



## **F.T.A. SANTANDER HIPOTECARIO 8**

**SANTANDER DE TITULIZACION, S.G.F.T, S.A.**

**C/JUAN IGNACIO LUCA DE TENA, 13**

**28027 MADRID**

**[santanderdetitulizacion@gruposantander.com](mailto:santanderdetitulizacion@gruposantander.com)**



NAME OF THE FUND:

FONDO DE TITULIZACIÓN DE ACTIVOS SANTANDER HIPOTECARIO 8 FTA

INFORMATION AT:

QUARTER/SEMESTER

15 02 2021 - 17 05 2021

YEAR:

2021

Acting on behalf of Santander de Titulización S.G.F.T., S.A. as General Manager:	Signature:
Iñaki Rejero Arregui-Director General	

#### I. DATA OF THE FUND

Constitution Date	December 15th, 2011	Paying Agency	BANCO SANTANDER	
Disbursement Date	December 19th, 2011	Negotiation Market	AIAF	
Final Date of Redemption	November 15th, 2054	Rating Agencies	Moody's / DBRS	
Gestora	Santander de Titulización	Rating	Initial	Current
Credit Rights's Seller	Banco Santander	Series A	Aaa / AAA	Aa1 / AAA
		Series B	Ba1 / BBB	B2 (sf) / B (high) (sf)
		Series C	C / C	C / C



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**II. SECURITIES ISSUED CHARGED TO THE FUND: SECURITISATION BONDS**

SERIES PRIORITY OF PAYMENT (ISIN CODE)	NUMBER OF BONDS	NOMINAL			
			INITIAL	CURRENT	%Curr/In
Series A ES0336105004	6.400	Nominal per Bond	100.000,00 €	31.358,93 €	31,36%
		Total Nominal	640.000.000,00 €	200.697.152,00 €	
Series B ES0336105012	1.600	Nominal per Bond	100.000,00 €	100.000,00 €	100,00%
		Total Nominal	160.000.000,00 €	160.000.000,00 €	
Series C ES0336105020	281	Nominal per Bond	100.000,00 €	100.000,00 €	100,00%
		Total Nominal	28.100.000,00 €	28.100.000,00 €	

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period May 17th, 2021			Next Payment Date August 16th, 2021		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest in Next Payment Date	Net Interest in Next Payment Date
Series A	1.301,20 €	9,00 €	0,109%	8,64 €	7,00 €
Series B	0,00 €	116,03 €	0,459%	116,03 €	93,98 €
Series C	0,00 €	0,00 €	0,109%	27,55 €	22,32 €
Accrued amortisation due not paid	0,00 €				
Scheduled Amortisation	NO				



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**III. ASSETS PURCHASED BY THE FUND: CREDIT RIGHTS**

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR's	4.827	3.322
Principal Outstanding	800.000.006,28 €	360.697.151,28 €
Principal Outstanding per Loan	165.734,41 €	108.578,31 €
Interest Rate	7,71%	0,43%

PREPAYMENT RATE	CURRENT DATE
Monthly Single Rate	3,52%
Average Monthly Single Rate	4,44%
Constant Prepayment Rate from Constitution	2,10%

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	15.970,50 €	18.811,59 €	113.066,68 €
Debt to be amortised			360.573.759,91 €
Total Debt	15.970,50 €	18.811,59 €	360.686.826,59 €

**F.T.A. SANTANDER HIPOTECARIO 8****QUARTERLY BONDS PAYOUT REPORT****May 17,2021**

<b>BONDS. PRINCIPAL</b>	
Previous Balance	397.124.832,00 €
Principal Amortised	8.327.680,00 €
Outstanding Balance	388.797.152,00 €
% of Initial Balance	46,95%
Principal Accrued and unpaid	0,00 €

<b>DATA</b>	
Pool Cut-off Date	May 10,2021
Payment Date	May 17,2021
Previous Payment Date	February 15,2021
Number of Days (Act/360)	91
Reference Interest Rate (%)	-0,541%
Next Payment Date	August 16,2021

<b>INTEREST PAID</b>	
CLASS A	57.600,00 €
CLASS B	185.648,00 €
CLASS C	- €
Interest accrued and unpaid	3.631.117,38 €

<b>RESIDUAL LIFE (YEARS)</b>		
	<b>INITIAL</b>	<b>May 17,2021</b>
Class A	3,06	0,16
Class B	10,15	0,16
Class C	11,18	0,16

In compliance with the provisions of the prospectus regarding the article 405 from Regulation (EU) No 575/2013 Santander continues to retain a significant net financial interest in this fund on an ongoing basis.

