BANKINTER 5 Fondo de Titulización Hipotecaria

Cartera de Activos Titulizados *_/ Portfolio of Securitised Assets_*

Análisis de morosidad: **Tasa de recuperación¹ de mora +3 meses (años desde entrada en mora) - Detalle por trimestres de entrada en mora²**

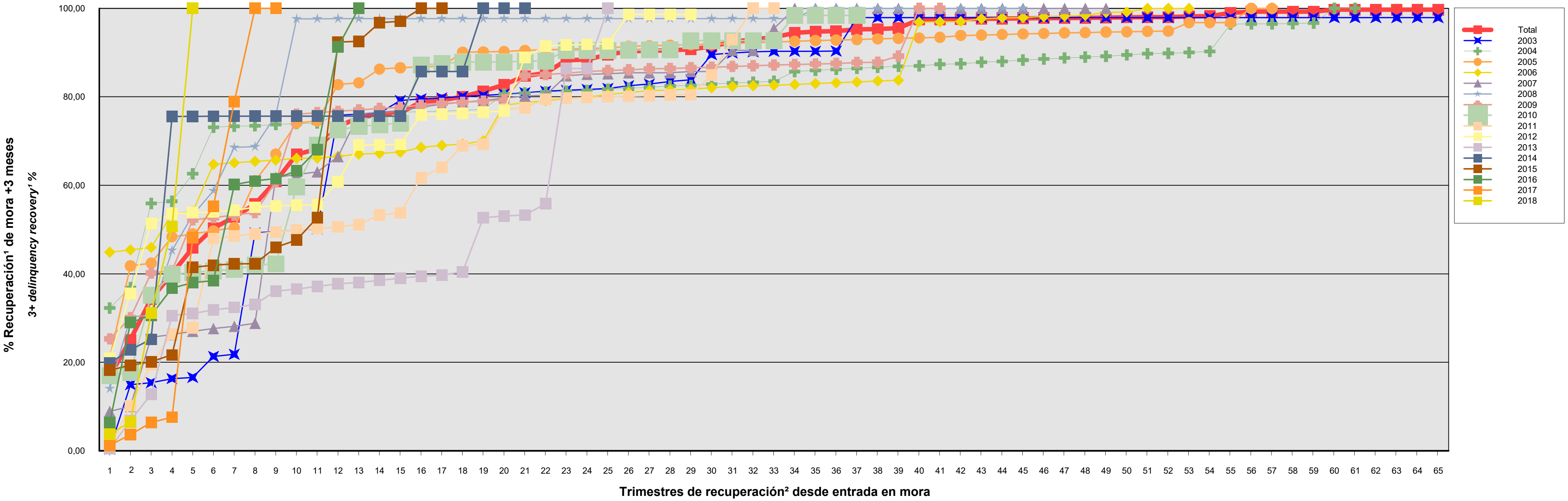
Delinquency analysis: ***3+ months delinquency recovery¹ rate (years after delinquency occurs) - Detailed by quarters of occurrence²***

Activos *_/ Assets:_* **Préstamos hipotecarios vivienda (PHs)** *_/ Residential mortgage loans (MCs)_*

Fecha *_/ Date:_* **31/01/2019**

Divisa *_/ Currency:_* **EUR**

Esta serie histórica calculada a esta fecha puede diferir de las series históricas calculadas con anterioridad a consecuencia de cobros de los activos titulizados comunicados o modificados por el Administrador correspondiente con posterioridad a sus fechas de efectividad / *This historical series calculated as at today's date may differ from previously calculated historical series following collections of the securitised assets communicated or modified by the relevant Servicer after their effective dates*



¹ Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.

² Sólo se muestran datos de periodos en los que hay entradas de activos titulizados en mora por el plazo analizado.

¹ Includes, as the case may be, the net book value (fair value minus 25% as the estimated selling costs) of the unsold properties and assets awarded to or accepted in lieu of foreclosure by the Fund for securitised assets. In reports generated before August 2015, unsold properties awarded or accepted in lieu of foreclosure were accounted for in this report at the acquisition value.

