

# BANKINTER 5 Fondo de Titulización Hipotecaria

## Brief report

Date: 07/31/2018  
 Currency: EUR

Constitution date  
 12/16/2002

VAT Reg. no.  
 V83501460

Management Company  
 Europea de Titulización S.G.F.T

Originator  
 Bankinter

Bankinter

Servicer  
 Bankinter

Lead Managers  
 Bankinter

Bond Paying Agent  
 Banco Santander

Market  
 AIAF Mercado de Renta Fija

Register of Book Securities  
 Iberclear

### 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	Interest Rate	Redemption		MOOD / SPOO	
				Current	Original				Final maturity (legal)	Next		
Series A	ES0313920003	12/17/2002	6,841	10,428.47 71,341,163.27 10.43%	100,000.00 684,100,000.00	Floating	3-M Euribor+0.240%	0.0000%	11/12/2039	08/13/2018	Aa1	Aaa
							12.Feb/May/Aug/Nov	0.000000 Gross 0.000000 Net	Quarterly	"Pass-Through"	AA	AAA
Series B	ES0313920011	12/17/2002	149	21,693.20 3,232,286.80 21.69%	100,000.00 14,900,000.00	Floating	3-M Euribor+0.450%	0.1240%	11/12/2039	To be determined	Aa2	A2 A+
							12.Feb/May/Aug/Nov	6.799597 Gross 5.507674 Net	Quarterly	"Pass-Through" Pro rata deferred start / Secutorial	AA	
Series C	ES0313920029	12/17/2002	110	21,688.50 2,385,735.00 21.69%	100,000.00 11,000,000.00	Floating	3-M Euribor+1.250%	0.9240%	11/12/2039	To be determined	A3	Baa3
							12.Feb/May/Aug/Nov	50.657091 Gross 41.032244 Net	Quarterly	"Pass-Through" Pro rata deferred start / Secutorial	A+	BBB+
Total				76,959,185.07	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	Date	% Monthly CPR (SMM)											
					0.08	0.17	0.25	0.34	0.43	0.51	0.60	0.69				
Series A	With optional redemption *	Final Maturity	Years	0.72	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49			
			Date	02/01/2019	11/08/2018	11/08/2018	11/08/2018	11/08/2018	11/08/2018	11/07/2018	11/07/2018	11/07/2018	11/07/2018			
		Final Maturity	Years	0.75	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50		
			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	11/12/2018	11/12/2018	11/12/2018		
		Without optional redemption *	Final Maturity	Years	4.50	4.29	4.12	3.96	3.81	3.67	3.54	3.42	3.30	3.19		
				Date	11/10/2022	08/25/2022	06/25/2022	04/29/2022	03/05/2022	01/13/2022	11/26/2021	10/12/2021	10/12/2021	10/12/2021	10/12/2021	
	Series B	With optional redemption *	Final Maturity	Years	12.00	11.51	11.25	11.00	10.51	10.25	10.00	9.76	9.53	9.30		
				Date	05/12/2030	11/12/2029	08/12/2029	05/12/2029	11/12/2028	08/12/2028	05/12/2028	02/12/2028	02/12/2028	02/12/2028	02/12/2028	
			Without optional redemption *	Final Maturity	Years	11.86	11.92	11.64	11.36	11.08	10.79	10.50	10.22	9.95	9.68	
					Date	03/19/2030	04/11/2030	12/30/2029	09/19/2029	06/08/2029	02/23/2029	11/10/2028	07/29/2028	07/29/2028	07/29/2028	07/29/2028
			Series C	With optional redemption *	Final Maturity	Years	14.01	13.51	13.25	13.00	12.76	12.51	12.25	11.76	11.76	11.76
						Date	02/12/2032	11/12/2031	08/12/2031	05/12/2031	02/12/2031	11/12/2030	08/12/2030	02/12/2030	02/12/2030	02/12/2030
Without optional redemption *		Final Maturity			Years	14.78	14.92	14.62	14.32	14.03	13.75	13.47	13.19	12.91	12.63	
					Date	02/19/2033	04/12/2033	12/21/2032	09/04/2032	05/21/2032	02/07/2032	10/29/2031	07/20/2031	07/20/2031	07/20/2031	07/20/2031
* 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	% CE
Series A	92.70%	71,341,163.27	12.84%	96.35%	684,100,000.00
Series B	4.20%	3,232,286.80	8.64%	2.10%	14,900,000.00
Series C	3.10%	2,385,735.00	5.54%	1.55%	11,000,000.00
Issue of Bonds		76,959,185.07			710,000,000.00
Reserve Fund	5.54%	4,260,000.00	0.85%		6,035,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	7,388,841.69	-0.549%	
Servicer ppal collect not yet credited	349,355.41		
Servicer imts collect not yet credited	10,470.09		
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 (MCs)

