

BANKINTER 5 Fondo de Titulización Hipotecaria

Brief report

Date: 11/30/2018
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)		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	9,578.09 65,523,713.69 9.58%	100,000.00 684,100,000.00	Floating 3-M Euribor+0.240% 12.Feb/May/Aug/Nov	0.0000% 02/12/2019 0.000000 Gross 0.000000 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	02/12/2019 "Pass-Through"	Aa1 AAA	Aaa AAA
Series B ES0313920011	12/17/2002 149	19,924.25 2,968,713.25 19.92%	100,000.00 14,900,000.00	Floating 3-M Euribor+0.450% 12.Feb/May/Aug/Nov	0.1330% 02/12/2019 6.772031 Gross 5.485345 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	19,919.93 2,191,192.30 19.92%	100,000.00 11,000,000.00	Floating 3-M Euribor+1.250% 12.Feb/May/Aug/Nov	0.9330% 02/12/2019 47.495753 Gross 38.471560 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		70,683,619.24	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	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
	Without optional redemption *	Average life	Years	4.32	4.14	3.97	3.81	3.66	3.51	3.38	3.25
			Date	03/07/2023	12/31/2022	10/29/2022	09/01/2022	07/08/2022	05/17/2022	03/29/2022	02/11/2022
		Final Maturity	Years	11.50	11.26	10.76	10.50	10.26	10.01	9.76	9.26
Series B	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
	Without optional redemption *	Average life	Years	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019
			Date	12.31	12.03	11.75	11.46	11.18	10.91	10.61	10.32
		Final Maturity	Years	02/28/2031	11/18/2030	08/09/2030	04/26/2030	01/12/2030	09/30/2029	06/18/2029	03/04/2029
Series C	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			Date	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
	Without optional redemption *	Average life	Years	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019
			Date	15.48	15.16	14.85	14.54	14.25	13.96	13.67	13.39
		Final Maturity	Years	04/30/2034	01/05/2034	09/13/2033	05/25/2033	02/06/2033	10/23/2032	07/12/2032	04/01/2032
		Date	18.27	18.27	18.27	18.27	18.27	18.27	18.27	18.27	
		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%	65,523,713.69	13.33%	96.35%	684,100,000.00
Series B	4.20%	2,968,713.25	9.13%	2.10%	14,900,000.00
Series C	3.10%	2,191,192.30	6.03%	1.55%	11,000,000.00
Issue of Bonds		70,683,619.24			710,000,000.00
Reserve Fund	6.03%	4,260,000.00		0.85%	6,035,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	5,121,520.36	-0.549%	
Servicer ppal collect not yet credited	363,623.93		
Servicer ints collect not yet credited	8,571.23		
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		2,396	8,802
Principal			
Principal outstanding		69,772,430.08	710,004,632.73
Average loan		29,120.38	80,664.01
Minimum		1.32	11,730.33
Maximum		152,915.44	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)		120	266
Minimum		12/03/2018	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%		6.31 6.63	0.06 8.19
10.01 - 20%		17.08 15.34	0.70 16.60
20.01 - 30%		33.86 25.10	2.37 25.45
30.01 - 40%		30.53 34.94	4.96 35.70
40.01 - 50%		12.13 43.84	9.39 45.36
50.01 - 60%		0.09 50.29	15.05 55.40
60.01 - 70%			23.63 65.36
70.01 - 80%			43.83 75.52
Weighted average (WALT)		27.57	63.64
Minimum		0.00	2.57
Maximum		50.29	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

BANKINTER 5 Fondo de Titulización Hipotecaria



Brief report

Date: 11/30/2018
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

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.52%	0.32%	0.33%	0.38%	0.52%
Annual Percentage Rate (CPR)	6.09%	3.81%	3.86%	4.44%	6.12%

Geographic distribution		
	Current	At constitution date
Andalucia	8.77%	8.77%
Aragon	1.84%	1.77%
Asturias	3.09%	2.49%
Balearic Islands	2.53%	1.91%
Basque Country	10.15%	9.60%
Canary Islands	4.74%	4.42%
Cantabria	2.89%	2.62%
Castilla-La Mancha	2.90%	2.16%
Castilla-Leon	6.39%	5.95%
Catalonia	16.81%	14.38%
Ceuta		0.02%
Extremadura	0.54%	0.72%
Galicia	3.84%	3.39%
La Rioja	0.28%	0.31%
Madrid	27.28%	31.46%
Murcia	1.79%	1.91%
Navarra	0.43%	0.63%
Valencia	5.77%	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	42	10,080.42	176.78	0.00	10,257.20	3.09	1,192,919.66	1,203,176.86	44.87	18.91
from > 1 to = 2 months	11	7,022.58	249.49	0.00	7,272.07	2.19	417,005.69	424,277.76	15.82	21.75
from > 2 to = 3 months	6	5,981.60	156.11	0.00	6,137.71	1.85	144,484.16	150,621.87	5.62	18.46
from > 3 to = 6 months	3	6,524.58	309.63	0.00	6,834.21	2.06	195,301.99	202,136.20	7.54	33.70
from > 6 to < 12 months	3	9,004.73	168.01	0.00	9,172.74	2.76	59,295.23	68,467.97	2.55	19.31
from = 12 to < 18 months	1	3,074.34	123.58	0.00	3,197.92	0.96	8,086.69	11,284.61	0.42	20.26
from = 18 to < 24 months	2	9,236.41	982.06	0.00	10,218.47	3.08	70,847.83	81,066.30	3.02	48.02
from ≥ 2 years	13	263,556.70	15,111.78	0.00	278,668.48	84.00	261,767.12	540,435.60	20.15	23.48
Subtotal	81	314,481.36	17,277.44	0.00	331,758.80	100.00	2,349,708.37	2,681,467.17	100.00	21.27
Total	81	314,481.36	17,277.44	0.00	331,758.80		2,349,708.37	2,681,467.17		