BANKINTER 5 Fondo de Titulización Hipotecaria

Brief report

Date: 06/30/2016
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
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Société Générale

Subordinated Loan
Bankinter

Start-up Loan
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Swap
Calyon

Assets Custodian
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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	14,551.95 99,549,889.95 14.55%	100,000.00 684,100,000.00	Floating 3-M Euribor+0.240% 12.Feb/May/Aug/Nov	0.0000% 08/12/2016 0.00 Gross 0.00 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	08/12/2016 "Pass-Through"	Aa2sf A+sf	Aaa AAA
Series B ES0313920011	12/17/2002 149	30,270.82 4,510,352.18 30.27%	100,000.00 14,900,000.00	Floating 3-M Euribor+0.450% 12.Feb/May/Aug/Nov	0.1900% 08/12/2016 14.70 Gross 11.91 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	A3sf BBB+sf	A2 A+
Series C ES0313920029	12/17/2002 110	30,264.27 3,329,069.70 30.26%	100,000.00 11,000,000.00	Floating 3-M Euribor+1.250% 12.Feb/May/Aug/Nov	0.9900% 08/12/2016 76.57 Gross 62.02 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secuential	Baa3sf BB+sf	Baa3 BBB+
Total		107,389,311.83	710.000.000,00						

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

			% 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	2.68	2.48	2.29	2.27	2.08	2.06	1.88	1.86
			Date	01/14/2019	11/03/2018	08/27/2018	08/18/2018	06/11/2018	06/03/2018	03/28/2018	03/23/2018
		Final Maturity	Years	3.25	3.00	2.76	2.76	2.50	2.50	2.25	2.25
			Date	08/12/2019	05/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	08/12/2018	08/12/2018
	Without optional redemption *	Average life	Years	5.74	5.50	5.27	5.07	4.87	4.68	4.51	4.34
			Date	02/03/2022	11/08/2021	08/19/2021	06/03/2021	03/23/2021	01/15/2021	11/12/2020	09/13/2020
		Final Maturity	Years	20.77	20.77	20.77	20.77	20.77	20.77	20.77	20.77
			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
Series B	With optional redemption *	Average life	Years	2.68	2.48	2.29	2.27	2.08	2.06	1.88	1.86
			Date	01/14/2019	11/03/2018	08/27/2018	08/18/2018	06/11/2018	06/03/2018	03/28/2018	03/23/2018
		Final Maturity	Years	3.25	3.00	2.76	2.76	2.50	2.50	2.25	2.25
			Date	08/12/2019	05/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	08/12/2018	08/12/2018
	Without optional redemption *	Average life	Years	5.74	5.50	5.27	5.07	4.87	4.68	4.51	4.34
			Date	02/03/2022	11/08/2021	08/19/2021	06/03/2021	03/23/2021	01/15/2021	11/12/2020	09/13/2020
		Final Maturity	Years	20.77	20.77	20.77	20.77	20.77	20.77	20.77	20.77
			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
Series C	With optional redemption *	Average life	Years	2.68	2.48	2.29	2.27	2.08	2.06	1.88	1.86
			Date	01/14/2019	11/03/2018	08/27/2018	08/18/2018	06/11/2018	06/03/2018	03/28/2018	03/23/2018
		Final Maturity	Years	3.25	3.00	2.76	2.76	2.50	2.50	2.25	2.25
			Date	08/12/2019	05/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	08/12/2018	08/12/2018
	Without optional redemption *	Average life	Years	5.74	5.50	5.27	5.07	4.87	4.68	4.51	4.34
			Date	02/03/2022	11/08/2021	08/19/2021	06/03/2021	03/23/2021	01/15/2021	11/12/2020	09/13/2020
		Final Maturity	Years	20.77	20.77	20.77	20.77	20.77	20.77	20.77	20.77
			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	92.70%	99,549,889.95	11.27%	96.35%	684,100,000.00	4.50%
Series B	4.20%	4,510,352.18	7.07%	2.10%	14,900,000.00	2.40%
Series C	3.10%	3,329,069.70	3.97%	1.55%	11,000,000.00	0.85%
Issue of Bonds		107,389,311.83			710,000,000.00	
Reserve Fund	3.97%	4,260,000.00		0.85%	6,035,000.00	