## F.T.A. SANTANDER HIPOTECARIO 8

### QUARTERLY COLLATERAL REPORT

May 17, 2021

PRINCIPAL	
Previous Balance	369.024.816,28 €
Principal Amortised	8.327.665,00 €
Outstanding Balance	360.697.151,28 €
Number of Credit Rights	3.322
LTV	87,68%

PRINCIPAL BALANCE IN ARREARS					
	UP to 30 DAYS	30 to 60 DAYS	60 to 90 DAYS	90 to 180 DAYS	MORE THAN 180
Principal Balance in Arrears	14.944,25 €	9.038,21 €	1.946,22 €	6.084,23 €	91.378,46 €
Interest accrued on C.R.s in Arrears	1.026,25 €	938,15 €	144,66 €	660,12 €	21.688,22 €
Outstanding Balance	4.485.329,78 €	1.482.352,98 €	126.161,64 €	302.527,68 €	1.819.238,12 €
Number of Credit Rights	41	14	2	3	17
% of Outstanding Balance	1,24%	0,41%	0,03%	0,08%	0,50%

WRITE OFF	
WRITE OFF as of previous balance	9.955.280,23 €
Difference in Actual Period	42.215,48 €
WRITE OFF up to date	9.997.495,71 €

## F.T.A. SANTANDER HIPOTECARIO 8

### QUARTERLY COLLATERAL REPORT

May 17,2021

<b>CONTENTIOUS</b>	
Last balance	5.000,00 €
Difference in Actual Period	112.519,97 €
Current balance	117.519,97 €
Number of Credit Rights	8

<b>TRANSITORY PROPERTIES</b>	
Last balance	5.147.849,25 €
Difference in Actual Period	(19.090,43) €
Current balance	5.128.758,82 €
Number of Credit Rights	81

<b>NET LOSSES</b>	
Last balance	18.782.621,69 €
Difference in Actual Period	40.093,50 €
Current balance	18.822.715,19 €

## F.T.A. SANTANDER HIPOTECARIO 8

### QUARTERLY REPORT - ALLOCATION OF CASH

May 17, 2021

<b>TOTAL CASH RECEIVED END OF PERIOD</b>	<b>8.483.235,43 €</b>
<b>CASH RECEIVED - PRINCIPAL</b>	
Amortisation of Credit Rights	7.937.050,84 €
<b>CASH RECEIVED - INTEREST</b>	
Interest received from Credit Rights	453.728,66 €
Interest received under GIC	0,00 €
<b>CONTENTIOUS</b>	922,78 €
<b>TRANSITORY PROPERTIES</b>	92.223,86 €
<b>OTHERS</b>	(690,71) €

<b>TREASURY ACCOUNT STATEMENT</b>	<b>12.962.185,87 €</b>
<b>PRINCIPAL RESERVE FUND</b>	
Previous Balance	12.712.062,99 €
Difference	250.120,18 €
Outstanding Balance	12.962.183,17 €
<b>WITHHOLDING TAXES AND OTHER EXPENSES</b>	2,70 €
<b>OTHERS</b>	0,00 €

<b>TOTAL CASH PAID END OF PERIOD</b>	<b>8.483.235,43 €</b>
Fee management	19.801,84 €
Ordinary Expenses	24.337,86 €
Swap Payment	453.728,66 €
Swap Collection	(835.681,11) €
Interest paid to Class A Bondholders	57.600,00 €
Interest paid to Class B Bondholders	185.648,00 €
Principal withholding A	8.327.680,00 €
Principal withholding B	0,00 €
Interest deferred Class B Bondholders	0,00 €
Interest paid to Class C Bondholders	0,00 €
Principal withholding Class C	0,00 €
Interest paid to Subordinated Loan	0,00 €
Repayment of Subordinated Loan	0,00 €
Fixed fee in favour of Banco Santander	0,00 €
Extraordinary interest paid to Class C	0,00 €
Application of Reserve Fund	250.120,18 €



