

BANKINTER 8 Fondo de Titulización de Activos

Brief report

Date: 05/31/2017
Currency: EUR

Date of constitution
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

Bond Underwriters and Placement Agents

Deutsche Bank AG
Société Générale
CDC IXIS Capital Markets
EBN Banco
Dexia Bank
Fortis Bank
InverCaixa
Bankinter

Bond Paying Agent
Société Générale

Market
AIAF Mercado de Renta Fija

Register of Book Securities
Iberclear

Treasury Account
Société Générale

Subordinated Loan
Bankinter

Start-up Loan
Bankinter

Swap
Calyon

Assets Custodian
Bankinter

Fund Auditors
Deloitte (ejercicios 2009 a actual)
Ernst & Young (hasta ejercicio 2008)

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.52%	0.46%	0.43%	0.33%	0.50%
Annual Percentage Rate (CPR)	6.10%	5.33%	5.03%	3.93%	5.87%

Geographic distribution		
	Current	At constitution date
Andalucia	8.39%	9.01%
Aragon	1.38%	1.72%
Asturias	1.84%	1.99%
Balearic Islands	1.87%	1.72%
Basque Country	15.44%	12.75%
Canary Islands	2.46%	2.96%
Cantabria	2.33%	2.65%
Castilla-La Mancha	2.27%	1.89%
Castilla-Leon	4.40%	4.31%
Catalonia	21.33%	17.54%
Extremadura	0.68%	0.65%
Galicia	3.10%	3.11%
La Rioja	0.06%	0.17%
Madrid	26.47%	26.23%
Melilla		0.00%
Murcia	1.68%	2.03%
Navarra	0.29%	0.60%
Valencia	6.02%	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	102	24,329.16	867.23	2,686.98	27,883.37	4.51	4,388,029.04	4,415,912.41	51.31	30.25
from > 1 to ≤ 2 months	18	10,655.06	374.12	0.00	11,029.18	1.78	551,767.25	562,796.43	6.54	19.05
from > 2 to ≤ 3 months	10	8,488.49	595.70	0.00	9,084.19	1.47	432,748.30	441,832.49	5.13	35.41
from > 3 to ≤ 6 months	17	33,570.17	1,544.64	0.00	35,114.81	5.68	593,864.57	628,979.38	7.31	27.21
from > 6 to < 12 months	13	47,900.62	4,670.03	0.00	52,570.65	8.50	834,501.32	887,071.97	10.31	37.14
from ≥ 12 to < 18 months	4	26,568.91	1,091.53	0.00	27,660.44	4.47	123,798.93	151,459.37	1.76	19.24
from ≥ 18 to < 24 months	3	11,592.70	1,900.69	0.00	13,493.39	2.18	88,367.91	101,861.30	1.18	46.48
from ≥ 2 years	27	380,346.05	61,263.93	0.00	441,609.98	71.41	975,434.34	1,417,044.32	16.46	35.95
Subtotal	194	543,451.16	72,307.87	2,686.98	618,446.01	100.00	7,988,511.66	8,606,957.67	100.00	30.25
<i>Doubt debts (subjectives)</i>										
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	194	543,451.16	72,307.87	2,686.98	618,446.01		7,988,511.66	8,606,957.67		30.25

Additional information