Other finantial operations (current)

Assets	Available	Balance	Interest
Treasury Account		6,396,279.90	0.000%
Servicer ppal collect not yet credited		586,328.23	
Servicer ints collect not yet credited		21,330.95	
Liabilities	**Available**	**Balance**	**Interest**
Subordinated Loan L/T		4,260,000.00	0.740%
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	3,007	8,802
Principal		
Principal outstanding	105,016,487.81	710,004,632.73
Average loan	34,924.01	80,664.01
Minimum	45.04	11,730.33
Maximum	181,207.44	297,486.41
Interest rate		
Weighted average (wac)	0.72%	4.17%
Minimum	0.39%	2.50%
Maximum	3.04%	6.64%
Final maturity		
Weighted average (WARM) (months)	138	266
Minimum	07/01/2016	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%	3.35	6.42	0.06	8.19
10.01 - 20%	12.56	15.67	0.70	16.60
20.01 - 30%	20.41	25.11	2.37	25.44
30.01 - 40%	32.00	35.21	4.96	35.70
40.01 - 50%	26.54	45.16	9.39	45.36
50.01 - 60%	5.15	53.40	15.05	55.40
60.01 - 70%			23.63	65.36
70.01 - 80%			43.83	75.52
Weighted average (WALTV)		33.31		63.64
Minimum		0.02		2.57
Maximum		56.60		79.83

Additional information
Europea de Titulización: C/ Lagasca, 120 - 28006 Madrid ☎ +34 91 411 84 67 Fax +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)	0.51%	0.31%	0.31%	0.34%	0.56%
Annual Percentage Rate (CPR)	5.92%	3.70%	3.65%	4.05%	6.47%

Geographic distribution

	Current	At constitution date
Andalucia	9.00%	8.77%
Aragon	1.71%	1.77%
Asturias	2.93%	2.49%
Balearic Islands	2.57%	1.91%
Basque Country	9.75%	9.60%
Canary Islands	4.70%	4.42%
Cantabria	2.95%	2.62%
Castilla-La Mancha	2.75%	2.16%
Castilla-Leon	6.91%	5.95%
Catalonia	16.36%	14.38%
Ceuta		0.02%
Extremadura	0.52%	0.72%
Galicia	3.83%	3.39%
La Rioja	0.28%	0.31%
Madrid	27.44%	31.46%
Murcia	1.87%	1.91%
Navarra	0.45%	0.63%
Valencia	5.98%	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	55	14,394.34	865.66	0.00	15,260.00	4.67	2,204,274.67	2,219,534.67	55.93	30.48
from > 1 to ≤ 2 months	10	6,918.18	372.70	0.00	7,290.88	2.23	373,896.22	381,187.10	9.60	24.15
from > 2 to ≤ 3 months	4	2,485.39	172.54	0.00	2,657.93	0.81	99,877.45	102,535.38	2.58	29.92
from > 3 to ≤ 6 months	6	8,426.32	651.17	0.00	9,077.49	2.78	193,283.09	202,360.58	5.10	31.58
from > 6 to < 12 months	5	15,542.64	1,687.54	0.00	17,230.18	5.27	192,257.76	209,487.94	5.28	36.74
from ≥ 12 to < 18 months	7	45,777.41	3,634.45	0.00	49,411.86	15.12	253,016.20	302,428.06	7.62	28.71
from ≥ 18 to < 24 months	2	12,197.98	655.16	0.00	12,853.14	3.93	32,711.15	45,564.29	1.15	24.85
from ≥ 2 years	11	195,018.55	17,999.56	0.00	213,018.11	65.18	292,606.46	505,624.57	12.74	25.10
Subtotal	100	300,760.81	26,038.78	0.00	326,799.59	100.00	3,641,923.00	3,968,722.59	100.00	29.04
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	100	300,760.81	26,038.78	0.00	326,799.59		3,641,923.00	3,968,722.59		29.04

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