

**Brief report**

**Date:** 02/28/2021  
**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 Moody's / S&P	
		Current	Original			Final maturity (legal)	Next	Current	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	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	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	3.29	
		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	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	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	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	10.06	
		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	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	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	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	13.17	
		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	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	
		Balance	Interest
Treasury Account		15,948,141.69	-0.630%
Servicer ppal collect not yet credited		811,609.39	
Servicer ints collect not yet credited		12,856.32	
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	3,151	12,377	
Principal			
Principal outstanding	108,312,500.61	1,070,001,023.98	
Average loan	34,374.01	86,450.76	
Minimum	1.87	19,271.74	
Maximum	164,890.25	300,000.00	
Interest rate			
Weighted average (wac)	0.30%	3.02%	
Minimum	0.00%	2.36%	
Maximum	3.62%	5.00%	
Final maturity			
Weighted average (WARM) (months)	130	272	
Minimum	03/01/2021	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	% Pool	% LTV
0.01 - 10%	5.84	6.25	0.31	7.34
10.01 - 20%	18.65	15.56	2.21	15.99
20.01 - 30%	24.21	25.17	5.11	25.68
30.01 - 40%	24.54	35.06	8.44	35.59
40.01 - 50%	20.27	44.76	12.56	45.32
50.01 - 60%	6.49	52.96	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)	30.48		64.30	
Minimum	0.00		0.37	
Maximum	57.51		99.77	

# BANKINTER 8 Fondo de Titulación de Activos

## Brief report

**Date:** 02/28/2021  
**Currency:** EUR

**Constitution date**  
 03/03/2004

**VAT Reg. no.**  
 V83923425

**Management Company**  
 Europea de Titulación, 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  
 InverCaja

**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

### Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.62%	0.71%	0.55%	0.40%	0.47%
Annual Percentage Rate (CPR)	7.21%	8.16%	6.35%	4.64%	5.50%

### Geographic distribution

	Current	At constitution date
Andalucia	7.81%	9.01%
Aragon	1.24%	1.72%
Asturias	1.62%	1.99%
Balearic Islands	2.09%	1.72%
Basque Country	16.81%	12.75%
Canary Islands	2.08%	2.96%
Cantabria	2.15%	2.65%
Castilla-La Mancha	2.54%	1.89%
Castilla-Leon	4.39%	4.31%
Catalonia	22.67%	17.54%
Extremadura	0.73%	0.65%
Galicia	2.83%	3.11%
La Rioja	0.05%	0.17%
Madrid	26.47%	26.23%
Melilla		0.00%
Murcia	1.16%	2.03%
Navarra	0.16%	0.60%
Valencia	5.21%	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	48	13,332.88	155.20	2,686.98	16,175.06	2.30	1,544,645.64	1,560,820.70	37.97	18.17	
from > 1 to = 2 months	9	8,180.26	323.25	0.00	8,503.51	1.21	496,611.48	505,114.99	12.29	27.72	
from > 2 to = 3 months	2	2,842.23	19.98	0.00	2,862.21	0.41	23,259.53	26,121.74	0.64	8.84	
from > 3 to = 6 months	7	7,777.20	197.81	0.00	7,975.01	1.13	113,785.19	121,760.20	2.96	17.71	
from > 6 to < 12 months	12	35,442.08	848.64	0.00	36,290.72	5.16	279,693.43	315,984.15	7.69	20.59	
from = 12 to < 18 months	5	20,863.22	837.82	0.00	21,701.04	3.09	121,278.25	142,979.29	3.48	25.74	
from = 18 to < 24 months	3	20,455.79	1,612.17	0.00	22,067.96	3.14	155,837.97	177,905.93	4.33	44.20	
from ≥ 2 years	28	532,425.42	54,672.02	0.00	587,097.44	83.55	672,781.05	1,259,878.49	30.65	30.67	
	Subtotal	114	641,319.08	58,666.89	2,686.98	702,672.95	100.00	3,407,892.54	4,110,565.49	100.00	22.84
<b>Total</b>	114	641,319.08	58,666.89	2,686.98	702,672.95		3,407,892.54	4,110,565.49			