



# BANKINTER 8 Fondo de Titulización de Activos

## Brief report

Date: 02/28/2010

Currency: EUR

Date of constitution  
03/03/2004

VAT Reg. no.  
V83923425

Management Company  
Europa 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  
Bankinter

Market  
AIAF Mercado de Renta Fija

Register of Book Securities  
Iberclear

Treasury Account  
Bankinter

Subordinated Loan  
Bankinter

Start-up Loan  
Bankinter

Swap  
Bankinter

Assets Custodian  
Bankinter

Fund Auditors  
Ernst&Young

### Prepayments

|                              | Current month | Last 3 months | Last 6 months | Last 12 months | Historical |
|------------------------------|---------------|---------------|---------------|----------------|------------|
| Single month. mort. (SMM)    | 0.35%         | 0.59%         | 0.54%         | 0.52%          | 0.74%      |
| Annual Percentage Rate (CPR) | 4.13%         | 6.82%         | 6.29%         | 6.09%          | 8.54%      |

### Geographic distribution

|                    | Current | At constitution date |
|--------------------|---------|----------------------|
| Andalucia          | 8.89%   | 9.01%                |
| Aragon             | 1.65%   | 1.72%                |
| Asturias           | 1.96%   | 1.98%                |
| Balearic Islands   | 1.60%   | 1.72%                |
| Basque Country     | 14.14%  | 12.75%               |
| Canary Islands     | 2.75%   | 2.95%                |
| Cantabria          | 2.50%   | 2.65%                |
| Castilla-La Mancha | 2.09%   | 1.89%                |
| Castilla-Leon      | 4.48%   | 4.31%                |
| Catalonia          | 19.04%  | 17.53%               |
| Extremadura        | 0.74%   | 0.64%                |
| Galicia            | 3.44%   | 3.11%                |
| La Rioja           | 0.10%   | 0.17%                |
| Madrid             | 25.48%  | 26.23%               |
| Mellilla           | 0.00%   | 0.00%                |
| Murcia             | 1.92%   | 2.03%                |
| Navarra            | 0.44%   | 0.59%                |
| Valencia           | 8.79%   | 10.69%               |

### Current delinquency

| Aging                            | Assets     | Overdue debt      |                   |             |                   | Total  | %                    | Outstanding debt     | Total debt | % | % Total debt / Appraisal Value |
|----------------------------------|------------|-------------------|-------------------|-------------|-------------------|--------|----------------------|----------------------|------------|---|--------------------------------|
|                                  |            | Principal         | Interest          | Other       |                   |        |                      |                      |            |   |                                |
| <b>Delinquencies</b>             |            |                   |                   |             |                   |        |                      |                      |            |   |                                |
| Up to 1 month                    | 220        | 51,249.77         | 12,210.19         | 0.00        | 63,459.96         | 20.29  | 14,783,546.67        | 14,847,006.63        | 70.67      |   | 44.55                          |
| from > 1 to ≤ 2 months           | 39         | 25,355.68         | 6,503.17          | 0.00        | 31,858.85         | 10.19  | 2,163,545.00         | 2,195,403.85         | 10.45      |   | 36.89                          |
| from > 2 to ≤ 3 months           | 22         | 21,568.13         | 9,736.63          | 0.00        | 31,304.76         | 10.01  | 1,476,182.08         | 1,507,486.84         | 7.17       |   | 42.30                          |
| from > 3 to ≤ 6 months           | 10         | 16,918.58         | 7,808.50          | 0.00        | 24,727.08         | 7.91   | 936,070.38           | 960,797.46           | 4.57       |   | 65.45                          |
| from > 6 to < 12 months          | 10         | 18,022.11         | 10,810.02         | 0.00        | 28,832.13         | 9.22   | 431,165.73           | 459,997.86           | 2.19       |   | 44.13                          |
| from ≥ 12 to < 18 months         | 9          | 36,450.94         | 28,049.08         | 0.00        | 64,500.02         | 20.62  | 565,223.35           | 629,723.37           | 3.00       |   | 57.36                          |
| from ≥ 18 to < 24 months         | 3          | 21,938.89         | 19,774.15         | 0.00        | 41,713.04         | 13.34  | 242,326.52           | 284,039.56           | 1.35       |   | 62.59                          |
| from ≥ 2 years                   | 2          | 14,406.60         | 11,983.37         | 0.00        | 26,389.97         | 8.44   | 99,536.96            | 125,926.93           | 0.60       |   | 46.15                          |
| Subtotal                         | 315        | 205,910.70        | 106,875.11        | 0.00        | 312,785.81        | 100.00 | 20,697,596.69        | 21,010,382.50        | 100.00     |   | 44.53                          |
| <b>Doubt debts (subjectives)</b> |            |                   |                   |             |                   |        |                      |                      |            |   |                                |
|                                  | 0          | 0.00              | 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                           |
| <b>Total</b>                     | <b>315</b> | <b>205,910.70</b> | <b>106,875.11</b> | <b>0.00</b> | <b>312,785.81</b> |        | <b>20,697,596.69</b> | <b>21,010,382.50</b> |            |   | <b>44.53</b>                   |

#### Additional information