

BANKINTER 5 Fondo de Titulización Hipotecaria

Brief report

Date: 09/30/2007
Currency: EUR

Date of constitution
 12/16/2002

VAT Reg. no.
 G83501460

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

Originator
 Bankinter

Servicer
 Bankinter

Lead Managers
 Bankinter

Bond Paying Agent
 Bankinter

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Bankinter

Subordinated Loan
 Bankinter

Start-up Loan
 Bankinter

Swap
 Bankinter

Assets Custodian
 Bankinter

Fund Auditors
 Ernst&Young

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 Moody's / S&P	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0313920003	12/17/2002 6,841	47,097.56	100,000.00	Floating 3-M Euribor+0.240%	4.6390%	11/12/2007	11/12/2039	11/12/2007	Aaa Aaa
		322,194,407.96	684,100,000.00	12.Feb/May/Aug/Nov	552.28 Gross 469.44 Net		12.Feb/May/Aug/Nov	"Pass-Through"	
Series B ES0313920011	12/17/2002 149	100,000.00	100,000.00	Floating 3-M Euribor+0.450%	4.8490%	11/12/2007	11/12/2039	To be determined	A2 A2
		14,900,000.00	14,900,000.00	12.Feb/May/Aug/Nov	1,225.72 Gross 1,041.86 Net		12.Feb/May/Aug/Nov	"Pass-Through" Pro rata deferred start / Sequential	AA A+
Series C ES0313920029	12/17/2002 110	100,000.00	100,000.00	Floating 3-M Euribor+1.250%	5.6490%	11/12/2007	11/12/2039	To be determined	Baa Baa
		11,000,000.00	11,000,000.00	12.Feb/May/Aug/Nov	1,427.94 Gross 1,213.75 Net		12.Feb/May/Aug/Nov	"Pass-Through" Pro rata deferred start / Sequential	A BBB+
Total		348,094,407.96	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)						Final Maturity Years	Date						
				0,34	0,51	0,69	0,87	1,06	1,25			1,44	1,64				
Series A	With optional redemption *	6.90	08/21/2014	6.00	09/29/2013	5.33	01/27/2013	4.71	06/13/2012	4.25	12/29/2011	3.85	08/03/2011	3.48	03/24/2011	3.20	12/12/2010
	Without optional redemption *	7.73	08/20/2015	6.85	08/05/2014	6.12	11/12/2013	5.51	04/02/2013	4.99	09/24/2012	4.54	04/14/2012	4.16	11/25/2011	3.82	07/27/2011
Series B	With optional redemption *	6.76	05/12/2037	5.89	05/12/2037	5.23	05/12/2037	4.61	05/12/2037	4.17	05/12/2037	3.77	05/12/2037	3.42	05/12/2037	3.14	05/12/2037
	Without optional redemption *	7.57	04/25/2015	6.72	06/16/2014	6.00	09/29/2013	5.40	02/21/2013	4.89	08/19/2012	4.45	03/12/2012	4.08	10/27/2011	3.75	06/29/2011
Series C	With optional redemption *	6.76	07/02/2014	5.88	08/17/2013	5.23	12/20/2012	4.61	05/10/2012	4.17	11/28/2011	3.77	07/06/2011	3.42	02/27/2011	3.14	11/19/2010
	Without optional redemption *	7.57	07/02/2014	6.72	08/17/2013	6.00	12/20/2012	5.40	05/10/2012	4.89	11/28/2011	4.45	07/06/2011	4.08	02/27/2011	3.75	11/19/2010

* 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	92.56%	322,194,407.96	9.14%	96.35%	684,100,000.00
Series B	4.28%	14,900,000.00	4.86%	2.10%	14,900,000.00
Series C	3.16%	11,000,000.00	1.70%	1.55%	11,000,000.00
Issue of Bonds		348,094,407.96			710,000,000.00
Reserve Fund	1.70%	5,917,604.94	0.85%		6,035,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	13,196,675.44	4.460%	
Servicer ppal collect not yet credited	1,496,825.44		
Servicer ints collect not yet credited	563,122.20		
Liabilities	Available	Balance	Interest
Subordinated Loan		5,917,604.94	5.400%
Start-up Loan		124,926.50	5.400%

