

BANKINTER 8 Fondo de Titulización de Activos



Brief report

Date: 10/31/2020
 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
 InverCaixa

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			10,564.78 108,743,280.54 10.56%	100,000.00 1,029,300,000.00	Floating 3-M Euribor+0.170% 15.Mar/Jun/Sep/Dec	0.0000% 12/15/2020 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% 12/15/2020 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) AA- (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	0.5160% 12/15/2020 31.769282 Gross 25.733118 Net	12/15/2040 Quarterly 15.Mar/Jun/Sep/Dec	To be determined "Pass-Through" Pro rata deferred start / Secuential	Aa3 (sf) BBB+	Baa3 BBB
Total		118,667,291.84	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	With optional redemption *	Average life	0.94	0.94	0.71	0.71	0.71	0.71	0.71	0.71	0.70	
		Final Maturity	08/25/2021	08/23/2021	06/02/2021	06/02/2021	06/01/2021	05/31/2021	05/30/2021	05/29/2021	05/29/2021	
	Without optional redemption *	Average life	4.72	4.50	4.29	4.10	3.92	3.75	3.60	3.45	3.45	
		Final Maturity	06/03/2025	03/14/2025	12/29/2024	10/20/2024	08/15/2024	06/15/2024	04/19/2024	02/26/2024	02/26/2024	
	Series B	With optional redemption *	Average life	1.00	1.00	0.75	0.75	0.75	0.75	0.75	0.75	0.75
			Final Maturity	09/15/2021	09/15/2021	06/15/2021	06/15/2021	06/15/2021	06/15/2021	06/15/2021	06/15/2021	06/15/2021
Without optional redemption *		Average life	13.04	12.66	12.29	11.93	11.58	11.25	10.92	10.60	10.60	
		Final Maturity	09/25/2033	05/11/2033	12/28/2032	08/16/2032	04/12/2032	12/11/2031	08/14/2031	04/21/2031	04/21/2031	
Series C		With optional redemption *	Average life	1.00	1.00	0.75	0.75	0.75	0.75	0.75	0.75	0.75
			Final Maturity	09/15/2021	09/15/2021	06/15/2021	06/15/2021	06/15/2021	06/15/2021	06/15/2021	06/15/2021	06/15/2021
	Without optional redemption *	Average life	15.50	15.29	15.06	14.81	14.54	14.27	13.98	13.70	13.70	
		Final Maturity	03/14/2036	12/26/2035	10/02/2035	07/04/2035	03/28/2035	12/18/2034	09/05/2034	05/24/2034	05/24/2034	

* 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	% CE
Series A	91.64%	108,743,280.54	17.29%	96.20%	1,029,300,000.00	5.30%
Series B	4.40%	5,223,164.34	12.89%	2.00%	21,400,000.00	3.30%
Series C	3.96%	4,700,846.96	8.93%	1.80%	19,300,000.00	1.50%
Issue of Bonds		118,667,291.84			1,070,000,000.00	
Reserve Fund	8.93%	10,599,416.05	1.50%		16,050,000.00	

Other financial operations (current)			
Assets	Balance	Interest	
Treasury Account	13,340,013.69	-0.630%	
Servicer ppal collect not yet credited	489,904.01		
Servicer ints collect not yet credited	11,909.88		
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	3,275	12,377	
Principal			
Principal outstanding	116,250,256.16	1,070,001,023.98	
Average loan	35,496.26	86,450.76	
Minimum	1.91	19,271.74	
Maximum	168,230.25	300,000.00	
Interest rate			
Weighted average (wac)	0.37%	3.02%	
Minimum	0.00%	2.36%	
Maximum	3.62%	5.00%	
Final maturity			
Weighted average (WARM) (months)	133	272	
Minimum	11/03/2020	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%	5.78	6.24	0.31	7.34
10.01 - 20%	17.83	15.83	2.21	15.99
20.01 - 30%	23.41	25.27	5.11	25.68
30.01 - 40%	23.56	35.14	8.44	35.59
40.01 - 50%	21.63	45.04	12.56	45.32
50.01 - 60%	7.79	53.31	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)	31.27		64.30	
Minimum	0.00		0.37	
Maximum	58.59		99.77	

Europa de Titulización publishes this report to supplement the information laid down in the Offering Circular for the Bond Issue by this Securitisation Fund.
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Additional information

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 Official register CNMV: C/ Edison, 4 - 28006 Madrid ☎ +34 91 585 15 00 🌐 www.cnmv.com

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Underwriters
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CDC IXIS Capital Markets
EBN Banco
Dexia Bank
Fortis Bank
InverCaja

Bond Paying Agent
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Fund Auditor
KPMG Auditores

Prepayments

	Current month	Last 3 months	Last 6 months	Last 12 months	Historical
Single month. mort. (SMM)	0.33%	0.34%	0.33%	0.35%	0.47%
Annual Percentage Rate (CPR)	3.91%	3.98%	3.88%	4.10%	5.47%

Geographic distribution

	Current	At constitution date
Andalucia	7.78%	9.01%
Aragon	1.23%	1.72%
Asturias	1.62%	1.99%
Balearic Islands	2.09%	1.72%
Basque Country	16.66%	12.75%
Canary Islands	2.15%	2.96%
Cantabria	2.13%	2.65%
Castilla-La Mancha	2.49%	1.89%
Castilla-Leon	4.42%	4.31%
Catalonia	22.44%	17.54%
Extremadura	0.71%	0.65%
Galicia	2.80%	3.11%
La Rioja	0.06%	0.17%
Madrid	26.65%	26.23%
Melilla		0.00%
Murcia	1.21%	2.03%
Navarra	0.17%	0.60%
Valencia	5.20%	10.69%

Current delinquency

Aging	Assets	Overdue debt				Total	%	Outstanding debt	Total debt	%	% Total debt / Appraisal Value
		Principal	Interest	Other	Total						
<i>Delinquencies</i>											
Up to 1 month	51	16,231.16	221.12	2,686.98	19,139.26	2.86	1,994,897.07	2,014,036.33	46.28	21.14	
from > 1 to = 2 months	7	3,616.79	111.41	0.00	3,728.20	0.56	163,302.05	167,030.25	3.84	17.64	
from > 2 to = 3 months	6	8,129.73	178.01	0.00	8,307.74	1.24	192,450.82	200,758.56	4.61	21.32	
from > 3 to = 6 months	5	8,176.08	268.14	0.00	8,444.22	1.26	151,838.54	160,282.76	3.68	27.32	
from > 6 to < 12 months	10	22,158.25	479.36	0.00	22,637.61	3.38	167,195.61	189,833.22	4.36	17.68	
from = 12 to < 18 months	4	27,823.97	1,353.14	0.00	29,177.11	4.35	188,418.93	217,596.04	5.00	35.93	
from = 18 to < 24 months	5	29,008.88	1,677.65	0.00	30,686.53	4.58	159,667.23	190,353.76	4.37	35.78	
from ≥ 2 years	26	494,599.50	53,555.02	0.00	548,154.52	81.78	664,152.10	1,212,306.62	27.86	30.70	
Subtotal	114	609,744.36	57,843.85	2,686.98	670,275.19	100.00	3,681,922.35	4,352,197.54	100.00	23.96	
Total	114	609,744.36	57,843.85	2,686.98	670,275.19		3,681,922.35	4,352,197.54			

Additional information