

BANKINTER 8 Fondo de Titulización de Activos



Brief report

Date: 04/30/2021
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
InverCajna

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	Moody's / S&P	Current
Series A ES0313548002	03/09/2004 10,293	9,471.38 97,488,914.34 9.47%	100,000.00 1,029,300,000.00	Floating 3-M Euribor+0.170% 15.Mar/Jun/Sep/Dec	0.0000% 06/15/2021 0.000000 Gross 0.000000 Net	12/15/2040 Quarterly 15.Mar/Jun/Sep/Dec	06/15/2021 "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% 06/15/2021 0.000000 Gross 0.000000 Net	12/15/2040 Quarterly 15.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secutorial	Aa1 (sf) AAA (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	0.4580% 06/15/2021 28.508188 Gross 23.091632 Net	12/15/2040 Quarterly 15.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secutorial	Aa3 (sf) AA (sf)	Baa3 BBB
Total		107,412,925.64	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	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	
		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	4.51	4.30	4.11	3.93	3.76	3.60	3.46	3.32	
		Final Maturity	Years	09/15/2025	07/02/2025	04/23/2025	02/16/2025	12/17/2024	10/20/2024	08/27/2024	07/08/2024	
	Series B	With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			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	12.37	12.01	11.66	11.32	10.99	10.67	10.37	10.07	
		Final Maturity	Years	07/26/2033	03/16/2033	11/07/2032	07/07/2032	03/07/2032	11/13/2031	07/24/2031	04/06/2031	
Series C		With optional redemption *	Average life	Years	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
			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	14.93	14.71	14.48	14.24	13.98	13.71	13.43	13.16	
		Final Maturity	Years	02/14/2036	11/27/2035	09/04/2035	06/06/2035	03/03/2035	11/24/2034	08/17/2034	05/08/2034	

* 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		At issue date	
		% CE	% CE	% CE	% CE
Series A	90.76%	97,488,914.34	19.10%	96.20%	1,029,300,000.00
Series B	4.86%	5,223,164.34	14.24%	2.00%	21,400,000.00
Series C	4.38%	4,700,846.96	9.86%	1.80%	19,300,000.00
Issue of Bonds		107,412,925.64			1,070,000,000.00
Reserve Fund	9.86%	10,591,322.28	1.50%		16,050,000.00

Other financial operations (current)			
Assets		Balance	
		Interest	
Treasury Account		12,954,644.39	-0.630%
Servicer ppal collect not yet credited		456,413.27	
Servicer ints collect not yet credited		7,768.72	
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	
Principal	Principal outstanding	105,353,837.82	1,070,001,023.98
	Average loan	34,095.09	86,450.76
	Minimum	1.36	19,271.74
	Maximum	163,207.69	300,000.00
Interest rate	Weighted average (wac)	0.25%	3.02%
	Minimum	0.00%	2.36%
	Maximum	3.62%	5.00%
Final maturity	Weighted average (WARM) (months)	129	272
	Minimum	05/02/2021	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	% Pool	% LTV
0.01 - 10%	5.89	6.35	0.31	7.34
10.01 - 20%	19.13	15.48	2.21	15.99
20.01 - 30%	24.02	25.11	5.11	25.68
30.01 - 40%	25.45	34.96	8.44	35.59
40.01 - 50%	19.86	44.84	12.56	45.32
50.01 - 60%	5.65	52.90	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)	30.16		64.30	
Minimum	0.00		0.37	
Maximum	56.96		99.77	

Europea de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
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Additional information

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Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.35%	0.43%	0.51%	0.42%	0.47%
Annual Percentage Rate (CPR)	4.15%	5.04%	5.99%	4.94%	5.49%

Geographic distribution

	Current	At constitution date
Andalucia	7.82%	9.01%
Aragon	1.20%	1.72%
Asturias	1.62%	1.99%
Balearic Islands	2.10%	1.72%
Basque Country	16.88%	12.75%
Canary Islands	2.09%	2.96%
Cantabria	2.14%	2.65%
Castilla-La Mancha	2.56%	1.89%
Castilla-Leon	4.36%	4.31%
Catalonia	22.60%	17.54%
Extremadura	0.73%	0.65%
Galicia	2.81%	3.11%
La Rioja	0.05%	0.17%
Madrid	26.57%	26.23%
Melilla		0.00%
Murcia	1.16%	2.03%
Navarra	0.16%	0.60%
Valencia	5.15%	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	40	11,586.65	298.26	2,686.98	14,571.89	2.09	1,295,577.01	1,310,148.90	37.36	20.03	
from > 1 to = 2 months	6	3,936.34	60.81	0.00	3,997.15	0.57	209,832.35	213,829.50	6.10	18.36	
from > 2 to = 3 months	2	3,887.08	54.17	0.00	3,941.25	0.56	61,129.21	65,070.46	1.86	16.05	
from > 3 to = 6 months	5	5,527.16	160.71	0.00	5,687.87	0.81	90,814.73	96,502.60	2.75	20.06	
from > 6 to < 12 months	11	31,843.03	741.26	0.00	32,584.29	4.67	230,568.74	263,153.03	7.50	20.87	
from = 12 to < 18 months	4	13,543.02	559.47	0.00	14,102.49	2.02	61,834.41	75,936.90	2.17	17.80	
from = 18 to < 24 months	3	26,705.65	1,709.48	0.00	28,415.13	4.07	205,476.89	233,892.02	6.67	46.58	
from ≥ 2 years	28	540,949.89	54,040.65	0.00	594,990.54	85.21	653,060.33	1,248,050.87	35.59	30.41	
	Subtotal	99	637,978.82	57,624.81	2,686.98	698,290.61	100.00	2,808,293.67	3,506,584.28	100.00	23.56
Total	99	637,978.82	57,624.81	2,686.98	698,290.61		2,808,293.67	3,506,584.28			

Additional information