



# BANKINTER 5 Fondo de Titulización Hipotecaria

## Brief report

Date: 04/30/2012  
Currency: EUR

Date of constitution  
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  
Bankinter

Market  
AIAF Mercado de Renta Fija

Register of Book Securities  
Iberclear

Treasury Account  
Bankinter

Additional Treasury Account  
Calyon

Subordinated Loan  
Bankinter

Start-up Loan  
Bankinter

Swap  
Calyon

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)	0.14%	0.23%	0.37%	0.31%	0.68%
Annual Percentage Rate (CPR)	1.63%	2.77%	4.39%	3.64%	7.81%

Geographic distribution		
	Current	At constitution date
Andalucia	9.49%	8.77%
Aragon	1.83%	1.77%
Asturias	2.80%	2.49%
Balearic Islands	2.22%	1.91%
Basque Country	9.34%	9.60%
Canary Islands	4.67%	4.42%
Cantabria	2.90%	2.62%
Castilla-La Mancha	2.51%	2.16%
Castilla-Leon	6.95%	5.95%
Catalonia	15.32%	14.38%
Ceuta		0.02%
Extremadura	0.54%	0.72%
Galicia	3.87%	3.39%
La Rioja	0.26%	0.31%
Madrid	27.96%	31.46%
Murcia	1.98%	1.91%
Navarra	0.52%	0.63%
Valencia	6.85%	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	104	21,851.18	5,555.17	0.00	27,406.35	18.59	5,474,441.27	5,501,847.62	67.58	38.79	
from > 1 to ≤ 2 months	21	14,242.06	4,215.46	0.00	18,457.52	12.52	1,128,849.65	1,147,307.17	14.09	38.90	
from > 2 to ≤ 3 months	11	8,685.89	3,170.35	0.00	11,856.24	8.04	545,509.68	557,365.92	6.85	43.30	
from > 3 to ≤ 6 months	9	8,841.21	3,913.87	0.00	12,755.08	8.65	398,711.49	411,466.57	5.05	41.78	
from > 6 to < 12 months	5	11,638.36	5,279.16	0.00	16,917.52	11.48	218,024.70	234,942.22	2.89	51.53	
from ≥ 12 to < 18 months	3	7,731.72	3,112.26	0.00	10,843.98	7.36	114,494.47	125,338.45	1.54	54.65	
from ≥ 18 to < 24 months	1	2,990.37	1,140.30	0.00	4,130.67	2.80	20,105.61	24,236.28	0.30	60.80	
from ≥ 2 years	5	22,085.86	22,937.73	0.00	45,023.59	30.55	93,372.09	138,395.68	1.70	57.59	
	Subtotal	159	98,066.65	49,324.30	0.00	147,390.95	100.00	7,993,508.96	8,140,899.91	100.00	39.97
<i>Doubt debts (subjectives)</i>											
	0	0.00	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	
Total	159	98,066.65	49,324.30	0.00	147,390.95		7,993,508.96	8,140,899.91		39.97	

### Additional information