,795.57	1,011.88	0.00	9,807.45	3.20	73,065.84	82,873.29	3.29	27.04
from = 2 years	13	247,903.75	14,580.59	0.00	262,484.34	85.59	280,371.20	542,855.54	21.56	23.64
Subtotal	81	290,142.40	16,547.02	0.00	306,689.42	100.00	2,211,072.73	2,517,762.15	100.00	23.83
<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	81	290,142.40	16,547.02	0.00	306,689.42		2,211,072.73	2,517,762.15		23.83