

Brief report

Date: 06/30/2020
Currency: EUR

Constitution date
 03/03/2004

VAT Reg. no.
 V83923425

Management Company
 Europea de Titulización, S.G.F.T

Originator
 Bankinter

Servicer
 Bankinter

Lead Managers
 Deutsche Bank
 Bankinter
 Société Générale

Underwriters
 Deutsche Bank
 Société Générale
 CDC IXIS Capital Markets
 EBN Banco
 Dexia Bank
 Fortis Bank
 InverCajxa

Bond Paying Agent
 Banco Santander

Market
 AIAF Mercado de Renta Fija

Register of Book Securities
 Iberclear

Treasury Account
 Banco Santander

Subordinated Loan
 Bankinter

Start-up Loan
 Bankinter

Swap
 Bankinter

Assets Custodian
 Bankinter

Fund Auditor
 KPMG Auditores

Issued securities: Asset-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 Moody's / S&P	
		Current	Original			Final maturity (legal)	Next	Current	Original
Series A ES0313548002	03/09/2004 10,293	11,036.21 113,595,709.53 11.04%	100,000.00 1,029,300,000.00	Floating 3-M Euribor+0.170% 15.Mar/Jun/Sep/Dec	0.0000% 09/15/2020 0.000000 Gross 0.000000 Net	12/15/2040 Quarterly 15.Mar/Jun/Sep/Dec	09/15/2020 "Pass-Through"	Aa1 (sf) AAA (sf)	Aaa AAA
Series B ES0313548010	03/09/2004 214	24,407.31 5,223,164.34 24.41%	100,000.00 21,400,000.00	Floating 3-M Euribor+0.480% 15.Mar/Jun/Sep/Dec	0.1220% 09/15/2020 7.609657 Gross 6.163822 Net	12/15/2040 Quarterly 15.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Sequential	Aa1 (sf) AA- (sf)	A2 A
Series C ES0313548028	03/09/2004 193	24,356.72 4,700,846.96 24.36%	100,000.00 19,300,000.00	Floating 3-M Euribor+1.000% 15.Mar/Jun/Sep/Dec	0.6420% 09/15/2020 39.961259 Gross 32.366620 Net	12/15/2040 Quarterly 15.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Sequential	Aa3 (sf) BBB+ (sf)	Baa3 BBB
Total		123,519,720.83	1,070,000,000.00						

Estimated average life (in years) and maturity according to different hypothesis of constant prepayment rates (CPR) as of the last Payment Date											
Series	Optionality	Average life	Years	% Monthly CPR (SMM)							
				0.08	0.17	0.25	0.34	0.43	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	1.58	1.37	1.36	1.15	1.14	1.14	1.14	1.13	0.92
		Final Maturity	10/14/2021	07/29/2021	07/26/2021	05/09/2021	05/07/2021	05/05/2021	05/03/2021	05/03/2021	02/15/2021
	Without optional redemption *	Average life	5.08	4.85	4.84	4.41	4.22	4.05	3.85	3.70	3.70
		Final Maturity	04/13/2025	01/19/2025	11/02/2024	08/10/2024	08/03/2024	04/01/2024	01/20/2024	11/25/2023	11/25/2023
Series B	With optional redemption *	Average life	1.58	1.37	1.36	1.15	1.14	1.14	1.14	1.13	0.92
		Final Maturity	10/14/2021	07/29/2021	07/26/2021	05/09/2021	05/07/2021	05/05/2021	05/03/2021	05/03/2021	02/15/2021
	Without optional redemption *	Average life	12.03	11.60	11.17	11.08	10.68	10.29	10.27	9.92	9.92
		Final Maturity	03/23/2032	10/18/2031	05/15/2031	04/10/2031	11/16/2030	06/29/2030	06/19/2030	02/11/2030	02/11/2030
Series C	With optional redemption *	Average life	1.58	1.37	1.36	1.15	1.14	1.14	1.14	1.13	0.92
		Final Maturity	10/14/2021	07/29/2021	07/26/2021	05/09/2021	05/07/2021	05/05/2021	05/03/2021	05/03/2021	02/15/2021
	Without optional redemption *	Average life	13.83	13.51	13.18	13.31	12.97	12.64	12.79	12.46	12.46
		Final Maturity	01/10/2034	09/15/2033	05/18/2033	07/02/2033	03/03/2033	10/31/2032	12/26/2032	08/26/2032	08/26/2032