General			
	Current	At constitution date	
Count	2,471	8,802	
Principal			
Principal outstanding	73,840,900.40	710,004,632.73	
Average loan	29,883.00	80,664.01	
Minimum	14.25	11,730.33	
Maximum	156,856.42	297,486.41	
Interest rate			
Weighted average (wac)	0.46%	4.17%	
Minimum	0.21%	2.50%	
Maximum	2.86%	6.84%	
Final maturity			
Weighted average (WARM) (months)	122	266	
Minimum	08/06/2018	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%	6.04	6.74	0.06	8.19
10.01 - 20%	15.51	15.32	0.70	16.60
20.01 - 30%	28.91	25.50	2.37	25.45
30.01 - 40%	28.66	34.94	4.96	35.70
40.01 - 50%	17.91	43.71	9.39	45.36
50.01 - 60%	1.56	52.68	15.05	55.40
60.01 - 70%	0.81	62.65	23.63	65.36
70.01 - 80%	0.48	77.23	43.83	75.52
80.01 - 90%	0.04	81.05		
110.01 - 120%	0.09	118.64		
Weighted average (WALTV)		29.83		63.64
Minimum		0.01		2.57
Maximum		118.64		79.83

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 Bankinter

Swap  
 Bankinter

Assets Custodian  
 Bankinter

Fund Auditors  
 KPMG Auditores

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.44%	0.44%	0.37%	0.40%	0.53%
Annual Percentage Rate (CPR)	5.21%	5.18%	4.36%	4.65%	6.18%

Geographic distribution		
	Current	At constitution date
Andalucia	8.88%	8.77%
Aragon	1.85%	1.77%
Asturias	3.10%	2.49%
Balearic Islands	2.55%	1.91%
Basque Country	10.04%	9.60%
Canary Islands	4.71%	4.42%
Cantabria	2.92%	2.62%
Castilla-La Mancha	2.86%	2.16%
Castilla-Leon	6.42%	5.95%
Catalonia	16.75%	14.38%
Ceuta		0.02%
Extremadura	0.53%	0.72%
Galicia	3.78%	3.39%
La Rioja	0.26%	0.31%
Madrid	27.27%	31.46%
Murcia	1.76%	1.91%
Navarra	0.44%	0.63%
Valencia	5.89%	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	40	10,676.71	205.28	0.00	10,881.99	3.47	1,138,587.13	1,149,469.12	46.78	21.94
from > 1 to = 2 months	10	4,990.71	175.51	0.00	5,166.22	1.65	287,904.88	293,071.10	11.93	28.89
from > 2 to = 3 months	4	4,625.87	198.92	0.00	4,824.79	1.54	231,382.12	236,206.91	9.61	29.66
from > 3 to = 6 months	4	6,553.69	204.27	0.00	6,757.96	2.16	122,159.13	128,917.09	5.25	26.46
from > 6 to < 12 months	2	5,185.33	66.23	0.00	5,251.56	1.68	6,267.66	11,519.22	0.47	10.02
from = 12 to < 18 months	1	3,581.73	175.58	0.00	3,757.31	1.20	8,969.28	12,726.59	0.52	22.84
from = 18 to < 24 months	3	8,936.22	963.23	0.00	9,899.45	3.16	72,622.73	82,522.18	3.36	26.93
from = 2 years	13	251,986.87	14,701.59	0.00	266,688.46	85.14	276,288.08	542,976.54	22.10	23.65
Subtotal	77	296,537.13	16,690.61	0.00	313,227.74	100.00	2,144,181.01	2,457,408.75	100.00	23.83
<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	77	296,537.13	16,690.61	0.00	313,227.74		2,144,181.01	2,457,408.75		23.83

### Additional information