

Brief report

Date: 08/31/2021
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
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) Current Original		Interest type Reference rate and margin Payment Date	Interest Rate Next coupon	Redemption Final maturity (legal) Next		Rating 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
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
				% 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	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021
	Without optional redemption *	Average life	Years	4.41	4.21	4.03	3.85	3.69	3.53	3.39	3.26
		Final Maturity	Years	11/11/2025	08/30/2025	06/23/2025	04/20/2025	02/19/2025	12/23/2024	11/03/2024	09/15/2024
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	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021
	Without optional redemption *	Average life	Years	12.09	11.73	11.39	11.06	10.73	10.43	10.13	9.84
		Final Maturity	Years	07/14/2033	03/06/2033	11/01/2032	07/02/2032	03/06/2032	11/15/2031	07/29/2031	04/13/2031
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	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021	09/15/2021
	Without optional redemption *	Average life	Years	14.66	14.45	14.22	13.98	13.72	13.45	13.19	12.92
		Final Maturity	Years	02/07/2036	11/22/2035	08/30/2035	06/03/2035	03/01/2035	11/24/2034	08/19/2034	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	% CE	% 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	14,584,336.44	-0.630%	
Servicer ppal collect not yet credited	454,163.23		
Servicer ints collect not yet credited	4,989.84		
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	2,946	12,377	
Principal			
Principal outstanding	99,083,570.02	1,070,001,023.98	
Average loan	33,633.26	86,450.76	
Minimum	1.81	19,271.74	
Maximum	159,842.57	300,000.00	
Interest rate			
Weighted average (wac)	0.16%	3.02%	
Minimum	0.00%	2.36%	
Maximum	3.41%	5.00%	
Final maturity			
Weighted average (WARM) (months)	127	272	
Minimum	09/04/2021	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%	6.23	6.55	0.31	7.34
10.01 - 20%	20.06	15.40	2.21	15.99
20.01 - 30%	23.97	25.05	5.11	25.68
30.01 - 40%	25.95	34.73	8.44	35.59
40.01 - 50%	18.98	44.61	12.56	45.32
50.01 - 60%	4.81	52.35	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)	29.50		64.30	
Minimum	0.00		0.37	
Maximum	55.86		99.77	

BANKINTER 8 Fondo de Titulización de Activos

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Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.23%	0.43%	0.38%	0.46%	0.47%
Annual Percentage Rate (CPR)	2.77%	5.00%	4.51%	5.44%	5.47%

Geographic distribution		
	Current	At constitution date
Andalucia	7.79%	9.01%
Aragon	1.21%	1.72%
Asturias	1.55%	1.99%
Balearic Islands	2.10%	1.72%
Basque Country	17.04%	12.75%
Canary Islands	2.02%	2.96%
Cantabria	2.09%	2.65%
Castilla-La Mancha	2.52%	1.89%
Castilla-Leon	4.39%	4.31%
Catalonia	22.90%	17.54%
Extremadura	0.74%	0.65%
Galicia	2.80%	3.11%
La Rioja	0.05%	0.17%
Madrid	26.50%	26.23%
Melilla		0.00%
Murcia	1.11%	2.03%
Navarra	0.16%	0.60%
Valencia	5.04%	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	36	8,658.56	72.57	2,686.98	11,418.11	1.77	1,284,904.36	1,296,322.47	40.29	21.06	
from > 1 to = 2 months	2	1,741.51	5.66	0.00	1,747.17	0.27	92,153.57	93,900.74	2.92	16.54	
from > 2 to = 3 months	3	4,925.53	36.76	0.00	4,962.29	0.77	52,447.59	57,409.88	1.78	10.97	
from > 3 to = 6 months	7	4,218.78	118.25	0.00	4,337.03	0.67	75,534.89	79,871.92	2.48	10.40	
from > 6 to < 12 months	7	21,656.59	404.37	0.00	22,060.96	3.42	171,306.45	193,367.41	6.01	22.10	
from = 12 to < 18 months	6	17,566.22	333.67	0.00	17,899.89	2.77	33,095.22	50,995.11	1.58	10.32	
from = 18 to < 24 months	4	31,034.87	1,465.29	0.00	32,500.16	5.03	183,230.65	215,730.81	6.70	35.98	
from ≥ 2 years	27	500,819.44	49,973.29	0.00	550,792.73	85.30	679,328.41	1,230,121.14	38.23	31.13	
	Subtotal	92	590,621.50	52,409.86	2,686.98	645,718.34	100.00	2,572,001.14	3,217,719.48	100.00	23.09
Total	92	590,621.50	52,409.86	2,686.98	645,718.34		2,572,001.14	3,217,719.48			