

# BANKINTER 5 Fondo de Titulización Hipotecaria

## Brief report

Date: 04/30/2017  
Currency: EUR

Date of constitution  
12/16/2002

VAT Reg. no.  
V83501460

Management Company  
Europa 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  
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Treasury Account  
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Subordinated Loan  
Bankinter

Start-up Loan  
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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		Interest type	Interest Rate	Redemption		Rating	
				(Bond Unit / Series Total / %Factor)				Final maturity (legal)	Next		MOOD / SPOO
				Current	Original	Reference rate and margin	Next coupon			Current	Original
Series A	ES0313920003	12/17/2002	6,841	12,805.48 87,602,288.68 12.81%	100,000.00 684,100,000.00	Floating 3-M Euribor+0.240% 12.Feb/May/Aug/Nov	0.0000% 05/12/2017 0.000000 Gross 0.000000 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	05/12/2017 "Pass-Through"	Aa2sf AA-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	0.1220% 05/12/2017 8.660000 Gross 7.014600 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secquential	A3sf A+sf	A2 A+ 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	0.9220% 05/12/2017 65.450000 Gross 53.014500 Net	11/12/2039 Quarterly 12.Feb/May/Aug/Nov	To be determined "Pass-Through" Pro rata deferred start / Secquential	Baa3sf BBB+sf	Baa3 BBB+
Total				95,125,109.07	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	1.93	1.74	1.73	1.72	1.52	1.51	1.50	1.31		
		Final Maturity	Years	01/19/2019	11/10/2018	11/05/2018	11/01/2018	08/22/2018	08/19/2018	08/16/2018	06/07/2018		
		Date	05/12/2019	02/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	11/12/2018	08/12/2018			
	Without optional redemption *	Average life	Years	4.72	4.51	4.32	4.14	3.98	3.82	3.68	3.54		
		Final Maturity	Years	10/31/2021	08/17/2021	06/09/2021	04/04/2021	02/03/2021	12/09/2020	10/16/2020	08/27/2020		
		Date	05/12/2029	02/12/2029	08/12/2028	05/12/2028	11/12/2027	08/12/2027	02/12/2027	11/12/2026			
Series B	With optional redemption *	Average life	Years	2.24	2.00	2.00	2.00	1.75	1.75	1.75	1.49		
		Final Maturity	Years	05/12/2019	02/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	11/12/2018	08/12/2018		
		Date	05/12/2019	02/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	11/12/2018	08/12/2018			
	Without optional redemption *	Average life	Years	13.29	12.95	12.61	12.26	11.91	11.56	11.21	10.86		
		Final Maturity	Years	05/27/2030	01/23/2030	09/21/2029	05/17/2029	01/09/2029	09/02/2028	04/26/2028	12/22/2027		
		Date	08/12/2031	02/12/2031	11/12/2030	08/12/2030	05/12/2030	02/12/2030	08/12/2029	05/12/2029			
Series C	With optional redemption *	Average life	Years	2.24	2.00	2.00	2.00	1.75	1.75	1.75	1.49		
		Final Maturity	Years	05/12/2019	02/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	11/12/2018	08/12/2018		
		Date	05/12/2019	02/12/2019	02/12/2019	02/12/2019	11/12/2018	11/12/2018	11/12/2018	08/12/2018			
	Without optional redemption *	Average life	Years	16.53	16.20	15.86	15.54	15.22	14.91	14.60	14.28		
		Final Maturity	Years	08/21/2033	04/21/2033	12/21/2032	08/25/2032	05/01/2032	01/07/2032	09/15/2031	05/24/2031		
		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		At issue date	
		% CE	% CE	% CE	% CE
Series A	92.09%	87,602,288.68	12.39%	96.35%	684,100,000.00
Series B	4.55%	4,328,198.19	7.84%	2.10%	14,900,000.00
Series C	3.36%	3,194,622.20	4.48%	1.55%	11,000,000.00
Issue of Bonds		95,125,109.07			710,000,000.00
Reserve Fund	8.25%	4,260,000.00	0.85%		6,035,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	7,441,551.89	-0.355%	
Servicer ppal collect not yet credited	379,968.46		
Servicer imts collect not yet credited	18,240.43		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		4,260,000.00	0.670%
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		2,750	8,802
Principal			
Principal outstanding		91,961,374.04	710,004,632.73
Average loan		33,440.50	80,664.01
Minimum		41.00	11,730.33
Maximum		171,540.81	297,486.41
Interest rate			
Weighted average (wac)		0.57%	4.17%
Minimum		0.29%	2.50%
Maximum		3.04%	6.84%
Final maturity			
Weighted average (WARM) (months)		132	266
Minimum		05/17/2017	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
0.01 - 10%	4.14	6.81	0.06
10.01 - 20%	14.68	15.61	0.70
20.01 - 30%	22.66	25.54	2.37
30.01 - 40%	31.95	34.62	4.96
40.01 - 50%	22.84	44.23	9.39
50.01 - 60%	3.73	52.41	15.05
60.01 - 70%			23.63
70.01 - 80%			43.83
Weighted average (WALTV)	31.48		63.64
Minimum	0.03		2.57
Maximum	54.46		79.83

#### Additional information

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### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.25%	0.27%	0.35%	0.32%	0.54%
Annual Percentage Rate (CPR)	2.96%	3.20%	4.13%	3.82%	6.32%

### Geographic distribution

	Current	At constitution date
Andalucia	8.90%	8.77%
Aragon	1.74%	1.77%
Asturias	2.96%	2.49%
Balearic Islands	2.42%	1.91%
Basque Country	9.94%	9.60%
Canary Islands	4.61%	4.42%
Cantabria	3.00%	2.62%
Castilla-La Mancha	2.74%	2.16%
Castilla-Leon	6.80%	5.95%
Catalonia	16.48%	14.38%
Ceuta		0.02%
Extremadura	0.52%	0.72%
Galicia	3.88%	3.39%
La Rioja	0.27%	0.31%
Madrid	27.50%	31.46%
Murcia	1.83%	1.91%
Navarra	0.44%	0.63%
Valencia	5.88%	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	56	12,718.66	364.92	0.00	13,083.58	3.52	1,693,602.14	1,706,685.72	45.63	22.38
from > 1 to ≤ 2 months	12	8,614.54	403.30	0.00	9,017.84	2.43	537,890.54	546,908.38	14.62	31.47
from > 2 to ≤ 3 months	5	4,243.73	244.44	0.00	4,488.17	1.21	173,623.48	178,111.65	4.76	27.08
from > 3 to ≤ 6 months	5	7,932.24	534.57	0.00	8,466.81	2.28	236,914.09	245,380.90	6.56	24.47
from > 6 to < 12 months	3	7,373.20	557.79	0.00	7,930.99	2.14	89,766.93	97,697.92	2.61	28.35
from ≥ 12 to < 18 months	3	15,291.82	818.30	0.00	16,110.12	4.34	48,373.11	64,483.23	1.72	19.32
from ≥ 18 to < 24 months	3	23,889.76	2,706.28	0.00	26,596.04	7.16	172,521.65	199,117.69	5.32	47.76
from ≥ 2 years	14	267,086.30	18,605.94	0.00	285,692.24	76.93	415,857.06	701,549.30	18.76	25.63
Subtotal	101	347,150.25	24,235.54	0.00	371,385.79	100.00	3,368,549.00	3,739,934.79	100.00	25.18
<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	101	347,150.25	24,235.54	0.00	371,385.79		3,368,549.00	3,739,934.79		25.18

#### Additional information