

Brief report

Date: 06/30/2021
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
 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) Current Original		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption		Rating	
						Final maturity (legal)	Next	Moody's / S&P	Current Original
Series A ES0313548002	03/09/2004 10,293	9,018.33 92,825,670.69 9.02%	100,000.00 1,029,300,000.00	Floating 3-M Euribor+0.170% 15.Mar/Jun/Sep/Dec	0.0000% 09/15/2021 0.000000 Gross 0.000000 Net	12/15/2040 Quarterly 15.Mar/Jun/Sep/Dec	09/15/2021 "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% 09/15/2021 0.000000 Gross 0.000000 Net	12/15/2040 Quarterly 15.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	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	0.4520% 09/15/2021 28.134718 Gross 22.789122 Net	12/15/2040 Quarterly 15.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	Aa3 (sf) AA (sf)	Baa3 BBB
Total		102,749,681.99	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
Series A	Final Maturity	% Annual equivalent CPR									
		1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00		
Series A	Final Maturity	Date									
		09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	
Series A	Final Maturity	Date									
		11/11/2025	08/30/2025	06/23/2025	04/20/2025	02/19/2025	12/23/2024	11/03/2024	09/15/2024	09/15/2024	
Series B	Final Maturity	Date									
		06/15/2032	03/15/2032	12/15/2031	06/15/2031	03/15/2031	12/15/2030	09/15/2030	06/15/2030	06/15/2030	
Series B	Final Maturity	Date									
		09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	
Series B	Final Maturity	Date									
		07/14/2033	03/06/2033	11/01/2032	07/02/2032	03/06/2032	11/15/2031	07/29/2031	04/13/2031	04/13/2031	
Series C	Final Maturity	Date									
		09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	
Series C	Final Maturity	Date									
		02/07/2036	11/22/2035	08/30/2035	06/03/2035	03/01/2035	11/24/2034	08/19/2034	05/13/2034	05/13/2034	

* 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	
Series A	90.34%	92,825,670.69	19.88%	96.20%	1,029,300,000.00
Series B	5.08%	5,223,164.34	14.80%	2.00%	21,400,000.00
Series C	4.58%	4,700,846.96	10.22%	1.80%	19,300,000.00
Issue of Bonds		102,749,681.99			1,070,000,000.00
Reserve Fund	10.22%	10,496,926.88	1.50%		16,050,000.00

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	11,421,930.59	-0.630%	
Servicer ppal collect not yet credited	477,592.16		
Servicer ints collect not yet credited	6,237.19		
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	3,026	12,377	
Principal			
Principal outstanding	102,209,041.67	1,070,001,023.98	
Average loan	33,776.95	86,450.76	
Minimum	0.48	19,271.74	
Maximum	161,525.13	300,000.00	
Interest rate			
Weighted average (wac)	0.20%	3.02%	
Minimum	0.00%	2.36%	
Maximum	3.62%	5.00%	
Final maturity			
Weighted average (WARM) (months)	128	272	
Minimum	07/02/2021	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	% LTV
0.01 - 10%	6.12	6.52	0.31
10.01 - 20%	19.70	15.50	2.21
20.01 - 30%	23.67	25.07	5.11
30.01 - 40%	25.85	34.81	8.44
40.01 - 50%	19.34	44.69	12.56
50.01 - 60%	5.33	52.59	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)	29.83		64.30
Minimum	0.00		0.37
Maximum	56.41		99.77

BANKINTER 8 Fondo de Titulación de Activos

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CDC IXIS Capital Markets
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Dexia Bank
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Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.36%	0.36%	0.40%	0.44%	0.47%
Annual Percentage Rate (CPR)	4.27%	4.20%	4.73%	5.21%	5.48%

Geographic distribution

	Current	At constitution date
Andalucia	7.83%	9.01%
Aragon	1.21%	1.72%
Asturias	1.61%	1.99%
Balearic Islands	2.07%	1.72%
Basque Country	16.96%	12.75%
Canary Islands	2.01%	2.96%
Cantabria	2.11%	2.65%
Castilla-La Mancha	2.57%	1.89%
Castilla-Leon	4.39%	4.31%
Catalonia	22.69%	17.54%
Extremadura	0.74%	0.65%
Galicia	2.81%	3.11%
La Rioja	0.05%	0.17%
Madrid	26.58%	26.23%
Melilla		0.00%
Murcia	1.13%	2.03%
Navarra	0.16%	0.60%
Valencia	5.09%	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	27	6,073.09	29.78	2,686.98	8,789.85	1.38	1,252,524.41	1,261,314.26	37.31	25.73
from > 1 to = 2 months	3	1,450.87	35.68	0.00	1,486.55	0.23	69,149.65	70,636.20	2.09	10.87
from > 2 to = 3 months	8	8,931.77	244.69	0.00	9,176.46	1.44	277,137.98	286,314.44	8.47	20.88
from > 3 to = 6 months	4	5,104.55	119.93	0.00	5,224.48	0.82	57,704.67	62,929.15	1.86	16.16
from > 6 to < 12 months	8	23,493.36	429.08	0.00	23,922.44	3.77	177,258.46	201,180.90	5.95	20.17
from = 12 to < 18 months	5	13,137.89	322.57	0.00	13,460.46	2.12	33,823.99	47,284.45	1.40	12.73
from = 18 to < 24 months	4	35,261.21	2,157.46	0.00	37,418.67	5.89	251,370.05	288,788.72	8.54	42.58
from ≥ 2 years	27	486,224.78	49,590.17	0.00	535,814.95	84.34	626,694.12	1,162,509.07	34.38	30.01
Subtotal	86	579,677.52	52,929.36	2,686.98	635,293.86	100.00	2,745,663.33	3,380,957.19	100.00	25.55
Total	86	579,677.52	52,929.36	2,686.98	635,293.86		2,745,663.33	3,380,957.19		

Additional information