

BANKINTER 8 Fondo de Titulización de Activos

Brief report

Date: 08/31/2019

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
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

Assets Custodian
Bankinter

Fund Auditor
KPMG Auditores

Prepayments					
	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.07%	0.21%	0.27%	0.34%	0.48%
Annual Percentage Rate (CPR)	0.86%	2.46%	3.18%	4.00%	5.57%

Geographic distribution		
	Current	At constitution date
Andalucia	8.06%	9.01%
Aragon	1.25%	1.72%
Asturias	1.82%	1.99%
Balearic Islands	2.06%	1.72%
Basque Country	16.07%	12.75%
Canary Islands	2.37%	2.96%
Cantabria	2.18%	2.65%
Castilla-La Mancha	2.40%	1.89%
Castilla-Leon	4.37%	4.31%
Catalonia	21.80%	17.54%
Extremadura	0.71%	0.65%
Galicia	2.91%	3.11%
La Rioja	0.06%	0.17%
Madrid	26.70%	26.23%
Melilla		0.00%
Murcia	1.53%	2.03%
Navarra	0.20%	0.60%
Valencia	5.52%	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	67	17,658.10	478.96	2,686.98	20,824.04	3.28	2,623,904.95	2,644,728.99	50.96	23.32	
from > 1 to = 2 months	8	4,251.76	149.29	0.00	4,401.05	0.69	202,333.59	206,734.64	3.98	20.27	
from > 2 to = 3 months	5	5,572.71	214.61	0.00	5,787.32	0.91	145,214.47	151,001.79	2.91	22.81	
from > 3 to = 6 months	6	9,282.23	358.71	0.00	9,640.94	1.52	184,227.54	193,868.48	3.74	30.45	
from > 6 to < 12 months	11	32,964.52	1,804.91	0.00	34,769.43	5.47	442,244.76	477,014.19	9.19	34.29	
from = 12 to < 18 months	4	30,076.04	1,103.63	0.00	31,179.67	4.91	131,330.72	162,510.39	3.13	15.22	
from = 18 to < 24 months	1	663.47	0.65	0.00	664.12	0.10	0.00	664.12	0.01	0.41	
from ≥ 2 years	28	467,356.29	60,527.81	0.00	527,884.10	83.11	825,649.64	1,353,533.74	26.08	37.03	
	Subtotal	130	567,825.12	64,638.57	2,686.98	635,150.67	100.00	4,554,905.67	5,190,056.34	100.00	26.03
Total	130	567,825.12	64,638.57	2,686.98	635,150.67		4,554,905.67	5,190,056.34			