## F.T.A. SANTANDER HIPOTECARIO 8

### CREDIT ENHANCEMENT AND SUBORDINATED LOAN

May 17,2021

<b>CREDIT ENHANCEMENT</b>		
<b>CONCEPTS</b>	<b>INITIAL</b>	<b>May 17,2021</b>
SUBORDINATED ISSUE	20,00%	44,36%
PRINCIPAL RESERVE FUND	28.100.000 € (3,51%)	12.962.183,17 € (3,59%)

<b>SUBORDINATED LOANS</b>		
<b>CONCEPTS</b>	<b>INITIAL</b>	<b>May 17,2021</b>
SUBORDINATED LOAN PRINCIPAL		
Total Outstanding Subordinated Loan	625.000,00 €	295.840,40 €
Interest Rate	1,884%	0,109%

## F.T.A. SANTANDER HIPOTECARIO 8

### TRIGGERS OF THE MODEL

May 17,2021

RESERVE FUND's TRIGGERS	
<b>1. AMOUNT REQUIRED WITHHELD:</b>	<b>28.100.000,00 €</b>
R.F. SHALL BE THE LESSER OF:	
1.a) INITIAL RESERVE AMOUNT	28.100.000,00 €
1.b) THE GREATER OF:	
1.b.1) 10,00% OUTSTANDING SERIES A and B in Previous Pool Cut-off Date	36.902.483,20 €
1.b.2) 1,756% INITIAL OUTSTANDING SERIES A and B	14.048.000,00 €
<b>2. NEITHER 2.a), 2.b) NOR 2.c) SHALL OCCUR</b>	
2.a) R.F. IN PREVIOUS PAYMENT DATE NOT WITHHELD TOTALLY	YES
2.b) LOANS IN ARREARS >1,00% CR's (WITHOUT WRITE-OFF)	NO
2.d) PAYMENT DATE < 15.12.2014	NO

**THE RESERVE FUND SHALL NOT BE REDEEMED BECAUSE IT DOES NOT MEET THE MINIMUM REQUIRED LEVEL**

DEFERRAL INTEREST TRIGGERS	
<b>1. SERIES B WILL DEFER INTEREST PAYMENT IF 1.a) IS GREATER THAN 1.b)</b>	
1.a) Cumulative Write-off loans in Previous Pool Cut-off Date	44.421.791,76 €
1.b) 20% of Initial Outstanding of Credit Rights	160.000.001,26 €
<b>No deferral on interest of Series B</b>	

FAILED CUMULATIVE LOANS	
Last balance	44.142.091,82 €
Difference in Actual Period	279.699,94 €
Current balance	44.421.791,76 €

## F.T.A. SANTANDER HIPOTECARIO 8

### DEFINITIONS

May 17,2021

<b><u>POOL CUT-OFF DATE</u></b>	Means the date in which the Gestora will carry out the necessary calculations, on behalf of the Fund, for the distribution of the available funds at this date, according with the Order of Priority of Payments. All the information regarding the Assets (Outstanding Balance of the Credit Rights, arrears' tables, transitory properties, stratification tables, etc.) are referred to this mentioned date.
<b><u>WRITE OFF</u></b>	Those loans that at a given date are unpaid for a period equal or higher to 12 or 18 months (according to Prospectus) of arrears in due payments.
<b><u>NET LOSSES</u></b>	Those loans which the Originator considers that will not recover (net of recoveries).
<b><u>FAILED LOANS</u></b>	Those loans which the Originator considers that will not recover or those loans that at a given date are unpaid for a period equal or greater than 12 or 18 months (according to Prospectus)
<b><u>TRANSITORY PROPERTIES</u></b>	Those assets in the balance of the Fund as a consequence of a judicial or non-judicial process.
<b><u>CONTENTIOUS / JUDICIAL</u></b>	Loans in which the originator will take legal actions. This amount is included in the arrears table.

