

**Brief report**

**Date:** 08/31/2018  
**Currency:** EUR

**Constitution date**  
12/16/2002

**VAT Reg. no.**  
V83501460

**Management Company**  
Europa 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 Auditors**  
KPMG Auditores

**Issued securities: Mortgage-Backed Bonds**

Bonds issue											
Series	ISIN Code	Issue date	Nº bonds	Principal outstanding		Interest type	Interest Rate	Redemption		Rating	
				(Bond Unit / Series Total / %Factor)				Final maturity (legal)	Next		MOOD / SPOO
				Current	Original	Reference rate and margin	Next coupon			Current	Original
Series A	ES0313920003	12/17/2002	6,841	9,956.00 68,108,996.00 9.96%	100,000.00 684,100,000.00	Floating 3-M Euribor+0.240% 12.Feb/May/Aug/Nov	0.0000% 11/12/2018 0.000000 Gross 0.000000 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	11/12/2018 "Pass-Through"	Aa1 AAA	Aaa AAA
Series B	ES0313920011	12/17/2002	149	20,710.37 3,085,845.13 20.71%	100,000.00 14,900,000.00	Floating 3-M Euribor+0.450% 12.Feb/May/Aug/Nov	0.1310% 11/12/2018 6.858009 Gross 5.554987 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secutorial	Aa2 AA	A2 A+ AA
Series C	ES0313920029	12/17/2002	110	20,705.89 2,277,647.90 20.71%	100,000.00 11,000,000.00	Floating 3-M Euribor+1.250% 12.Feb/May/Aug/Nov	0.9310% 11/12/2018 48.728436 Gross 39.470033 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secutorial	A3 AA-	Baa3 BBB+
<b>Total</b>				<b>73,472,489.03</b>	<b>710,000,000.00</b>						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)											
Series	Option	Final Maturity	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	0.49	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	0.50	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		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
	Without optional redemption *	Average life	Years	4.38	4.20	4.03	3.87	3.72	3.57	3.44	3.32
		Final Maturity	Years	12/30/2022	10/24/2022	08/22/2022	06/25/2022	04/30/2022	03/09/2022	01/20/2022	12/05/2021
		Date		02/12/2030	11/12/2029	08/12/2029	05/12/2029	11/12/2028	08/12/2028	05/12/2028	02/12/2028
Series B	With optional redemption *	Average life	Years	0.49	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	0.50	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		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
	Without optional redemption *	Average life	Years	12.47	12.18	11.90	11.61	11.32	11.02	10.73	10.43
		Final Maturity	Years	01/28/2031	10/15/2030	07/03/2030	03/19/2030	12/03/2029	08/17/2029	05/01/2029	01/14/2029
		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
Series C	With optional redemption *	Average life	Years	0.49	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		Final Maturity	Years	0.50	0.25	0.25	0.25	0.25	0.25	0.25	0.25
		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
	Without optional redemption *	Average life	Years	15.64	15.32	15.01	14.70	14.41	14.11	13.83	13.55
		Final Maturity	Years	03/30/2034	12/04/2033	08/11/2033	04/22/2033	01/03/2033	09/19/2032	06/07/2032	02/25/2032
		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%	68,108,996.00	13.10%	96.35%	684,100,000.00	4.50%
Series B	4.20%	3,085,845.13	8.90%	2.10%	14,900,000.00	2.40%
Series C	3.10%	2,277,647.90	5.80%	1.55%	11,000,000.00	0.85%
Issue of Bonds		73,472,489.03			710,000,000.00	
Reserve Fund	5.80%	4,260,000.00		0.85%	6,035,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	4,836,642.74	-0.549%	
Servicer ppal collect not yet credited	299,996.41		
Servicer ints collect not yet credited	7,706.37		
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	2,450	8,802	
Principal			
Principal outstanding	72,917,239.35	710,004,632.73	
Average loan	29,762.14	80,664.01	
Minimum	12.46	11,730.33	
Maximum	155,871.57	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	09/03/2018	04/07/2004	
Maximum	03/26/2037	03/27/2037	
Index (principal outstanding distribution)			
1-year EURIBORMIBOR	100.00%	100.00%	

LTV Distribution				
	Current		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	6.09	6.72	0.06	8.19
10.01 - 20%	15.49	15.28	0.70	16.60
20.01 - 30%	29.82	25.47	2.37	25.45
30.01 - 40%	28.36	35.03	4.96	35.70
40.01 - 50%	17.49	43.71	9.39	45.36
50.01 - 60%	1.48	53.53	15.05	55.40
60.01 - 70%	0.87	62.87	23.63	65.36
70.01 - 80%	0.48	76.82	43.83	75.52
80.01 - 90%	0.04	80.18		
110.01 - 120%	0.09	117.94		
Weighted average (WALTV)		29.67		63.64
Minimum		0.01		2.57
Maximum		117.94		79.83

**Additional information**

# BANKINTER 5 Fondo de Titulización Hipotecaria

## Brief report

Date: 08/31/2018  
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 Auditors  
KPMG Auditores

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.13%	0.33%	0.35%	0.38%	0.53%
Annual Percentage Rate (CPR)	1.53%	3.90%	4.09%	4.47%	6.16%

Geographic distribution		
	Current	At constitution date
Andalucia	8.88%	8.77%
Aragon	1.86%	1.77%
Asturias	3.11%	2.49%
Balearic Islands	2.56%	1.91%
Basque Country	10.08%	9.60%
Canary Islands	4.71%	4.42%
Cantabria	2.93%	2.62%
Castilla-La Mancha	2.86%	2.16%
Castilla-Leon	6.39%	5.95%
Catalonia	16.78%	14.38%
Ceuta		0.02%
Extremadura	0.53%	0.72%
Galicia	3.78%	3.39%
La Rioja	0.26%	0.31%
Madrid	27.22%	31.46%
Murcia	1.76%	1.91%
Navarra	0.43%	0.63%
Valencia	5.88%	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	43	10,005.96	214.08	0.00	10,220.04	3.18	1,254,478.65	1,264,698.69	45.78	22.06
from > 1 to = 2 months	10	5,933.06	213.07	0.00	6,146.13	1.91	338,709.70	344,855.83	12.48	30.92
from > 2 to = 3 months	9	8,832.22	367.91	0.00	9,200.13	2.86	385,845.49	395,045.62	14.30	32.05
from > 3 to = 6 months	2	4,411.88	150.91	0.00	4,562.79	1.42	90,163.48	94,726.27	3.43	34.43
from > 6 to < 12 months	3	7,406.80	108.81	0.00	7,515.61	2.34	18,059.39	25,575.00	0.93	10.21
from = 12 to < 18 months	1	3,490.73	158.85	0.00	3,649.58	1.13	8,748.93	12,398.51	0.45	22.26
from = 18 to < 24 months	3	9,072.23	967.45	0.00	10,039.68	3.12	72,179.38	82,219.06	2.98	26.83
from = 2 years	13	255,419.10	14,802.77	0.00	270,221.87	84.04	272,661.48	542,883.35	19.65	23.64
Subtotal	84	304,571.98	16,983.85	0.00	321,555.83	100.00	2,440,846.50	2,762,402.33	100.00	24.52
<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	84	304,571.98	16,983.85	0.00	321,555.83		2,440,846.50	2,762,402.33		24.52

### Additional information