

Brief report

Date: 08/31/2017
Currency: EUR

Date of constitution
 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
 Société Générale

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Société Générale

Subordinated Loan
 Bankinter

Start-up Loan
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Swap
 Calyon

Assets Custodian
 Bankinter

Fund Auditors
 Deloitte (ejercicios 2009 a actual)
 Ernst & Young (hasta ejercicio 2008)

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	11,730.41 80,247,734.81 11.73%	100,000.00 684,100,000.00	Floating 3-M Euribor+0.240% 12.Feb/May/Aug/Nov	0.0000% 11/13/2017 0.000000 Gross 0.000000 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	11/13/2017 "Pass-Through"	Aa2sf AA-sf	Aaa AAA
Series B ES0313920011	12/17/2002 149	29,048.31 4,328,198.19 29.05%	100,000.00 14,900,000.00	Floating 3-M Euribor+0.450% 12.Feb/May/Aug/Nov	0.1210% 11/13/2017 8.884748 Gross 7.196646 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secutorial	A3sf A+sf	A2 A+ A+
Series C ES0313920029	12/17/2002 110	29,042.02 3,194,622.20 29.04%	100,000.00 11,000,000.00	Floating 3-M Euribor+1.250% 12.Feb/May/Aug/Nov	0.9210% 11/13/2017 67.612243 Gross 54.765917 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secutorial	Baa3sf BBB+sf	Baa3 BBB+
Total		87,770,555.20	710,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)													
Series	Option	Average life	Years	% Monthly CPR (SMM)									
				0.08	0.17	0.25	0.34	0.42	0.51	0.60	0.69		
Series A	With optional redemption *	Final Maturity	Years	2.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00		
			Date	02/07/2019	11/29/2018	11/26/2018	11/22/2018	09/11/2018	09/09/2018	09/07/2018	09/04/2018		
		Average life	Years	1.75	1.55	1.54	1.53	1.34	1.33	1.32	1.32	1.32	
			Date	05/12/2019	02/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	11/12/2018	11/12/2018	11/12/2018	
		Without optional redemption *	Final Maturity	Years	12.01	11.51	11.26	10.76	10.51	10.01	9.76	9.51	
				Date	05/12/2029	11/12/2028	08/12/2028	02/12/2028	11/12/2027	05/12/2027	02/12/2027	11/12/2026	
	Average life		Years	4.58	4.38	4.20	4.02	3.86	3.71	3.57	3.44		
			Date	12/08/2021	09/28/2021	07/21/2021	05/19/2021	03/22/2021	01/26/2021	12/06/2020	10/19/2020		
	Series B		With optional redemption *	Final Maturity	Years	2.00	1.76	1.76	1.76	1.50	1.50	1.50	1.50
					Date	05/12/2019	02/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	11/12/2018	11/12/2018
		Average life		Years	2.00	1.76	1.76	1.76	1.50	1.50	1.50	1.50	
				Date	05/12/2019	02/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	11/12/2018	11/12/2018	
Without optional redemption *		Final Maturity		Years	12.91	12.57	12.23	11.88	11.54	11.19	10.84	10.51	
				Date	04/06/2030	12/03/2029	08/02/2029	03/27/2029	11/22/2028	07/17/2028	03/13/2028	11/11/2027	
		Average life	Years	14.01	13.76	13.51	13.26	12.76	12.51	12.26	12.01		
			Date	05/12/2031	02/12/2031	11/12/2030	08/12/2030	02/12/2030	11/12/2029	08/12/2029	05/12/2029		
		Series C	With optional redemption *	Final Maturity	Years	2.00	1.76	1.76	1.76	1.50	1.50	1.50	1.50
					Date	05/12/2019	02/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	11/12/2018	11/12/2018
Average life				Years	2.00	1.76	1.76	1.76	1.50	1.50	1.50	1.50	
				Date	05/12/2019	02/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	11/12/2018	11/12/2018	
Without optional redemption *	Final Maturity			Years	16.18	15.85	15.53	15.21	14.89	14.58	14.27	13.97	
				Date	07/13/2033	03/14/2033	11/16/2032	07/23/2032	03/30/2032	12/07/2031	08/16/2031	04/27/2031	
	Average life		Years	19.77	19.77	19.77	19.77	19.77	19.77	19.77	19.77		
			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		% CE	% CE
Series A	91.43%	80,247,734.81	13.42%	96.35%	684,100,000.00	4.50%
Series B	4.93%	4,328,198.19	8.49%	2.10%	14,900,000.00	2.40%
Series C	3.64%	3,194,622.20	4.85%	1.55%	11,000,000.00	0.85%
Issue of Bonds		87,770,555.20			710,000,000.00	
Reserve Fund	4.85%	4,260,000.00		0.85%	6,035,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	4,992,424.73	-0.356%	
Servicer ppal collect not yet credited	353,070.08		
Servicer ints collect not yet credited	10,997.69		
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

