

Brief report

Date: 06/30/2015
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)		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating		
		Current	Original			Final maturity (legal)	Next	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 8.03 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 11.05 Gross 33.05 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 92.97 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)													
Series	Option	Average life	Years	% 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	08/14/2018	06/04/2018	03/28/2018	03/11/2018	01/05/2018	11/03/2017	10/21/2017	08/22/2017		
		Final Maturity	Years	08/12/2019	05/12/2019	02/12/2019	02/12/2019	11/12/2018	08/12/2018	08/12/2018	05/12/2018		
	Without optional redemption *	Average life	Years	09/15/2020	05/13/2020	02/16/2020	11/28/2019	09/15/2019	07/03/2019	05/04/2019	03/05/2019		
		Final Maturity	Years	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	08/12/2019	05/12/2019	02/12/2019	02/12/2019	11/12/2018	08/12/2018	08/12/2018	05/12/2018		
		Final Maturity	Years	08/12/2019	05/12/2019	02/12/2019	02/12/2019	11/12/2018	08/12/2018	08/12/2018	05/12/2018		
	Without optional redemption *	Average life	Years	01/19/2030	08/24/2029	03/24/2029	10/19/2028	05/14/2028	12/11/2027	07/12/2027	02/19/2027		
		Final Maturity	Years	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	08/12/2019	05/12/2019	02/12/2019	02/12/2019	11/12/2018	08/12/2018	08/12/2018	05/12/2018		
		Final Maturity	Years	08/12/2019	05/12/2019	02/12/2019	02/12/2019	11/12/2018	08/12/2018	08/12/2018	05/12/2018		
	Without optional redemption *	Average life	Years	05/19/2033	01/02/2033	08/20/2032	04/09/2032	11/29/2031	07/20/2031	03/10/2031	10/28/2030		
		Final Maturity	Years	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	% CE	% CE	
Series A	92.46%	115,708,674.00	10.94%	96.35%	684,100,000.00
Series B	4.34%	5,427,196.86	6.60%	2.10%	14,900,000.00
Series C	3.20%	4,005,788.60	3.40%	1.55%	11,000,000.00
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 financial operations (current)			
Assets	Balance	Interest	
Treasury Account	6,781,095.52	0.000%	
Servicer ppal collect not yet credited	639,494.76		
Servicer ints collect not yet credited	46,066.00		
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	3,273	8,802	
Principal			
Principal outstanding	122,599,270.86	710,004,632.73	
Average loan	37,457.77	80,664.01	
Minimum	0.00	11,730.33	
Maximum	192,568.86	297,486.41	
Interest rate			
Weighted average (wac)	0.98%	4.17%	
Minimum	0.57%	2.50%	
Maximum	3.22%	6.64%	
Final maturity			
Weighted average (WARM) (months)	145	266	
Minimum	07/09/2014	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%	3.36	6.50	0.06	8.19
10.01 - 20%	9.80	15.83	0.70	16.60
20.01 - 30%	19.49	25.20	2.37	25.44
30.01 - 40%	26.72	35.55	4.96	35.70
40.01 - 50%	26.98	44.46	9.39	45.36
50.01 - 60%	13.65	53.08	15.05	55.40
60.01 - 70%			23.63	65.36
70.01 - 80%			43.83	75.52
Weighted average (WALTV)	35.42		63.64	
Minimum	0.00		2.57	
Maximum	59.09		79.83	

BANKINTER 5 Fondo de Titulización Hipotecaria

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.32%	0.26%	0.24%	0.27%	0.57%
Annual Percentage Rate (CPR)	3.81%	3.12%	2.84%	3.19%	6.66%

Geographic distribution		
	Current	At constitution date
Andalucia	9.25%	8.77%
Aragon	1.69%	1.77%
Asturias	2.92%	2.49%
Balearic Islands	2.47%	1.91%
Basque Country	9.45%	9.60%
Canary Islands	4.71%	4.42%
Cantabria	2.95%	2.62%
Castilla-La Mancha	2.71%	2.16%
Castilla-Leon	6.85%	5.95%
Catalonia	16.16%	14.38%
Ceuta		0.02%
Extremadura	0.52%	0.72%
Galicia	3.81%	3.39%
La Rioja	0.28%	0.31%
Madrid	27.66%	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	%				
<i>Delinquencies</i>										
Up to 1 month	69	15,196.47	974.94	0.00	16,171.41	5.88	3,120,122.47	3,136,293.88	60.48	30.99
from > 1 to ≤ 2 months	13	9,323.96	857.99	0.00	10,181.95	3.70	632,716.73	642,898.68	12.40	35.79
from > 2 to ≤ 3 months	4	3,580.02	451.20	0.00	4,031.22	1.47	203,720.20	207,751.42	4.01	40.23
from > 3 to ≤ 6 months	6	13,273.37	1,276.16	0.00	14,549.53	5.29	225,297.01	239,846.54	4.63	24.69
from > 6 to < 12 months	5	12,345.87	2,110.93	0.00	14,456.80	5.26	237,522.12	251,978.92	4.86	44.25
from ≥ 12 to < 18 months	5	15,301.24	1,015.19	0.00	16,316.43	5.93	45,565.16	61,881.59	1.19	12.96
from ≥ 18 to < 24 months	4	48,999.85	3,264.53	0.00	52,264.38	19.00	109,153.60	161,417.98	3.11	13.94
from ≥ 2 years	10	121,961.88	25,168.65	0.00	147,130.53	53.48	336,426.69	483,557.22	9.32	44.86
Subtotal	116	239,982.66	35,119.59	0.00	275,102.25	100.00	4,910,523.98	5,185,626.23	100.00	31.07
<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	116	239,982.66	35,119.59	0.00	275,102.25		4,910,523.98	5,185,626.23		31.07

Additional information