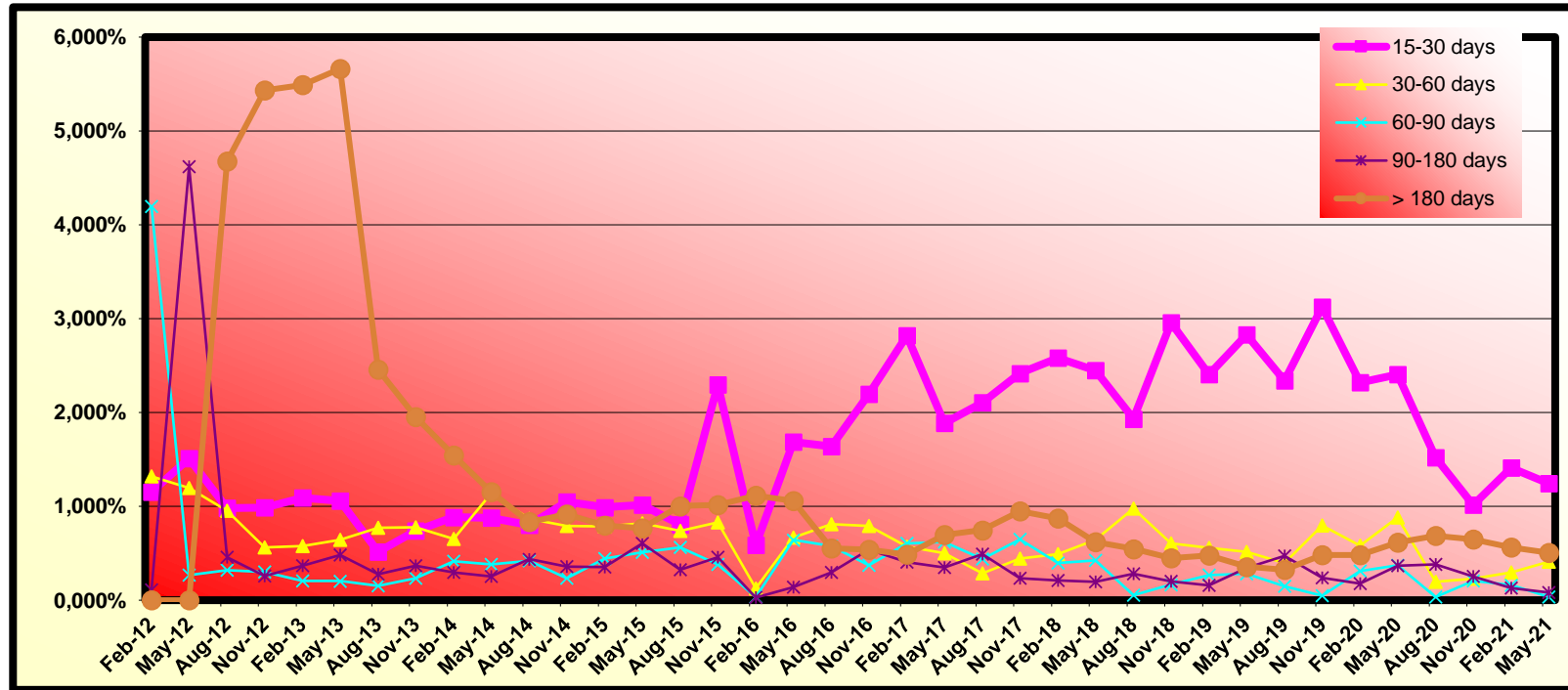


**FONDO DE TITULIZACION DE ACTIVOS SANTANDER HIPOTECARIO 8**

**HISTORICAL ARREARS REPORTS**

May 17th, 2021

Date	Feb-20	may-20	ago-20	nov-20	feb-21	may-21
0-30 days	2,320%	2,406%	1,521%	1,013%	1,409%	1,244%
30-60 days	0,581%	0,882%	0,197%	0,228%	0,296%	0,411%
60-90 days	0,311%	0,371%	0,034%	0,206%	0,161%	0,035%
90-180 days	0,178%	0,369%	0,380%	0,255%	0,129%	0,084%
> 180 days	0,480%	0,616%	0,688%	0,647%	0,561%	0,504%



	LEGAL MORATORIA	VOLUNTARY / SECTORIAL MORATORIA	TOTAL MORATORIA
Number of Loans	0	99	99
Outstanding Balance	0,00	12.128.323,41	12.128.323,41
% over Outstanding Balance	0,00%	3,36%	3,36%

**Legal Moratoria:** subject to RD 8/2020 and RD 11/2020. Consists of a 3 months total grace period (capital and interest) as well as an extension of the maturity date of the loan.

