

Brief report

Date: 09/30/2016
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
 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 N° 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	Moody's / S&P	Current	Original
Series A ES0313920003	12/17/2002 6,841	13,964.26 95,529,502.66 13.96%	100,000.00 684,100,000.00	Floating 3-M Euribor+0.240% 12.Feb/May/Aug/Nov	0.0000% 11/14/2016 0.00 Gross 0.00 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	11/14/2016 "Pass-Through"	Aa2sf A+sf	Aaa AAA	
Series B ES0313920011	12/17/2002 149	29,048.31 4,328,198.19 29.05%	100,000.00 14,900,000.00	Floating 3-M Euribor+0.450% 12.Feb/May/Aug/Nov	0.1530% 11/14/2016 11.60 Gross 9.40 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	29,042.02 3,194,622.20 29.04%	100,000.00 11,000,000.00	Floating 3-M Euribor+1.250% 12.Feb/May/Aug/Nov	0.9530% 11/14/2016 72.27 Gross 58.54 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		103,052,323.05	710,000,000.00							

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR)													
Series	With optional redemption *	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	2.33	2.31	2.12	2.10	1.91	1.89	1.71	1.69		
		Final Maturity	Years	12/10/2018	12/01/2018	09/24/2018	09/16/2018	07/09/2018	07/03/2018	04/26/2018	04/21/2018		
	Without optional redemption *	Average life	Years	5.66	5.43	5.21	5.00	4.81	4.63	4.46	4.30		
		Final Maturity	Years	04/07/2022	01/13/2022	10/26/2021	08/12/2021	06/03/2021	03/29/2021	01/26/2021	11/28/2020		
		Average life	Years	20.52	20.52	20.52	20.52	20.52	20.52	20.52	20.52		
		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		
Series B	With optional redemption *	Average life	Years	2.33	2.31	2.12	2.10	1.91	1.89	1.71	1.69		
		Final Maturity	Years	12/10/2018	12/01/2018	09/24/2018	09/16/2018	07/09/2018	07/03/2018	04/26/2018	04/21/2018		
	Without optional redemption *	Average life	Years	5.66	5.43	5.21	5.00	4.81	4.63	4.46	4.30		
		Final Maturity	Years	04/07/2022	01/13/2022	10/26/2021	08/12/2021	06/03/2021	03/29/2021	01/26/2021	11/28/2020		
		Average life	Years	20.52	20.52	20.52	20.52	20.52	20.52	20.52	20.52		
		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		
Series C	With optional redemption *	Average life	Years	2.33	2.31	2.12	2.10	1.91	1.89	1.71	1.69		
		Final Maturity	Years	12/10/2018	12/01/2018	09/24/2018	09/16/2018	07/09/2018	07/03/2018	04/26/2018	04/21/2018		
	Without optional redemption *	Average life	Years	5.66	5.43	5.21	5.00	4.81	4.63	4.46	4.30		
		Final Maturity	Years	04/07/2022	01/13/2022	10/26/2021	08/12/2021	06/03/2021	03/29/2021	01/26/2021	11/28/2020		
		Average life	Years	20.52	20.52	20.52	20.52	20.52	20.52	20.52	20.52		
		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	92.70%	95,529,502.66	11.43%	96.35%	684,100,000.00
Series B	4.20%	4,328,198.19	7.23%	2.10%	14,900,000.00
Series C	3.10%	3,194,622.20	4.13%	1.55%	11,000,000.00
Issue of Bonds		103,052,323.05			710,000,000.00
Reserve Fund	4.13%	4,260,000.00	0.85%		6,035,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	6,303,322.50	-0.338%	
Servicer ppal collect not yet credited	438,333.55		
Servicer ints collect not yet credited	18,770.67		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		4,260,000.00	0.700%
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	2,924	8,802	
Principal			
Principal outstanding	100,915,300.01	710,004,632.73	
Average loan	34,512.76	80,664.01	
Minimum	43.85	11,730.33	
Maximum	178,321.18	297,486.41	
Interest rate			
Weighted average (wac)	0.67%	4.17%	
Minimum	0.34%	2.50%	
Maximum	3.04%	6.64%	
Final maturity			
Weighted average (WARM) (months)	136	266	
Minimum	10/01/2016	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		At constitution date	
	% Pool	% LTV	% Pool	% LTV
0.01 - 10%	3.55	6.59	0.06	8.19
10.01 - 20%	13.68	15.76	0.70	16.60
20.01 - 30%	20.45	25.33	2.37	25.44
30.01 - 40%	32.53	35.03	4.96	35.70
40.01 - 50%	25.41	45.00	9.39	45.36
50.01 - 60%	4.37	53.35	15.05	55.40
60.01 - 70%			23.63	65.36
70.01 - 80%			43.83	75.52
Weighted average (WALTV)	32.73		63.64	
Minimum	0.02		2.57	
Maximum	55.96		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)	0.27%	0.33%	0.32%	0.36%	0.55%
Annual Percentage Rate (CPR)	3.20%	3.85%	3.77%	4.25%	6.43%

Geographic distribution

	Current	At constitution date
Andalucia	8.96%	8.77%
Aragon	1.71%	1.77%
Asturias	2.93%	2.49%
Balearic Islands	2.47%	1.91%
Basque Country	9.89%	9.60%
Canary Islands	4.68%	4.42%
Cantabria	2.98%	2.62%
Castilla-La Mancha	2.79%	2.16%
Castilla-Leon	6.80%	5.95%
Catalonia	16.46%	14.38%
Ceuta		0.02%
Extremadura	0.51%	0.72%
Galicia	3.86%	3.39%
La Rioja	0.28%	0.31%
Madrid	27.46%	31.46%
Murcia	1.86%	1.91%
Navarra	0.45%	0.63%
Valencia	5.91%	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	58	12,966.21	545.75	0.00	13,511.96	4.10	2,238,968.56	2,252,480.52	58.33	29.72
from > 1 to ≤ 2 months	8	3,484.99	158.59	0.00	3,643.58	1.10	203,471.44	207,115.02	5.36	31.53
from > 2 to ≤ 3 months	7	5,386.89	406.49	0.00	5,793.38	1.76	258,545.67	264,339.05	6.84	23.72
from > 3 to ≤ 6 months	3	4,943.22	316.80	0.00	5,260.02	1.60	99,033.60	104,293.62	2.70	30.27
from > 6 to < 12 months	3	6,528.52	263.87	0.00	6,792.39	2.06	53,763.03	60,555.42	1.57	23.78
from ≥ 12 to < 18 months	5	42,620.99	3,367.97	0.00	45,988.96	13.95	276,654.07	322,643.03	8.35	31.27
from ≥ 18 to < 24 months	6	37,475.60	2,939.71	0.00	40,415.31	12.26	138,345.99	178,761.30	4.63	33.15
from ≥ 2 years	10	191,812.90	16,551.30	0.00	208,364.20	63.18	263,289.73	471,653.93	12.21	24.74
Subtotal	100	305,219.32	24,550.48	0.00	329,769.80	100.00	3,532,072.09	3,861,841.89	100.00	28.76
<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	100	305,219.32	24,550.48	0.00	329,769.80		3,532,072.09	3,861,841.89		28.76

Additional information