



# BANKINTER 5 Fondo de Titulización Hipotecaria

## Brief report

Date: 10/31/2016  
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)

### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.20%	0.23%	0.30%	0.35%	0.55%
Annual Percentage Rate (CPR)	2.38%	2.78%	3.51%	4.07%	6.40%

### Geographic distribution

	Current	At constitution date
Andalucia	8.95%	8.77%
Aragon	1.70%	1.77%
Asturias	2.94%	2.49%
Balearic Islands	2.44%	1.91%
Basque Country	9.91%	9.60%
Canary Islands	4.68%	4.42%
Cantabria	2.99%	2.62%
Castilla-La Mancha	2.80%	2.16%
Castilla-Leon	6.81%	5.95%
Catalonia	16.44%	14.38%
Ceuta		0.02%
Extremadura	0.51%	0.72%
Galicia	3.85%	3.39%
La Rioja	0.28%	0.31%
Madrid	27.50%	31.46%
Murcia	1.88%	1.91%
Navarra	0.45%	0.63%
Valencia	5.90%	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	64	14,671.95	676.52	0.00	15,348.47	4.54	2,256,777.58	2,272,126.05	56.92	28.82
from > 1 to ≤ 2 months	7	3,262.85	216.80	0.00	3,479.65	1.03	330,260.96	333,740.61	8.36	39.18
from > 2 to ≤ 3 months	5	4,533.40	251.35	0.00	4,784.75	1.42	171,750.85	176,535.60	4.42	33.92
from > 3 to ≤ 6 months	4	6,202.75	476.26	0.00	6,679.01	1.98	170,973.94	177,652.95	4.45	20.02
from > 6 to < 12 months	3	7,371.95	293.24	0.00	7,665.19	2.27	52,919.60	60,584.79	1.52	23.79
from ≥ 12 to < 18 months	4	23,757.32	2,032.88	0.00	25,790.20	7.63	152,641.38	178,431.58	4.47	33.81
from ≥ 18 to < 24 months	7	60,440.03	4,517.66	0.00	64,957.69	19.22	258,239.15	323,196.84	8.10	30.98
from ≥ 2 years	9	192,686.19	16,591.68	0.00	209,277.87	61.92	260,332.08	469,609.95	11.76	25.42
Subtotal	103	312,926.44	25,056.39	0.00	337,982.83	100.00	3,653,895.54	3,991,878.37	100.00	28.89
<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	103	312,926.44	25,056.39	0.00	337,982.83		3,653,895.54	3,991,878.37		28.89

#### Additional information