**Voluntary - Sectorial Moratoria:** Consists of a 6 or 12 months capital grace period, as well as the option of extending or not the maturity date of the loan.



**FONDO DE TITULIZACION DE ACTIVOS SANTANDER HIPOTECARIO 8**

**QUARTERLY STATISTIC INFORMATION**

**May 17th, 2021**

**RATIO INTERVAL OF PPAL OUTSTANDING vs PROPERTY VALUE**

Intervals		Ppal Outstanding	%	Nº Assets	%
From	Until				
0	10	774.656,51	0,2088%	60	1,7570%
10	20	1.358.686,60	0,3662%	51	1,4934%
20	30	3.856.077,04	1,0394%	98	2,8697%
30	40	6.728.116,58	1,8136%	128	3,7482%
40	50	10.677.435,27	2,8782%	158	4,6266%
50	60	12.500.583,68	3,3696%	167	4,8902%
60	70	20.452.938,93	5,5132%	234	6,8521%
70	80	31.446.347,19	8,4766%	313	9,1654%
80	90	48.147.216,96	12,9784%	420	12,2987%
90	100	53.532.268,66	14,4300%	448	13,1186%
>	100	181.505.226,03	48,9259%	1.338	39,1801%
<b>Totals:</b>		<b>370.979.553,45</b>	<b>100,0000%</b>	<b>3.415</b>	<b>100,0000%</b>

