

BANKINTER 5 Fondo de Titulización Hipotecaria

Brief report

Date: 07/31/2018
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

Treasury Account
Banco Santander

Subordinated Loan
Bankinter

Start-up Loan
Bankinter

Swap
Bankinter

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 MOOD / SPOO	
		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+ 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 50.657091 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)										
			% Monthly CPR (SMM)		Years	Date	Years	Date	Years	Date
			% Annual equivalent CPR							
Series A	With optional redemption *	Average life	0.72	0.17	0.25	0.34	0.43	0.51	0.60	0.69
		Final Maturity	1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00
			0.72	0.49	0.49	0.49	0.49	0.49	0.49	0.49
			02/01/2019	11/08/2018	11/08/2018	11/08/2018	11/08/2018	11/07/2018	11/07/2018	11/07/2018
			0.75	0.50	0.50	0.50	0.50	0.50	0.50	0.50
			02/12/2019	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018
	Without optional redemption *	Average life	4.50	4.29	4.12	3.96	3.81	3.67	3.54	3.42
		Final Maturity	11/10/2022	08/25/2022	06/25/2022	04/28/2022	03/05/2022	01/13/2022	11/26/2021	10/12/2021
			12.00	11.51	11.25	11.00	10.51	10.25	10.00	9.76
			05/12/2030	11/12/2029	08/12/2029	05/12/2029	11/12/2028	08/12/2028	05/12/2028	02/12/2028
			0.72	0.49	0.49	0.49	0.49	0.49	0.49	0.49
			02/01/2019	11/08/2018	11/08/2018	11/08/2018	11/08/2018	11/07/2018	11/07/2018	11/07/2018
Series B	With optional redemption *	Average life	0.72	0.17	0.25	0.34	0.43	0.51	0.60	0.69
		Final Maturity	1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00
			0.72	0.49	0.49	0.49	0.49	0.49	0.49	0.49
			02/01/2019	11/08/2018	11/08/2018	11/08/2018	11/08/2018	11/07/2018	11/07/2018	11/07/2018
			0.75	0.50	0.50	0.50	0.50	0.50	0.50	0.50
			02/12/2019	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018
	Without optional redemption *	Average life	11.86	11.92	11.64	11.36	11.08	10.79	10.50	10.22
		Final Maturity	03/19/2030	04/11/2030	12/30/2029	09/19/2029	06/08/2029	02/23/2029	11/10/2028	07/29/2028
			14.01	13.51	13.25	13.00	12.76	12.51	12.25	11.76
			05/12/2032	11/12/2031	08/12/2031	05/12/2031	02/12/2031	11/12/2030	08/12/2030	02/12/2030
			0.72	0.49	0.49	0.49	0.49	0.49	0.49	0.49
			02/01/2019	11/08/2018	11/08/2018	11/08/2018	11/08/2018	11/07/2018	11/07/2018	11/07/2018
Series C	With optional redemption *	Average life	0.72	0.17	0.25	0.34	0.43	0.51	0.60	0.69
		Final Maturity	1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00
			0.72	0.49	0.49	0.49	0.49	0.49	0.49	0.49
			02/01/2019	11/08/2018	11/08/2018	11/08/2018	11/08/2018	11/07/2018	11/07/2018	11/07/2018
			0.75	0.50	0.50	0.50	0.50	0.50	0.50	0.50
			02/12/2019	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018
	Without optional redemption *	Average life	14.92	14.78	14.92	14.62	14.32	14.03	13.75	13.47
		Final Maturity	02/19/2033	04/12/2033	12/21/2032	09/04/2032	05/21/2032	02/07/2032	10/29/2031	07/20/2031
			18.76	18.76	18.76	18.76	18.76	18.76	18.76	18.76
			02/12/2037	02/12/2037	02/12/2037	02/12/2037	02/12/2037	02/12/2037	02/12/2037	02/12/2037
			0.72	0.49	0.49	0.49	0.49	0.49	0.49	0.49
			02/01/2019	11/08/2018	11/08/2018	11/08/2018	11/08/2018	11/07/2018	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		7,388,841.69	-0.549%
Servicer ppal collect not yet credited		349,355.41	
Servicer ints collect not yet credited		10,470.09	
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		2,471	8,802
Principal			
Principal outstanding		73,840,900.40	710,004,632.73
Average loan		29,883.00	80,664.01
Minimum		14.25	11,730.33
Maximum		156,856.42	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)		122	266
Minimum		08/06/2018	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%	6.04	6.74	0.06	8.19
10.01 - 20%	15.51	15.32	0.70	16.60
20.01 - 30%	28.91	25.50	2.37	25.45
30.01 - 40%	28.66	34.94	4.96	35.70
40.01 - 50%	17.91	43.71	9.39	45.36
50.01 - 60%	1.56	52.68	15.05	55.40
60.01 - 70%	0.81	62.65	23.63	65.36
70.01 - 80%	0.48	77.23	43.83	75.52
80.01 - 90%	0.04	81.05		
110.01 - 120%	0.09	118.64		
Weighted average (WALT)		29.83		63.64
Minimum		0.01		2.57
Maximum		118.64		79.83

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

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KPMG Auditores

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.44%	0.44%	0.37%	0.40%	0.53%
Annual Percentage Rate (CPR)	5.21%	5.18%	4.36%	4.65%	6.18%

Geographic distribution

	Current	At constitution date
Andalucia	8.88%	8.77%
Aragon	1.85%	1.77%
Asturias	3.10%	2.49%
Balearic Islands	2.55%	1.91%
Basque Country	10.04%	9.60%
Canary Islands	4.71%	4.42%
Cantabria	2.92%	2.62%
Castilla-La Mancha	2.86%	2.16%
Castilla-Leon	6.42%	5.95%
Catalonia	16.75%	14.38%
Ceuta		0.02%
Extremadura	0.53%	0.72%
Galicia	3.78%	3.39%
La Rioja	0.28%	0.31%
Madrid	27.27%	31.46%
Murcia	1.76%	1.91%
Navarra	0.44%	0.63%
Valencia	5.89%	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	40	10,676.71	205.28	0.00	10,881.99	3.47	1,138,587.13	1,149,469.12	46.78	21.94
from > 1 to = 2 months	10	4,990.71	175.51	0.00	5,166.22	1.65	287,904.88	293,071.10	11.93	28.89
from > 2 to = 3 months	4	4,625.87	198.92	0.00	4,824.79	1.54	231,382.12	236,206.91	9.61	29.66
from > 3 to = 6 months	4	6,553.69	204.27	0.00	6,757.96	2.16	122,159.13	128,917.09	5.25	26.46
from > 6 to < 12 months	2	5,185.33	66.23	0.00	5,251.56	1.68	6,267.66	11,519.22	0.47	10.02
from = 12 to < 18 months	1	3,581.73	175.58	0.00	3,757.31	1.20	8,969.28	12,726.59	0.52	22.84
from = 18 to < 24 months	3	8,936.22	963.23	0.00	9,899.45	3.16	72,622.73	82,522.18	3.36	26.93
from = 2 years	13	251,986.87	14,701.59	0.00	266,688.46	85.14	276,288.08	542,976.54	22.10	23.65
Subtotal	77	296,537.13	16,690.61	0.00	313,227.74	100.00	2,144,181.01	2,457,408.75	100.00	23.83
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	77	296,537.13	16,690.61	0.00	313,227.74		2,144,181.01	2,457,408.75		23.83

Additional information