

Brief report

Date: 01/31/2021
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	
		Current	Original			Final maturity (legal)	Next	Current Moody's / S&P	Original
Series A ES0313548002	03/09/2004 10,293	10,078.51 103,738,103.43 10.08%	100,000.00 1,029,300,000.00	Floating 3-M Euribor+0.170% 15.Mar/Jun/Sep/Dec	0.0000% 03/15/2021 0.000000 Gross 0.000000 Net	12/15/2040 Quarterly 15.Mar/Jun/Sep/Dec	03/15/2021 "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	0.0000% 03/15/2021 0.000000 Gross 0.000000 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	0.4570% 03/15/2021 27.827553 Gross 22.540318 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		113,662,114.73	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	With optional redemption *	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	Years	0.49	0.49	0.49	0.49	0.48	0.48	0.48	0.48
		Final Maturity	Years	06/11/2021	06/10/2021	06/10/2021	06/10/2021	06/10/2021	06/09/2021	06/09/2021	06/09/2021
	Without optional redemption *	Average life	Years	4.62	4.41	4.21	4.02	3.85	3.68	3.53	3.39
		Final Maturity	Years	07/28/2025	05/11/2025	02/27/2025	12/21/2024	10/19/2024	08/20/2024	06/25/2024	05/04/2024
Series B	With optional redemption *	Average life	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
		Final Maturity	Years	06/15/2021	06/15/2021	06/15/2021	06/15/2021	06/15/2021	06/15/2021	06/15/2021	06/15/2021
	Without optional redemption *	Average life	Years	12.72	12.36	12.00	11.65	11.31	10.98	10.67	10.36
		Final Maturity	Years	09/02/2033	04/23/2033	12/11/2032	08/05/2032	04/04/2032	12/06/2031	08/13/2031	04/23/2031
Series C	With optional redemption *	Average life	Years	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50
		Final Maturity	Years	06/15/2021	06/15/2021	06/15/2021	06/15/2021	06/15/2021	06/15/2021	06/15/2021	06/15/2021
	Without optional redemption *	Average life	Years	15.23	15.01	14.78	14.53	14.27	14.00	13.72	13.44
		Final Maturity	Years	03/03/2036	12/15/2035	09/23/2035	06/24/2035	03/21/2035	12/12/2034	09/01/2034	05/22/2034

* 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	% CE	% CE	% CE
Series A	91.27%	103,738,103.43	18.14%	96.20%	1,029,300,000.00
Series B	4.60%	5,223,164.34	13.54%	2.00%	21,400,000.00
Series C	4.14%	4,700,846.96	9.40%	1.80%	19,300,000.00
Issue of Bonds		113,662,114.73			1,070,000,000.00
Reserve Fund	9.40%	10,686,215.32	1.50%		16,050,000.00

Other financial operations (current)			
Assets		Balance	Interest
Treasury Account		14,058,336.17	-0.630%
Servicer ppal collect not yet credited		843,131.38	
Servicer ints collect not yet credited		11,382.45	
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		3,180	12,377
Principal			
Principal outstanding		110,157,910.41	1,070,001,023.98
Average loan		34,640.85	86,450.76
Minimum		1.00	19,271.74
Maximum		165,731.53	300,000.00
Interest rate			
Weighted average (wac)		0.32%	3.02%
Minimum		0.00%	2.36%
Maximum		3.62%	5.00%
Final maturity			
Weighted average (WARM) (months)		131	272
Minimum		02/02/2021	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
0.01 - 10%	5.74	6.19	0.31
10.01 - 20%	18.64	15.62	2.21
20.01 - 30%	23.88	25.23	5.11
30.01 - 40%	24.25	35.08	8.44
40.01 - 50%	20.67	44.84	12.56
50.01 - 60%	6.81	53.04	16.33
60.01 - 70%			11.61
70.01 - 80%			2.87
80.01 - 90%			28.07
90.01 - 100%			11.48
Weighted average (WALTV)	30.69		64.30
Minimum	0.00		0.37
Maximum	57.78		99.77

BANKINTER 8 Fondo de Titulación de Activos

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.41%	0.60%	0.47%	0.38%	0.47%
Annual Percentage Rate (CPR)	4.79%	6.94%	5.47%	4.46%	5.49%

Geographic distribution

	Current	At constitution date
Andalucia	7.78%	9.01%
Aragon	1.23%	1.72%
Asturias	1.62%	1.99%
Balearic Islands	2.07%	1.72%
Basque Country	16.72%	12.75%
Canary Islands	2.08%	2.96%
Cantabria	2.15%	2.65%
Castilla-La Mancha	2.54%	1.89%
Castilla-Leon	4.40%	4.31%
Catalonia	22.78%	17.54%
Extremadura	0.73%	0.65%
Galicia	2.82%	3.11%
La Rioja	0.05%	0.17%
Madrid	26.51%	26.23%
Melilla		0.00%
Murcia	1.17%	2.03%
Navarra	0.16%	0.60%
Valencia	5.20%	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	46	15,887.17	340.81	2,686.98	18,914.96	2.74	1,655,732.48	1,674,647.44	41.93	19.96	
from > 1 to = 2 months	6	3,649.15	104.52	0.00	3,753.67	0.54	225,285.71	229,039.38	5.73	23.84	
from > 2 to = 3 months	4	4,509.97	70.02	0.00	4,579.99	0.66	95,144.11	99,724.10	2.50	16.74	
from > 3 to = 6 months	8	12,999.46	378.10	0.00	13,377.56	1.94	211,035.56	224,413.12	5.62	21.44	
from > 6 to < 12 months	9	22,759.80	428.46	0.00	23,188.26	3.35	131,266.41	154,454.67	3.87	16.04	
from = 12 to < 18 months	6	34,946.21	1,700.78	0.00	36,646.99	5.30	233,512.35	270,159.34	6.76	31.76	
from = 18 to < 24 months	3	12,553.99	1,009.81	0.00	13,563.80	1.96	78,668.86	92,232.66	2.31	39.72	
from ≥ 2 years	27	522,905.82	54,378.62	0.00	577,284.44	83.51	672,033.47	1,249,317.91	31.28	30.68	
	Subtotal	109	630,211.57	58,411.12	2,686.98	691,309.67	100.00	3,302,678.95	3,993,988.62	100.00	23.34
Total	109	630,211.57	58,411.12	2,686.98	691,309.67		3,302,678.95	3,993,988.62			

Additional information