**Maximum Ratio:** 428,82%  
**Minimum Ratio:** 0,00%  
**Average Ratio:** 87,68%



**FLows FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER  
(AMOUNTS IN EUR)  
CPR: 2,10%**

Payment Date	Series A Bonds			Series B Bonds			Series C Bonds		
	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow
<b>TOTALS:</b>	<b>200.697.152,00</b>	<b>10.285.922,58</b>	<b>210.983.074,58</b>	<b>160.000.000,00</b>	<b>35.409.249,81</b>	<b>195.409.249,81</b>	<b>28.100.000,00</b>	<b>6.189.257,61</b>	<b>34.289.257,61</b>
17-may.-21									
16-ago.-21	13.847.322,96	1.063.193,16	14.910.516,12	0,00	987.600,00	987.600,00	0,00	148.859,75	148.859,75
15-nov.-21	13.286.330,04	1.011.833,35	14.298.163,38	0,00	1.009.546,67	1.009.546,67	0,00	152.167,74	152.167,74
15-feb.-22	12.774.634,61	939.884,92	13.714.519,53	0,00	1.009.546,67	1.009.546,67	0,00	152.167,74	152.167,74
16-may.-22	12.216.700,18	842.314,80	13.059.014,98	0,00	976.626,67	976.626,67	0,00	147.205,75	147.205,75
15-ago.-22	11.796.763,03	804.551,29	12.601.314,31	0,00	1.009.546,67	1.009.546,67	0,00	152.167,74	152.167,74
15-nov.-22	11.339.276,18	740.669,19	12.079.945,37	0,00	1.009.546,67	1.009.546,67	0,00	152.167,74	152.167,74
15-feb.-23	10.905.866,32	679.264,49	11.585.130,81	0,00	1.009.546,67	1.009.546,67	0,00	152.167,74	152.167,74
15-may.-23	10.437.695,48	599.982,67	11.037.678,14	0,00	976.626,67	976.626,67	0,00	147.205,75	147.205,75
15-ago.-23	10.087.971,44	563.684,36	10.651.655,80	0,00	1.009.546,67	1.009.546,67	0,00	152.167,74	152.167,74
15-nov.-23	9.692.919,65	509.055,75	10.201.975,41	0,00	1.009.546,67	1.009.546,67	0,00	152.167,74	152.167,74
15-feb.-24	9.318.364,17	456.566,44	9.774.930,61	0,00	1.009.546,67	1.009.546,67	0,00	152.167,74	152.167,74
15-may.-24	8.927.753,56	397.277,05	9.325.030,61	0,00	987.600,00	987.600,00	0,00	148.859,75	148.859,75
15-ago.-24	8.612.251,94	357.759,66	8.970.011,60	0,00	1.009.546,67	1.009.546,67	0,00	152.167,74	152.167,74
15-nov.-24	8.274.407,03	311.122,40	8.585.529,43	0,00	1.009.546,67	1.009.546,67	0,00	152.167,74	152.167,74
17-feb.-25	7.951.746,92	266.314,65	8.218.061,57	0,00	1.009.546,67	1.009.546,67	0,00	152.167,74	152.167,74
15-may.-25	7.602.784,98	215.974,14	7.818.759,12	0,00	976.626,67	976.626,67	0,00	147.205,75	147.205,75
15-ago.-25	7.337.373,28	182.083,40	7.519.456,68	0,00	1.009.546,67	1.009.546,67	0,00	152.167,74	152.167,74
17-nov.-25	7.045.749,89	142.349,89	7.188.099,78	0,00	1.009.546,67	1.009.546,67	0,00	152.167,74	152.167,74
16-feb.-26	6.770.148,11	104.195,59	6.874.343,70	0,00	1.009.546,67	1.009.546,67	0,00	152.167,74	152.167,74
15-may.-26	6.466.937,00	65.331,55	6.532.268,55	0,00	976.626,67	976.626,67	0,00	147.205,75	147.205,75
17-ago.-26	6.004.155,21	32.513,83	6.036.669,05	236.794,45	1.009.546,67	1.246.341,11	0,00	152.167,74	152.167,74
16-nov.-26	0,00	0,00	0,00	5.986.534,17	1.008.052,57	6.994.586,74	0,00	152.167,74	152.167,74
15-feb.-27	0,00	0,00	0,00	5.740.036,80	970.279,54	6.710.316,34	0,00	152.167,74	152.167,74
17-may.-27	0,00	0,00	0,00	5.466.567,52	903.603,28	6.370.170,80	0,00	147.205,75	147.205,75
16-ago.-27	0,00	0,00	0,00	5.259.612,47	899.569,60	6.159.182,07	0,00	152.167,74	152.167,74
15-nov.-27	0,00	0,00	0,00	5.045.869,53	866.383,20	5.912.252,73	0,00	152.167,74	152.167,74
15-feb.-28	0,00	0,00	0,00	4.844.211,87	834.545,44	5.678.757,32	0,00	152.167,74	152.167,74
15-may.-28	0,00	0,00	0,00	4.630.501,43	786.502,25	5.417.003,69	0,00	148.859,75	148.859,75
15-ago.-28	0,00	0,00	0,00	4.461.054,45	774.763,16	5.235.817,61	0,00	152.167,74	152.167,74
15-nov.-28	0,00	0,00	0,00	4.279.498,83	746.615,39	5.026.114,22	0,00	152.167,74	152.167,74
15-feb.-29	0,00	0,00	0,00	4.107.679,41	719.613,18	4.827.292,59	0,00	152.167,74	152.167,74
15-may.-29	0,00	0,00	0,00	3.922.891,90	671.074,60	4.593.966,51	0,00	147.205,75	147.205,75
15-ago.-29	0,00	0,00	0,00	3.783.391,53	668.942,96	4.452.334,49	0,00	152.167,74	152.167,74
15-nov.-29	0,00	0,00	0,00	3.628.498,00	645.071,02	4.273.569,01	0,00	152.167,74	152.167,74
15-feb.-30	0,00	0,00	0,00	3.477.188,76	622.176,40	4.099.365,16	0,00	152.167,74	152.167,74
15-may.-30	0,00	0,00	0,00	3.313.713,16	580.663,57	3.894.376,73	0,00	147.205,75	147.205,75
15-ago.-30	0,00	0,00	0,00	3.193.331,37	579.328,08	3.772.659,44	0,00	152.167,74	152.167,74
15-nov.-30	0,00	0,00	0,00	3.059.535,81	559.179,22	3.618.715,03	0,00	152.167,74	152.167,74
17-feb.-31	0,00	0,00	0,00	2.932.937,19	539.874,57	3.472.811,76	0,00	152.167,74	152.167,74
15-may.-31	0,00	0,00	0,00	2.794.308,67	504.367,56	3.298.676,23	0,00	147.205,75	147.205,75
15-ago.-31	0,00	0,00	0,00	79.835.842,67	503.737,56	80.339.580,23	28.100.000,00	152.167,74	28.252.167,74