

BANKINTER 5 Fondo de Titulización Hipotecaria

Brief report

Date: 06/30/2011
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
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
Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

| Prepayments | | | | | |
|------------------------------|---------------|---------------|---------------|----------------|------------|
| | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
| Single month. mort. (SMM) | 0.36% | 0.26% | 0.29% | 0.41% | 0.71% |
| Annual Percentage Rate (CPR) | 4.19% | 3.04% | 3.46% | 4.78% | 8.19% |

| Geographic distribution | | |
|-------------------------|---------|----------------------|
| | Current | At constitution date |
| Andalucia | 9.46% | 8.77% |
| Aragon | 1.87% | 1.77% |
| Asturias | 2.72% | 2.49% |
| Balearic Islands | 2.18% | 1.91% |
| Basque Country | 9.33% | 9.60% |
| Canary Islands | 4.59% | 4.42% |
| Cantabria | 2.88% | 2.62% |
| Castilla-La Mancha | 2.48% | 2.16% |
| Castilla-Leon | 7.00% | 5.95% |
| Catalonia | 15.20% | 14.38% |
| Ceuta | | 0.02% |
| Extremadura | 0.57% | 0.72% |
| Galicia | 3.97% | 3.39% |
| La Rioja | 0.25% | 0.31% |
| Madrid | 28.08% | 31.46% |
| Murcia | 1.98% | 1.91% |
| Navarra | 0.52% | 0.63% |
| Valencia | 6.92% | 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 | 83 | 17,217.53 | 4,045.58 | 0.00 | 21,263.11 | 23.91 | 4,627,626.58 | 4,648,889.69 | 73.70 | 41.29 |
| from > 1 to ≤ 2 months | 15 | 8,595.23 | 1,852.12 | 0.00 | 10,447.35 | 11.75 | 728,454.72 | 738,902.07 | 11.71 | 39.26 |
| from > 2 to ≤ 3 months | 10 | 5,959.23 | 2,106.07 | 0.00 | 8,065.30 | 9.07 | 467,445.91 | 475,511.21 | 7.54 | 38.82 |
| from > 3 to ≤ 6 months | 7 | 5,752.85 | 1,678.58 | 0.00 | 7,431.43 | 8.36 | 239,531.75 | 246,963.18 | 3.91 | 51.47 |
| from > 6 to < 12 months | 1 | 890.06 | 523.42 | 0.00 | 1,413.48 | 1.59 | 36,737.76 | 38,151.24 | 0.60 | 29.51 |
| from ≥ 12 to < 18 months | 2 | 3,741.03 | 1,163.70 | 0.00 | 4,904.73 | 5.52 | 39,016.19 | 43,920.92 | 0.70 | 51.65 |
| from ≥ 18 to < 24 months | 1 | 2,429.85 | 1,057.18 | 0.00 | 3,487.03 | 3.92 | 18,955.56 | 22,442.59 | 0.36 | 64.18 |
| from ≥ 2 years | 3 | 12,956.65 | 18,962.75 | 0.00 | 31,919.40 | 35.89 | 61,532.93 | 93,452.33 | 1.48 | 58.35 |
| Subtotal | 122 | 57,542.43 | 31,389.40 | 0.00 | 88,931.83 | 100.00 | 6,219,301.40 | 6,308,233.23 | 100.00 | 41.35 |
| <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 | 122 | 57,542.43 | 31,389.40 | 0.00 | 88,931.83 | | 6,219,301.40 | 6,308,233.23 | | 41.35 |

Additional information