BANKINTER 5 Fondo de Titulización Hipotecaria

Brief report

Date: 09/30/2018
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

Treasury Account
Banco Santander

Subordinated Loan
Bankinter

Start-up Loan
Bankinter

Swap
Bankinter

Assets Custodian
Bankinter

Fund Auditor
KPMG Auditores

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	9,956.00 68,108,996.00 9.96%	100,000.00 684,100,000.00	Floating 3-M Euribor+0.240% 12.Feb/May/Aug/Nov	0.0000% 11/12/2018 0.000000 Gross 0.000000 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	11/12/2018 "Pass-Through"	Aa1 AAA	Aaa AAA
Series B ES0313920011	12/17/2002 149	20,710.37 3,085,845.13 20.71%	100,000.00 14,900,000.00	Floating 3-M Euribor+0.450% 12.Feb/May/Aug/Nov	0.1310% 11/12/2018 6.860000 Gross 5.560000 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Aa2 AA	A2 A+
Series C ES0313920029	12/17/2002 110	20,705.89 2,277,647.90 20.71%	100,000.00 11,000,000.00	Floating 3-M Euribor+1.250% 12.Feb/May/Aug/Nov	0.9310% 11/12/2018 48.730000 Gross 39.470000 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	A3 AA-	Baa3 BBB+
Total		73,472,489.03	710.000.000,00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date

			% Monthly CPR (SMM)	0,08	0,17	0,25	0,34	0,43	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	0.49	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	02/08/2019	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018
		Final Maturity	Years	0.50	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	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	Years	4.38	4.19	4.02	3.85	3.70	3.55	3.42	3.29
			Date	12/28/2022	10/21/2022	08/18/2022	06/19/2022	04/24/2022	03/02/2022	01/11/2022	11/25/2021
		Final Maturity	Years	11.51	11.26	11.01	10.75	10.26	10.01	9.75	9.51
			Date	02/12/2030	11/12/2029	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	0.49	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	02/08/2019	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018
		Final Maturity	Years	0.50	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	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	Years	12.47	12.18	11.89	11.60	11.30	11.01	10.71	10.42
			Date	01/27/2031	10/13/2030	06/30/2030	03/16/2030	11/29/2029	08/12/2029	04/25/2029	01/08/2029
		Final Maturity	Years	13.51	13.26	13.01	12.75	12.51	12.26	11.75	11.51
			Date	02/12/2032	11/12/2031	08/12/2031	05/12/2031	02/12/2031	11/12/2030	05/12/2030	02/12/2030
Series C	With optional redemption *	Average life	Years	0.49	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	02/08/2019	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018
		Final Maturity	Years	0.50	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	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	Years	15.64	15.32	15.00	14.69	14.40	14.10	13.82	13.53
			Date	03/29/2034	12/02/2033	08/09/2033	04/19/2033	12/31/2032	09/15/2032	06/02/2032	02/19/2032
		Final Maturity	Years	18.52	18.52	18.52	18.52	18.52	18.52	18.52	18.52
			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%	68,108,996.00	13.10%	96.35%	684,100,000.00	4.50%
Series B	4.20%	3,085,845.13	8.90%	2.10%	14,900,000.00	2.40%
Series C	3.10%	2,277,647.90	5.80%	1.55%	11,000,000.00	0.85%
Issue of Bonds		73,472,489.03			710,000,000.00	
Reserve Fund	5.80%	4,260,000.00		0.85%	6,035,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		5,668,227.42	-0.549%
Servicer ppal collect not yet credited		338,809.00	
Servicer ints collect not yet credited		11,432.48	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		4,260,000.00	0.680%
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	2,439	8,802
Principal		
Principal outstanding	72,068,603.80	710,004,632.73
Average loan	29,548.42	80,664.01
Minimum	10.68	11,730.33
Maximum	154,886.46	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)	121	266
Minimum	10/07/2018	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	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	6.13	6.68	0.06	8.19
10.01 - 20%	15.48	15.23	0.70	16.60
20.01 - 30%	30.37	25.39	2.37	25.45
30.01 - 40%	28.55	35.08	4.96	35.70
40.01 - 50%	17.08	43.80	9.39	45.36
50.01 - 60%	1.16	54.59	15.05	55.40
60.01 - 70%	0.62	62.75	23.63	65.36
70.01 - 80%	0.52	76.62	43.83	75.52
110.01 - 120%	0.09	117.24		
Weighted average (WALTV)		29.50		63.64
Minimum		0.01		2.57
Maximum		117.24		79.83

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Additional information
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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)	0.04%	0.20%	0.29%	0.36%	0.53%
Annual Percentage Rate (CPR)	0.42%	2.41%	3.43%	4.19%	6.13%

Geographic distribution

	Current	At constitution date
Andalucia	8.87%	8.77%
Aragon	1.86%	1.77%
Asturias	3.10%	2.49%
Balearic Islands	2.56%	1.91%
Basque Country	10.10%	9.60%
Canary Islands	4.70%	4.42%
Cantabria	2.92%	2.62%
Castilla-La Mancha	2.87%	2.16%
Castilla-Leon	6.38%	5.95%
Catalonia	16.80%	14.38%
Ceuta		0.02%
Extremadura	0.53%	0.72%
Galicia	3.78%	3.39%
La Rioja	0.26%	0.31%
Madrid	27.21%	31.46%
Murcia	1.75%	1.91%
Navarra	0.43%	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	57	14,645.92	282.00	0.00	14,927.92	4.63	1,609,304.83	1,624,232.75	57.26	19.45
from > 1 to = 2 months	7	4,130.99	99.48	0.00	4,230.47	1.31	159,969.34	164,199.81	5.79	17.93
from > 2 to = 3 months	4	2,329.15	102.02	0.00	2,431.17	0.75	94,810.33	97,241.50	3.43	34.93
from > 3 to = 6 months	5	9,367.80	360.35	0.00	9,728.15	3.01	287,014.82	296,742.97	10.46	31.58
from > 6 to < 12 months	2	4,083.88	65.92	0.00	4,149.80	1.29	13,332.06	17,481.86	0.62	9.86
from = 12 to < 18 months	1	3,268.31	142.78	0.00	3,411.09	1.06	8,528.38	11,939.47	0.42	21.43
from = 18 to < 24 months	2	9,040.08	979.93	0.00	10,020.01	3.11	71,735.78	81,755.79	2.88	48.43
from ≥ 2 years	14	258,872.21	14,910.71	0.00	273,782.92	84.85	269,031.50	542,814.42	19.14	22.30
Subtotal	92	305,738.34	16,943.19	0.00	322,681.53	100.00	2,513,727.04	2,836,408.57	100.00	21.29
Total	92	305,738.34	16,943.19	0.00	322,681.53		2,513,727.04	2,836,408.57		

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