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Entrada en mora *Delinquency*	Total	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
∑ Saldo Vivo Activos entrada mora (Ppal.Miles €) *Outstanding Balance of Assets upon delinquency (€ thou. Principal) ∑*	9.768,591	418,301	1.236,842	714,827	310,632	747,636	914,116	1.353,493	632,588	715,221	858,677	717,660	132,624	363,817	277,254	271,757	103,147
Nº Activos */ Nº. of Assets*	174	8	16	15	8	9	12	20	10	16	16	16	5	7	7	6	3
1	16,79%	0,34%	32,27%	20,94%	44,89%	8,91%	14,02%	25,30%	17,02%	0,73%	20,91%	0,44%	19,88%	18,24%	6,36%	1,24%	3,74%
2	25,13%	14,96%	36,92%	41,80%	45,38%	10,03%	30,27%	30,08%	17,69%	10,18%	35,55%	6,88%	22,83%	19,37%	29,01%	3,68%	6,55%
3	34,32%	15,42%	55,90%	42,42%	45,94%	25,64%	30,60%	40,20%	35,16%	19,48%	51,38%	12,77%	25,19%	20,15%	30,61%	6,37%	31,15%
4	40,06%	16,33%	56,39%	48,36%	53,58%	26,28%	45,28%	40,68%	39,88%	26,39%	53,58%	30,59%	75,59%	21,69%	36,75%	7,59%	50,67%
5	45,92%	16,60%	62,61%	48,99%	54,02%	27,03%	53,28%	52,20%	40,33%	27,74%	53,81%	31,04%	75,59%	41,44%	38,01%	48,18%	100,00%
6	50,30%	21,34%	73,13%	49,72%	64,75%	27,64%	58,79%	52,70%	40,65%	47,96%	54,03%	31,86%	75,60%	41,94%	38,46%	55,26%	
7	52,86%	21,81%	73,35%	50,43%	65,09%	28,13%	68,55%	53,27%	40,99%	48,57%	54,36%	32,40%	75,61%	42,24%	60,17%	78,96%	
8	55,80%	49,27%	73,45%	61,02%	65,42%	28,80%	68,72%	53,87%	41,97%	49,02%	55,02%	33,11%	75,61%	42,31%	61,00%	100,00%	
9	60,90%	49,51%	73,76%	67,04%	65,69%	61,79%	75,77%	60,78%	42,31%	49,48%	55,36%	36,09%	75,62%	45,96%	61,50%	100,00%	
10	66,99%	49,83%	73,96%	74,12%	66,08%	62,41%	97,60%	76,09%	59,70%	49,88%	55,49%	36,57%	75,62%	47,64%	63,28%		
11	68,17%	50,14%	74,07%	74,55%	66,15%	63,05%	97,62%	76,42%	69,13%	50,22%	55,63%	37,15%	75,63%	52,75%	68,09%		
12	73,32%	75,81%	76,02%	82,76%	66,54%	66,47%	97,66%	76,73%	72,54%	50,62%	60,87%	37,72%	75,64%	92,35%	91,32%		
13	75,27%	76,11%	76,19%	83,16%	67,07%	76,10%	97,66%	77,04%	73,33%	51,10%	69,07%	38,08%	75,64%	92,56%	100,00%		
14	76,00%	76,38%	76,32%	86,26%	67,24%	76,61%	97,67%	77,36%	73,73%	53,31%	69,16%	38,52%	75,64%	96,76%			

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BANKINTER 5 Fondo de Titulización Hipotecaria

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Delinquency analysis: ***3+ months delinquency recovery[1] rate (years after delinquency occurs) - Detailed by quarters of occurrence[2]***

Activos */ Assets:* **Préstamos hipotecarios vivienda (PHs)** */ Residential mortgage loans (MCs)*