General			
	Current	At constitution date	
Count	2,678	8,802	
Principal			
Principal outstanding	87,129,144.84	710,004,632.73	
Average loan	32,535.15	80,664.01	
Minimum	18.13	11,730.33	
Maximum	167,649.75	297,486.41	
Interest rate			
Weighted average (wac)	0.54%	4.17%	
Minimum	0.25%	2.50%	
Maximum	2.92%	6.84%	
Final maturity			
Weighted average (WARM) (months)	129	266	
Minimum	09/09/2017	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%	4.48	6.78	0.06	8.19
10.01 - 20%	15.07	15.46	0.70	16.60
20.01 - 30%	24.77	25.68	2.37	25.45
30.01 - 40%	30.99	34.57	4.96	35.70
40.01 - 50%	21.14	43.79	9.39	45.36
50.01 - 60%	3.54	51.69	15.05	55.40
60.01 - 70%			23.63	65.36
70.01 - 80%			43.83	75.52
Weighted average (WALTV)		30.80		63.64
Minimum		0.02		2.57
Maximum		53.59		79.83

BANKINTER 5 Fondo de Titulización Hipotecaria

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.32%	0.34%	0.30%	0.32%	0.54%
Annual Percentage Rate (CPR)	3.74%	3.99%	3.55%	3.81%	6.27%

Geographic distribution		
	Current	At constitution date
Andalucia	8.76%	8.77%
Aragon	1.76%	1.77%
Asturias	3.00%	2.49%
Balearic Islands	2.40%	1.91%
Basque Country	10.12%	9.60%
Canary Islands	4.64%	4.42%
Cantabria	3.00%	2.62%
Castilla-La Mancha	2.71%	2.16%
Castilla-Leon	6.71%	5.95%
Catalonia	16.62%	14.38%
Ceuta		0.02%
Extremadura	0.52%	0.72%
Galicia	3.88%	3.39%
La Rioja	0.27%	0.31%
Madrid	27.55%	31.46%
Murcia	1.84%	1.91%
Navarra	0.44%	0.63%
Valencia	5.78%	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	52	12,199.20	413.51	0.00	12,612.71	3.42	1,812,283.67	1,824,896.38	53.83	25.75
from > 1 to ≤ 2 months	7	2,961.18	140.34	0.00	3,101.52	0.84	196,182.30	199,283.82	5.88	29.33
from > 2 to ≤ 3 months	4	3,637.31	246.71	0.00	3,884.02	1.05	153,654.94	157,538.96	4.65	18.94
from > 3 to ≤ 6 months	3	8,117.03	288.99	0.00	8,406.02	2.28	187,215.05	195,620.47	5.77	34.30
from > 6 to < 12 months	1	1,146.41	159.37	0.00	1,305.78	0.35	21,799.47	23,105.25	0.68	46.15
from ≥ 12 to < 18 months	4	11,726.08	669.74	0.00	12,395.82	3.36	86,658.78	99,054.60	2.92	20.54
from ≥ 18 to < 24 months	4	26,075.53	2,274.81	0.00	28,350.34	7.68	112,665.15	141,015.49	4.16	38.06
from ≥ 2 years	14	280,506.51	18,730.04	0.00	299,236.55	81.03	450,276.44	749,512.99	22.11	26.43
Subtotal	89	346,369.25	22,922.91	0.00	369,292.16	100.00	3,020,735.80	3,390,027.96	100.00	26.26
<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	89	346,369.25	22,922.91	0.00	369,292.16		3,020,735.80	3,390,027.96		26.26

Additional information