BANKINTER 5 Fondo de Titulización Hipotecaria

Brief report

Date: 11/30/2017
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
Bankinter

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) 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	11,227.82 76,809,516.62 11.23%	100,000.00 684,100,000.00	Floating 3-M Euribor+0.240% 12.Feb/May/Aug/Nov	0.0000% 02/12/2018 0.000000 Gross 0.000000 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	02/12/2018 "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% 02/12/2018 8.884748 Gross 7.196646 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	A3sf A+sf	A2 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% 02/12/2018 67.612243 Gross 54.765917 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Baa3sf BBB+sf	Baa3 BBB+
Total		84,332,337.01	710.000.000,00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)

			% Monthly CPR (SMM)	0,08	0,17	0,25	0,34	0,42	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	1.16	1.15	1.15	1.14	0.93	0.93	0.92	0.92
			Date	01/09/2019	01/07/2019	01/05/2019	01/03/2019	10/18/2018	10/16/2018	10/15/2018	10/14/2018
		Final Maturity	Years	1.25	1.25	1.25	1.25	1.00	1.00	1.00	1.00
			Date	02/12/2019	02/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	11/12/2018	11/12/2018
	Without optional redemption *	Average life	Years	4.48	4.28	4.09	3.92	3.76	3.61	3.47	3.34
			Date	05/04/2022	02/21/2022	12/16/2021	10/14/2021	08/17/2021	06/23/2021	05/03/2021	03/16/2021
		Final Maturity	Years	11.50	11.26	10.75	10.50	10.00	9.75	9.50	9.00
			Date	05/12/2029	02/12/2029	08/12/2028	05/12/2028	11/12/2027	08/12/2027	05/12/2027	11/12/2026
Series B	With optional redemption *	Average life	Years	1.25	1.25	1.25	1.25	1.00	1.00	1.00	1.00
			Date	02/12/2019	02/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	11/12/2018	11/12/2018
		Final Maturity	Years	1.25	1.25	1.25	1.25	1.00	1.00	1.00	1.00
			Date	02/12/2019	02/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	11/12/2018	11/12/2018
	Without optional redemption *	Average life	Years	12.50	12.18	11.86	11.52	11.19	10.86	10.53	10.20
			Date	05/12/2030	01/15/2030	09/18/2029	05/20/2029	01/19/2029	09/18/2028	05/20/2028	01/22/2028
		Final Maturity	Years	13.75	13.26	13.01	12.75	12.50	12.26	11.75	11.50
			Date	08/12/2031	02/12/2031	11/12/2030	08/12/2030	05/12/2030	02/12/2030	08/12/2029	05/12/2029
Series C	With optional redemption *	Average life	Years	1.25	1.25	1.25	1.25	1.00	1.00	1.00	1.00
			Date	02/12/2019	02/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	11/12/2018	11/12/2018
		Final Maturity	Years	1.25	1.25	1.25	1.25	1.00	1.00	1.00	1.00
			Date	02/12/2019	02/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	11/12/2018	11/12/2018
	Without optional redemption *	Average life	Years	15.76	15.43	15.11	14.80	14.50	14.19	13.90	13.60
			Date	08/12/2033	04/15/2033	12/20/2032	08/28/2032	05/08/2032	01/19/2032	10/03/2031	06/15/2031
		Final Maturity	Years	19.26	19.26	19.26	19.26	19.26	19.26	19.26	19.26
			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	91.08%	76,809,516.62	13.97%	96.35%	684,100,000.00	4.50%
Series B	5.13%	4,328,198.19	8.84%	2.10%	14,900,000.00	2.40%
Series C	3.79%	3,194,622.20	5.05%	1.55%	11,000,000.00	0.85%
Issue of Bonds		84,332,337.01			710,000,000.00	
Reserve Fund	5.05%	4,260,000.00		0.85%	6,035,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		5,038,038.39	-0.350%
Servicer ppal collect not yet credited		448,139.89	
Servicer ints collect not yet credited		12,738.96	
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	2,632	8,802
Principal		
Principal outstanding	83,595,146.26	710,004,632.73
Average loan	31,761.07	80,664.01
Minimum	10.18	11,730.33
Maximum	164,709.55	297,486.41
Interest rate		
Weighted average (wac)	0.52%	4.17%
Minimum	0.22%	2.50%
Maximum	2.92%	6.64%
Final maturity		
Weighted average (WARM) (months)	127	266
Minimum	12/01/2017	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 % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	4.68	6.71	0.06	8.19
10.01 - 20%	15.07	15.26	0.70	16.60
20.01 - 30%	26.76	25.62	2.37	25.45
30.01 - 40%	31.12	34.67	4.96	35.70
40.01 - 50%	19.36	43.67	9.39	45.36
50.01 - 60%	3.00	51.25	15.05	55.40
60.01 - 70%			23.63	65.36
70.01 - 80%			43.83	75.52
Weighted average (WALTV)		30.26		63.64
Minimum		0.01		2.57
Maximum		52.93		79.83

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
Only the information communicated by Europea de Titulización, in pursuance of the provisions of the Offering Circular, shall be considered for third-party publicity and dissemination purposes.

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)	0.28%	0.33%	0.34%	0.34%	0.53%
Annual Percentage Rate (CPR)	3.36%	3.92%	3.95%	4.05%	6.23%

Geographic distribution

	Current	At constitution date
Andalucia	8.80%	8.77%
Aragon	1.78%	1.77%
Asturias	3.02%	2.49%
Balearic Islands	2.44%	1.91%
Basque Country	10.13%	9.60%
Canary Islands	4.66%	4.42%
Cantabria	2.97%	2.62%
Castilla-La Mancha	2.74%	2.16%
Castilla-Leon	6.61%	5.95%
Catalonia	16.57%	14.38%
Ceuta		0.02%
Extremadura	0.53%	0.72%
Galicia	3.88%	3.39%
La Rioja	0.27%	0.31%
Madrid	27.55%	31.46%
Murcia	1.83%	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	%			%	
Delinquencies										
Up to 1 month	63	15,951.23	408.96	0.00	16,360.19	4.24	2,152,529.02	2,168,889.21	59.02	23.30
from > 1 to ≤ 2 months	10	5,841.80	212.81	0.00	6,054.61	1.57	291,442.45	297,497.06	8.10	22.05
from > 2 to ≤ 3 months	2	1,376.60	91.11	0.00	1,467.71	0.38	62,186.46	63,654.17	1.73	30.23
from > 3 to ≤ 6 months	3	8,067.25	322.82	0.00	8,390.07	2.17	194,762.05	203,152.12	5.53	35.30
from > 6 to < 12 months	2	3,867.82	256.35	0.00	4,124.17	1.07	28,841.15	32,965.32	0.90	26.73
from ≥ 12 to < 18 months	2	6,090.84	177.71	0.00	6,268.55	1.62	15,047.62	21,316.17	0.58	7.80
from ≥ 18 to < 24 months	3	19,584.75	1,362.41	0.00	20,947.16	5.42	81,058.40	102,005.56	2.78	36.61
from ≥ 2 years	15	302,510.22	20,017.34	0.00	322,527.56	83.53	462,760.50	785,288.06	21.37	26.82
Subtotal	100	363,290.51	22,849.51	0.00	386,140.02	100.00	3,288,627.65	3,674,767.67	100.00	24.42
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	100	363,290.51	22,849.51	0.00	386,140.02		3,288,627.65	3,674,767.67		24.42

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