

# BANKINTER 5 Fondo de Titulización Hipotecaria

## Brief report

Date: 11/30/2018  
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 Auditor  
KPMG Auditores

### Issued securities: Mortgage-Backed Bonds

Bonds issue										
Series	ISIN Code	Issue date	Principal outstanding		Interest type	Interest Rate	Redemption		Rating	
			(Bond Unit / Series Total / %Factor)				Final maturity (legal)	Next		Moody's / S&P
			Current	Original	Reference rate and margin	Next coupon			Current	Original
Series A	ES0313920003	12/17/2002	65,523,713.69	100,000.00	Floating	0.0000%	11/12/2039	02/12/2019	Aa1	Aaa
			9.58%	684,100,000.00	3-M Euribor+0.240%	0.000000 Gross	12.Feb/May/Aug/Nov	"Pass-Through"	AAA	AAA
					Payment Date	0.000000 Net				
Series B	ES0313920011	12/17/2002	2,968,713.25	100,000.00	Floating	0.1330%	11/12/2039	To be determined	Aa2	A2 A+
			19.92%	14,900,000.00	3-M Euribor+0.450%	0.1330%	12.Feb/May/Aug/Nov	"Pass-Through"	AA	AA
					Payment Date	6.772031 Gross		Pro rata		
						5.485345 Net		deferred start /		
								Securitized		
Series C	ES0313920029	12/17/2002	2,191,192.30	100,000.00	Floating	0.9330%	11/12/2039	To be determined	A3	Baa3
			19.92%	11,000,000.00	3-M Euribor+1.250%	0.9330%	12.Feb/May/Aug/Nov	"Pass-Through"	AA-	BBB+
					Payment Date	47.495753 Gross		Pro rata		
						38.471560 Net		deferred start /		
								Securitized		
Total			70,683,619.24	710,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date													
Series	Option	Average life	Years	% 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	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25		
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25		
		Date		02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019		
	Without optional redemption *	Average life	Years	4.32	4.14	3.97	3.81	3.66	3.51	3.38	3.25		
		Final Maturity	Years	03/07/2023	12/31/2022	10/29/2022	09/01/2022	07/03/2022	05/17/2022	03/29/2022	02/11/2022		
		Date		05/12/2030	02/12/2030	08/12/2029	05/12/2029	02/12/2029	11/12/2028	08/12/2028	02/12/2028		
Series B	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25		
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25		
		Date		02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019		
	Without optional redemption *	Average life	Years	12.31	12.03	11.75	11.46	11.18	10.89	10.61	10.32		
		Final Maturity	Years	02/28/2031	11/18/2030	08/09/2030	04/26/2030	01/12/2030	09/30/2029	06/18/2029	03/04/2029		
		Date		05/12/2032	11/12/2031	08/12/2031	05/12/2031	02/12/2031	11/12/2030	08/12/2030	05/12/2030		
Series C	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25			
		Final Maturity	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25			
		Date		02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019	02/12/2019		
	Without optional redemption *	Average life	Years	15.48	15.16	14.85	14.54	14.25	13.96	13.67	13.39		
		Final Maturity	Years	04/30/2034	01/05/2034	09/13/2033	05/25/2033	02/06/2033	10/23/2032	07/12/2032	04/01/2032		
		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%	65,523,713.69	13.33%	96.35%	684,100,000.00	4.50%
Series B	4.20%	2,968,713.25	9.13%	2.10%	14,900,000.00	2.40%
Series C	3.10%	2,191,192.30	6.03%	1.55%	11,000,000.00	0.85%
Issue of Bonds		70,683,619.24			710,000,000.00	
Reserve Fund	6.03%	4,260,000.00		0.85%	6,035,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	5,121,520.36	-0.549%	
Servicer ppal collect not yet credited	363,623.93		
Servicer ints collect not yet credited	8,571.23		
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	2,396	8,802	
Principal			
Principal outstanding	69,772,430.08	710,004,632.73	
Average loan	29,120.38	80,664.01	
Minimum	1.32	11,730.33	
Maximum	152,915.44	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)	120	266	
Minimum	12/03/2018	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%	6.31	6.63	0.06	8.19
10.01 - 20%	17.08	15.34	0.70	16.60
20.01 - 30%	33.86	25.10	2.37	25.45
30.01 - 40%	30.53	34.94	4.96	35.70
40.01 - 50%	12.13	43.84	9.39	45.36
50.01 - 60%	0.09	50.29	15.05	55.40
60.01 - 70%			23.63	65.36
70.01 - 80%			43.83	75.52
Weighted average (WALTV)		27.57		63.64
Minimum		0.00		2.57
Maximum		50.29		79.83

#### Additional information

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.52%	0.32%	0.33%	0.38%	0.52%
Annual Percentage Rate (CPR)	6.09%	3.81%	3.86%	4.44%	6.12%

Geographic distribution		
	Current	At constitution date
Andalucia	8.77%	8.77%
Aragon	1.84%	1.77%
Asturias	3.09%	2.49%
Balearic Islands	2.53%	1.91%
Basque Country	10.15%	9.60%
Canary Islands	4.74%	4.42%
Cantabria	2.89%	2.62%
Castilla-La Mancha	2.90%	2.16%
Castilla-Leon	6.39%	5.95%
Catalonia	16.81%	14.38%
Ceuta		0.02%
Extremadura	0.54%	0.72%
Galicia	3.84%	3.39%
La Rioja	0.28%	0.31%
Madrid	27.28%	31.46%
Murcia	1.79%	1.91%
Navarra	0.43%	0.63%
Valencia	5.77%	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	42	10,080.42	176.78	0.00	10,257.20	3.09	1,192,919.66	1,203,176.86	44.87	18.91
from > 1 to = 2 months	11	7,022.58	249.49	0.00	7,272.07	2.19	417,005.69	424,277.76	15.82	21.75
from > 2 to = 3 months	6	5,981.60	156.11	0.00	6,137.71	1.85	144,484.16	150,621.87	5.62	18.46
from > 3 to = 6 months	3	6,524.58	309.63	0.00	6,834.21	2.06	195,301.99	202,136.20	7.54	33.70
from > 6 to < 12 months	3	9,004.73	168.01	0.00	9,172.74	2.76	59,295.23	68,467.97	2.55	19.31
from = 12 to < 18 months	1	3,074.34	123.58	0.00	3,197.92	0.96	8,086.69	11,284.61	0.42	20.26
from = 18 to < 24 months	2	9,236.41	982.06	0.00	10,218.47	3.08	70,847.83	81,066.30	3.02	48.02
from ≥ 2 years	13	263,556.70	15,111.78	0.00	278,668.48	84.00	261,767.12	540,435.60	20.15	23.48
Subtotal	81	314,481.36	17,277.44	0.00	331,758.80	100.00	2,349,708.37	2,681,467.17	100.00	21.27
Total	81	314,481.36	17,277.44	0.00	331,758.80		2,349,708.37	2,681,467.17		

### Additional information