BANKINTER 5 Fondo de Titulización Hipotecaria

Brief report

Date: 05/31/2015
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
Barclays Bank PLC

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Barclays Bank PLC

Subordinated Loan
Bankinter

Start-up Loan
Bankinter

Swap
Calyon

Assets Custodian
Bankinter

Fund Auditors
Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

Issued securities: Mortgage-Backed Bonds

Bonds issue

Series ISIN Code	Issue date Nº bonds	Principal outstanding (Bond Unit / Series Total / %Factor) Current	Original	Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal)	Next	Rating Moody´s / S&P Current	Original
Series A ES0313920003	12/17/2002 6,841	16,914.00 115,708,674.00 16.91%	100,000.00 684,100,000.00	Floating 3-M Euribor+0.240% 12.Feb/May/Aug/Nov	0.2310% 08/12/2015 9.98 Gross 7.98 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	08/12/2015 "Pass-Through"	Aa2sf BBBsf	Aaa AAA
Series B ES0313920011	12/17/2002 149	36,424.14 5,427,196.86 36.42%	100,000.00 14,900,000.00	Floating 3-M Euribor+0.450% 12.Feb/May/Aug/Nov	0.4410% 08/12/2015 41.05 Gross 32.84 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Baa1sf BBsf	A2 A+
Series C ES0313920029	12/17/2002 110	36,416.26 4,005,788.60 36.42%	100,000.00 11,000,000.00	Floating 3-M Euribor+1.250% 12.Feb/May/Aug/Nov	1.2410% 08/12/2015 115.49 Gross 92.39 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Ba1sf Bsf	Baa3 BBB+
Total		125,141,659.46	710.000.000,00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)

				0,08	0,17	0,25	0,34	0,42	0,51	0,60	0,69
		% Monthly CPR (SMM)		0,08	0,17	0,25	0,34	0,42	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	3.40	3.07	3.01	2.83	2.65	2.48	2.31	2.27
			Date	10/04/2018	06/05/2018	05/15/2018	03/10/2018	01/04/2018	11/01/2017	08/31/2017	08/19/2017
		Final Maturity	Years	4.51	4.00	4.00	3.76	3.51	3.25	3.00	3.00
			Date	11/12/2019	05/12/2019	05/12/2019	02/12/2019	11/12/2018	08/12/2018	05/12/2018	05/12/2018
	Without optional redemption *	Average life	Years	5.28	5.02	4.78	4.55	4.34	4.15	3.97	3.80
			Date	08/20/2020	05/16/2020	02/18/2020	11/28/2019	09/13/2019	07/04/2019	04/30/2019	02/27/2019
		Final Maturity	Years	13.77	13.26	12.76	12.26	11.76	11.51	11.01	10.76
			Date	02/12/2029	08/12/2028	02/12/2028	08/12/2027	02/12/2027	11/12/2026	05/12/2026	02/12/2026
Series B	With optional redemption *	Average life	Years	4.51	4.00	4.00	3.76	3.51	3.25	3.00	3.00
			Date	11/12/2019	05/12/2019	05/12/2019	02/12/2019	11/12/2018	08/12/2018	05/12/2018	05/12/2018
		Final Maturity	Years	4.51	4.00	4.00	3.76	3.51	3.25	3.00	3.00
			Date	11/12/2019	05/12/2019	05/12/2019	02/12/2019	11/12/2018	08/12/2018	05/12/2018	05/12/2018
	Without optional redemption *	Average life	Years	14.72	14.31	13.89	13.46	13.02	12.60	12.18	11.78
			Date	01/26/2030	08/30/2029	03/29/2029	10/23/2028	05/17/2028	12/12/2027	07/12/2027	02/18/2027
		Final Maturity	Years	16.01	15.52	15.26	14.77	14.52	14.01	13.77	13.26
			Date	05/12/2031	11/12/2030	08/12/2030	02/12/2030	11/12/2029	05/12/2029	02/12/2029	08/12/2028
Series C	With optional redemption *	Average life	Years	4.51	4.00	4.00	3.76	3.51	3.25	3.00	3.00
			Date	11/12/2019	05/12/2019	05/11/2019	02/11/2019	11/12/2018	08/12/2018	05/12/2018	05/12/2018
		Final Maturity	Years	4.51	4.00	4.00	3.76	3.51	3.25	3.00	3.00
			Date	11/12/2019	05/12/2019	05/12/2019	02/12/2019	11/12/2018	08/12/2018	05/12/2018	05/12/2018
	Without optional redemption *	Average life	Years	18.06	17.68	17.31	16.94	16.57	16.21	15.85	15.48
			Date	05/27/2033	01/09/2033	08/26/2032	04/14/2032	12/03/2031	07/23/2031	03/12/2031	10/29/2030
		Final Maturity	Years	21.77	21.77	21.77	21.77	21.77	21.77	21.77	21.77
			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		% CE	At issue date		% CE
Series A	92.46%	115,708,674.00	10.94%	96.35%	684,100,000.00	4.50%
Series B	4.34%	5,427,196.86	6.60%	2.10%	14,900,000.00	2.40%
Series C	3.20%	4,005,788.60	3.40%	1.55%	11,000,000.00	0.85%
Issue of Bonds		125,141,659.46			710,000,000.00	
Reserve Fund	3.40%	4,260,000.00		0.85%	6,035,000.00	