Collateral: Residential mortgage loans

General			
	Current	At constitution date	
Count	5,712	8,802	
Principal			
Principal outstanding	341,482,088.70	710,004,632.73	
Average loan	59,783.28	80,664.01	
Minimum	52.85	11,730.33	
Maximum	273,554.92	297,486.41	
Interest rate			
Weighted average (wac)	4.77%	4.17%	
Minimum	4.12%	2.50%	
Maximum	6.42%	6.64%	
Final maturity			
Weighted average (WARM) (months)	209	266	
Minimum	10/04/2007	04/07/2004	
Maximum	03/27/2037	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%	0.77	7.20	0.06	8.19
10.01 - 20%	3.40	15.80	0.70	16.60
20.01 - 30%	6.36	25.44	2.37	25.44
30.01 - 40%	12.80	35.24	4.96	35.70
40.01 - 50%	17.78	45.22	9.39	45.36
50.01 - 60%	22.76	55.04	15.05	55.40
60.01 - 70%	29.43	65.02	23.63	65.36
70.01 - 80%	6.71	71.73	43.83	75.52
Weighted average (WALTV)		51.24		63.64
Minimum		0.05		2.57
Maximum		75.08		79.83

BANKINTER 5 Fondo de Titulación Hipotecaria

Brief report

Date: 09/30/2007

Currency: EUR

Date of constitution

12/16/2002

VAT Reg. no.

G83501460

Management Company

Europa de Titulación S.G.F.T

Originator

Bankinter

Servicer

Bankinter

Lead Managers

Bankinter

Bond Paying Agent

Bankinter

Market

AIAF Mercado de Renta Fija

Register of Book Securities

Iberclear

Treasury Account

Bankinter

Subordinated Loan

Bankinter

Start-up Loan

Bankinter

Swap

Bankinter

Assets Custodian

Bankinter

Fund Auditors

Ernst&Young

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.57%	0.76%	0.78%	0.88%	0.80%
Annual Percentage Rate (CPR)	6.68%	8.74%	8.95%	10.08%	9.14%

Geographic distribution

	Current	At constitution date
Andalucia	8.85%	8.77%
Aragon	1.87%	1.77%
Asturias	2.61%	2.49%
Balearic Islands	1.91%	1.91%
Basque Country	9.46%	9.60%
Canary Islands	4.38%	4.42%
Cantabria	2.62%	2.62%
Castilla-La Mancha	2.29%	2.16%
Castilla-Leon	6.84%	5.95%
Catalonia	14.34%	14.38%
Ceuta	0.01%	0.02%
Extremadura	0.75%	0.72%
Galicia	3.85%	3.39%
La Rioja	0.27%	0.31%
Madrid	29.98%	31.46%
Murcia	1.92%	1.91%
Navarra	0.55%	0.63%
Valencia	7.50%	7.49%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt	% Total debt / Appraisal Value	
		Principal	Interest	Other	Total	%				
Up to 1 month	91	16,722.62	12,142.18	0.00	28,864.80	35.94	5,538,347.60	5,567,212.40	72.02	44.97
1 to 2 months	22	8,093.42	6,004.35	0.00	14,097.77	17.55	1,150,467.53	1,164,565.30	15.07	45.32
2 to 3 months	10	5,892.66	7,554.94	0.00	13,447.60	16.74	778,199.39	791,646.99	10.24	49.82
3 to 6 months	1	754.10	773.68	0.00	1,527.78	1.90	31,728.14	33,255.92	0.43	59.08
6 to 12 months	2	2,540.21	2,517.05	0.00	5,057.26	6.30	75,544.39	80,601.65	1.04	65.87
18 to 24 months	1	2,382.97	3,015.23	0.00	5,398.20	6.72	38,841.59	44,239.79	0.57	79.25
Over 2 years	2	3,818.83	8,106.18	0.00	11,925.01	14.85	36,485.38	48,410.39	0.63	44.26
Total	129	40,204.81	40,113.61	0.00	80,318.42		7,649,614.02	7,729,932.44		45.78

Each range includes the beginning but not the ending time

Additional information