Fecha */ Date:* **31/01/2019**

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	Total	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
15	76,35%	79,16%	76,52%	86,55%	67,50%	76,88%	97,67%	77,65%	74,06%	53,78%	69,28%	39,04%	75,64%	97,03%			
16	78,85%	79,52%	76,62%	86,79%	68,56%	77,68%	97,67%	78,11%	87,18%	61,69%	75,93%	39,50%	85,72%	100,00%			
17	79,23%	79,73%	76,77%	86,93%	69,03%	78,31%	97,67%	78,52%	87,51%	64,13%	76,09%	39,70%	85,72%	100,00%			
18	80,03%	80,06%	76,94%	90,05%	69,32%	78,81%	97,67%	78,76%	87,86%	68,97%	76,32%	40,45%	85,72%				
19	81,29%	80,28%	77,18%	90,15%	70,03%	79,15%	97,67%	79,02%	87,86%	69,26%	76,51%	52,68%	100,00%				
20	82,74%	80,61%	80,64%	90,24%	78,11%	79,68%	97,67%	79,35%	87,86%	77,23%	76,82%	53,08%	100,00%				
21	84,73%	80,94%	80,85%	90,49%	78,69%	80,20%	97,67%	84,84%	88,10%	77,56%	88,87%	53,27%	100,00%				
22	85,39%	81,27%	81,10%	90,63%	79,14%	80,36%	97,67%	85,02%	88,10%	79,47%	91,48%	55,85%					
23	88,26%	81,49%	81,28%	90,75%	79,60%	84,76%	97,67%	85,31%	90,50%	79,67%	91,70%	86,40%					
24	88,42%	81,68%	81,45%	90,92%	79,94%	85,10%	97,67%	85,70%	90,50%	79,84%	91,89%	86,40%					
25	89,56%	81,91%	81,74%	91,02%	80,53%	85,21%	97,67%	85,97%	90,50%	79,99%	92,00%	100,00%					
26	90,28%	82,49%	81,93%	91,41%	80,98%	85,43%	97,67%	86,10%	90,58%	80,11%	98,63%						
27	90,40%	82,88%	82,17%	91,53%	81,37%	85,43%	97,67%	86,34%	90,65%	80,27%	98,63%						
28	90,50%	83,48%	82,45%	91,66%	81,56%	85,43%	97,67%	86,42%	90,65%	80,43%	98,65%						
29	90,73%	83,84%	82,57%	91,79%	81,69%	85,72%	97,67%	86,59%	92,70%	80,51%	98,65%						
30	91,37%	89,54%	82,88%	91,94%	82,06%	85,72%	97,67%	86,69%	92,71%	84,93%							
31	92,42%	89,91%	83,13%	92,06%	82,33%	90,53%	97,67%	86,87%	92,71%	92,99%							
32	93,00%	90,16%	83,28%	92,18%	82,52%	90,53%	97,67%	87,01%	92,71%	100,00%							
33	93,45%	90,27%	83,52%	92,35%	82,62%	95,43%	97,67%	87,21%	92,71%	100,00%							
34	94,48%	90,30%	85,71%	92,54%	82,80%	100,00%	97,67%	87,31%	98,40%								

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	Total	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
35	94,77%	90,30%	85,98%	92,71%	83,01%	100,00%	100,00%	87,42%	98,40%								
36	94,83%	90,36%	86,20%	92,84%	83,16%	100,00%	100,00%	87,54%	98,40%								
37	95,23%	97,90%	86,43%	92,96%	83,37%	100,00%	100,00%	87,76%	98,40%								
38	95,28%	97,90%	86,66%	93,08%	83,57%	100,00%	100,00%	87,83%									
39	95,52%	97,90%	86,89%	93,21%	83,74%	100,00%	100,00%	89,21%									
40	97,46%	97,90%	87,01%	93,31%	96,91%	100,00%	100,00%	100,00%									
41	97,51%	97,90%	87,36%	93,43%	96,95%	100,00%	100,00%	100,00%									
42	97,56%	97,90%	87,48%	93,87%	97,02%	100,00%	100,00%										
43	97,63%	97,90%	87,83%	93,97%	97,65%	100,00%	100,00%										
44	97,67%	97,90%	88,01%	94,09%	97,87%	100,00%	100,00%										
45	97,72%	97,90%	88,31%	94,21%	97,91%	100,00%	100,00%										
46	97,76%	97,90%	88,55%	94,32%	98,11%	100,00%											
47	97,81%	97,90%	88,79%	94,46%	98,25%	100,00%											
48	97,84%	97,90%	88,99%	94,53%	98,39%	100,00%											
49	97,89%	97,90%	89,16%	94,62%	99,06%	100,00%											
50	97,94%	97,90%	89,47%	94,68%	99,17%												
51	98,01%	97,90%	89,76%	94,78%	100,00%												
52	98,02%	97,90%	89,83%	94,84%	100,00%												
53	98,19%	97,90%	90,02%	96,79%	100,00%												
54	98,22%	97,90%	90,28%	96,79%													

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	Total	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
55	99,00%	97,90%	96,42%	96,79%													
56	99,24%	97,90%	96,47%	100,00%													
57	99,24%	97,90%	96,49%	100,00%													
58	99,25%	97,90%	96,56%														
59	99,27%	97,90%	96,67%														
60	99,69%	97,90%	100,00%														
61	99,69%	97,90%	100,00%														
62	99,69%	97,90%															
63	99,69%	97,90%															
64	99,69%	97,90%															
65	99,69%	97,90%															

[1] Incluye, en su caso, el valor neto contable (valor razonable minorado en un 25% como estimación costes de venta) de los inmuebles y activos no vendidos adjudicados o dados en pago al Fondo por activos titulizados. En los informes generados con anterioridad a agosto de 2015, los inmuebles adjudicados o dados en pago no vendidos se computaban en este informe por el valor de adquisición.

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