Other finantial operations (current)

Assets		Balance	Interest
Treasury Account		5,220,162.25	0.000%
Servicer ppal collect not yet credited		544,441.81	
Servicer ints collect not yet credited		39,849.32	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		4,260,000.00	0.990%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans

General

	Current	At constitution date
Count	3,298	8,802
Principal		
Principal outstanding	124,109,656.39	710,004,632.73
Average loan	37,631.79	80,664.01
Minimum	0.10	11,730.33
Maximum	193,487.43	297,486.41
Interest rate		
Weighted average (wac)	1.00%	4.17%
Minimum	0.58%	2.50%
Maximum	3.64%	6.64%
Final maturity		
Weighted average (WARM) (months)	146	266
Minimum	06/01/2015	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 % Pool	Current % LTV	At constitution date % Pool	At constitution date % LTV
0.01 - 10%	3.37	6.54	0.06	8.19
10.01 - 20%	9.59	15.83	0.70	16.60
20.01 - 30%	19.46	25.23	2.37	25.44
30.01 - 40%	26.25	35.56	4.96	35.70
40.01 - 50%	27.31	44.47	9.39	45.36
50.01 - 60%	14.03	53.20	15.05	55.40
60.01 - 70%			23.63	65.36
70.01 - 80%			43.83	75.52
Weighted average (WALTV)		35.59		63.64
Minimum		0.00		2.57
Maximum		59.29		79.83

Additional information
Europea de Titulización: C/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 +34 91 411 84 68 www.edt-sg.com info@edt-sg.com
Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 www.cnmv.com

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.26%	0.22%	0.32%	0.28%	0.57%
Annual Percentage Rate (CPR)	3.12%	2.62%	3.82%	3.27%	6.68%

Geographic distribution

	Current	At constitution date
Andalucia	9.24%	8.77%
Aragon	1.73%	1.77%
Asturias	2.91%	2.49%
Balearic Islands	2.46%	1.91%
Basque Country	9.52%	9.60%
Canary Islands	4.69%	4.42%
Cantabria	2.94%	2.62%
Castilla-La Mancha	2.70%	2.16%
Castilla-Leon	6.85%	5.95%
Catalonia	16.15%	14.38%
Ceuta		0.02%
Extremadura	0.51%	0.72%
Galicia	3.82%	3.39%
La Rioja	0.28%	0.31%
Madrid	27.61%	31.46%
Murcia	1.88%	1.91%
Navarra	0.45%	0.63%
Valencia	6.24%	7.49%

Current delinquency

Aging	Assets	Overdue debt					Outstanding debt	Total debt		% Total debt / Appraisal Value
		Principal	Interest	Other	Total	%			%	
Delinquencies										
Up to 1 month	70	16,966.72	1,035.87	0.00	18,002.59	5.70	3,061,224.98	3,079,227.57	57.69	27.86
from > 1 to ≤ 2 months	11	7,365.33	505.34	0.00	7,870.67	2.49	389,911.80	397,782.47	7.45	30.15
from > 2 to ≤ 3 months	9	7,460.17	1,272.99	0.00	8,733.16	2.77	547,520.16	556,253.32	10.42	47.21
from > 3 to ≤ 6 months	7	12,778.34	1,225.15	0.00	14,003.49	4.43	246,828.30	260,831.79	4.89	24.92
from > 6 to < 12 months	6	11,909.49	1,880.23	0.00	13,789.72	4.37	240,427.72	254,217.44	4.76	35.16
from ≥ 12 to < 18 months	4	14,314.50	1,043.70	0.00	15,358.20	4.86	45,162.31	60,520.51	1.13	18.69
from ≥ 18 to < 24 months	4	46,718.68	3,149.32	0.00	49,868.00	15.79	111,434.77	161,302.77	3.02	13.93
from ≥ 2 years	12	160,411.37	27,772.65	0.00	188,184.02	59.59	378,940.46	567,124.48	10.63	38.87
Subtotal	123	277,924.60	37,885.25	0.00	315,809.85	100.00	5,021,450.50	5,337,260.35	100.00	29.23
Doubt debts (subjectives)										
	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	123	277,924.60	37,885.25	0.00	315,809.85		5,021,450.50	5,337,260.35		29.23

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