* 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	91.97%	113,595,709.53	16.63%	96.20%	1,029,300,000.00
Series B	4.23%	5,223,164.34	12.40%	2.00%	21,400,000.00
Series C	3.81%	4,700,846.96	8.59%	1.80%	19,300,000.00
Issue of Bonds		123,519,720.83			1,070,000,000.00
Reserve Fund	8.59%	10,614,073.82	1.50%		16,050,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	11,293,320.86	-0.619%	
Servicer ppal collect not yet credited	605,730.77		
Servicer ints collect not yet credited	14,907.07		
Liabilities	Available	Balance	Interest
Subordinated Loan L/T		10,700,000.00	5.640%
Subordinated Loan S/T		0.00	
Start-up Loan L/T		0.00	
Start-up Loan S/T		0.00	

Collateral: Residential mortgage loans (PTCs/MCs)

General			
	Current	At constitution date	
Count	3,368	12,377	
Principal			
Principal outstanding	122,973,798.05	1,070,001,023.98	
Average loan	36,512.41	86,450.76	
Minimum	1.95	19,271.74	
Maximum	171,543.63	300,000.00	
Interest rate			
Weighted average (wac)	0.38%	3.02%	
Minimum	0.00%	2.36%	
Maximum	3.62%	5.00%	
Final maturity			
Weighted average (WARM) (months)	135	272	
Minimum	07/07/2020	04/01/2005	
Maximum	03/31/2038	03/31/2038	
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%	5.79	6.28	0.31	7.34
10.01 - 20%	16.67	15.93	2.21	15.99
20.01 - 30%	22.97	25.24	5.11	25.68
30.01 - 40%	22.86	35.09	8.44	35.59
40.01 - 50%	22.41	45.15	12.56	45.32
50.01 - 60%	9.29	53.68	16.33	55.28
60.01 - 70%			11.61	63.11
70.01 - 80%			2.87	78.61
80.01 - 90%			28.07	84.37
90.01 - 100%			11.48	93.82
Weighted average (WALTV)	31.95		64.30	
Minimum	0.00		0.37	
Maximum	59.67		99.77	

BANKINTER 8 Fondo de Titulación de Activos

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Lead Managers

Deutsche Bank

Bankinter

Société Générale

Underwriters

Deutsche Bank

Société Générale

CDC IXIS Capital Markets

EBN Banco

Dexia Bank

Fortis Bank

InverCaja

Bond Paying Agent

Banco Santander

Market

AIAF Mercado de Renta Fija

Register of Book Securities

Iberclear

Treasury Account

Banco Santander

Subordinated Loan

Bankinter

Bankinter

Start-up Loan

Bankinter

Swap

Bankinter

Assets Custodian

Bankinter

Fund Auditor

KPMG Auditores

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.14%	0.17%	0.25%	0.31%	0.47%
Annual Percentage Rate (CPR)	1.68%	2.05%	3.01%	3.66%	5.49%

Geographic distribution

	Current	At constitution date
Andalucia	8.00%	9.01%
Aragon	1.23%	1.72%
Asturias	1.71%	1.99%
Balearic Islands	2.04%	1.72%
Basque Country	16.61%	12.75%
Canary Islands	2.18%	2.96%
Cantabria	2.12%	2.65%
Castilla-La Mancha	2.46%	1.89%
Castilla-Leon	4.39%	4.31%
Catalonia	22.21%	17.54%
Extremadura	0.73%	0.65%
Galicia	2.82%	3.11%
La Rioja	0.05%	0.17%
Madrid	26.70%	26.23%
Melilla		0.00%
Murcia	1.26%	2.03%
Navarra	0.18%	0.60%
Valencia	5.30%	10.69%

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	47	12,256.73	262.48	2,686.98	15,206.19	2.36	1,709,758.90	1,724,965.09	43.26	23.24	
from > 1 to = 2 months	7	4,655.46	81.24	0.00	4,736.70	0.74	185,392.97	190,129.67	4.77	19.31	
from > 2 to = 3 months	4	4,396.42	60.80	0.00	4,457.22	0.69	78,518.22	82,975.44	2.08	10.83	
from > 3 to = 6 months	7	9,154.19	351.81	0.00	9,506.00	1.48	174,726.48	184,232.48	4.62	23.01	
from > 6 to < 12 months	9	25,309.27	1,013.96	0.00	26,323.23	4.09	253,264.12	279,587.35	7.01	27.04	
from = 12 to < 18 months	4	17,388.71	1,108.29	0.00	18,497.00	2.87	112,628.62	131,125.62	3.29	35.00	
from = 18 to < 24 months	4	26,596.20	1,106.97	0.00	27,703.17	4.30	110,308.60	138,011.77	3.46	26.52	
from ≥ 2 years	26	484,808.02	53,119.78	0.00	537,927.80	83.48	718,758.54	1,256,686.34	31.51	31.20	
	Subtotal	108	584,565.00	57,105.33	2,686.98	644,357.31	100.00	3,343,356.45	3,987,713.76	100.00	25.03
Total	108	584,565.00	57,105.33	2,686.98	644,357.31		3,343,356.45	3,987,713.76			

Additional information