

# **SOL Lion II RMBS Fondo de Titulización**



**Monthly Investor Report**

**28 April 2021**

**Description**

Issue Date	4 December 2020
Final Maturity Date	31 December 2063
Next Payment Date	28 June 2021

Notes	ISIN	Ratings		Current Principal Balance	Initial Principal Balance	Rate of Interest
		Fitch	DBRS			
Class A1 Notes	ES0305515001	AAA(sf)	AAA(sf)	5,262,300,000 €	4,696,500,000 €	Euribor 3M + 0.25%
Class A2 Notes	ES0305515019	AAA(sf)	AAA(sf)	1,052,500,000 €	939,300,000 €	Euribor 3M + 0.35%
Class A3 Notes	ES0305515027	AAA(sf)	AAA(sf)	3,999,300,000 €	3,569,300,000 €	Euribor 3M + 0.45%
Class A4 Notes	ES0305515035	AAA(sf)	AAA(sf)	1,052,300,000 €	939,200,000 €	Euribor 3M + 0.55%
Class A5 Notes	ES0305515043	AAA(sf)	AAA(sf)	842,000,000 €	751,400,000 €	Euribor 3M + 0.65%
Class A6 Notes	ES0305515050	AAA(sf)	AAA(sf)	1,278,600,000 €	1,141,200,000 €	Euribor 3M + 0.75%
Class B Notes	ES0305515068	AAA(sf)	AAA(sf)	1,841,900,000 €	1,643,800,000 €	Euribor 3M + 1.00%
Class C Notes	ES0305515076	NR	NR	421,100,000 €	375,800,000 €	Euribor 3M + 1.50%
Subordinated Loan		NR	NR	120,000,000 €	120,200,000 €	Euribor 3M + 0.10%
<i>Retained by the Originator: 100%</i>				<b>15,870,000,000 €</b>	<b>14,176,700,000 €</b>	

**1. Summary**

All amounts in EURO	Current	At Issue
Reporting Date	28-Apr-21	04-Dec-20
Portfolio Cut off date	31-Mar-21	31-Oct-20
Current Principal Balance (*)	15,870,000,000.00	14,176,700,000.00
Of which Cash Reserve (1)	120,000,000.00	120,200,000.00
Of which Cash Available for Replenishment of the Notes (2)	139,301,739.48	44,820.55
Of which Realised Loss (3)	0.00	0.00
Of which Active Outstanding Notional Amount (4)	15,610,698,260.52	14,056,455,179.45
Of which Principal in Arrears	32,348.69	0.00
Number of Loans	155,577	137,493
Number of Borrowers	154,808	136,884
Average Principal Balance (Loanparts)	100,340.66	102,233.97
Average Principal Balance (Borrowers)	100,839.09	102,688.81
Coupon: Weighted Average	0.88%	1.07%
Minimum	0.00%	0.00%
Maximum	4.13%	4.41%
Weighted Average Original Loan to Market Value	71.18%	70.95%
Weighted Average Loan to Indexed Market Value	58.45%	58.84%
Seasoning (months): Weighted Average	64.43	61.59
Remaining Tenor (months): Weighted Average	311.65	313.60
Weighted Average Interest Rate on Fixed Interest Rate Loans	1.89%	1.94%
Weighted Average Spread on Floating Rate Loans	1.03%	1.03%

(\*) = (1) + (2) + (3) + (4)

**Stop Replenishment Criteria**

	Current	Initial
1. Aggregate Outstanding Balance of Delinquent Receivables > 2.5%	0.01%	0.00%
2. Aggregate realised losses related to Defaulted Receivables > 0.75%	0.00%	0.00%
3. Outstanding Balance of the Receivables < 13.5 bln	15.6	14.1
4. Reserve Fund not funded up to the Reserve Fund Required Amount	N	N
5. Seller replaced as Servicer of the Receivables	N	N
6. Seller not able to sell Additional Receivables	N	N

**Repurchase Rights**

	Current	Initial
1. Sum of 12 months consecutive repurchases <= 1% Outstanding Balance Receivables	0.00%	0.00%

**2. Product Type**

Product Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Mixta	3,026,143,185	19.39%	28,173	18.11%	1.89%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	12,584,555,075	80.61%	127,404	81.89%	0.64%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	<b>15,610,698,261</b>	<b>100.00%</b>	<b>155,577</b>	<b>100.00%</b>	<b>0.88%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**3. Loan Coupon**

Coupon Loan Part (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0.00% - 0.00%	1,879,584,255	12.04%	24,716	15.89%	0.00%	178,564,802	1.27%	2,066	1.50%	0.00%
0.01% - 0.50%	3,953,139,808	25.32%	38,139	24.51%	0.39%	2,353,648,402	16.74%	29,921	21.76%	0.25%
0.51% - 1.00%	4,508,243,294	28.88%	40,141	25.80%	0.66%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	1,543,865,797	9.89%	16,240	10.44%	1.31%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	3,168,858,726	20.30%	29,640	19.05%	1.86%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	430,907,086	2.76%	5,094	3.27%	2.26%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	117,512,987	0.75%	1,472	0.95%	2.71%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	6,767,593	0.04%	105	0.07%	3.08%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	613,149	0.00%	11	0.01%	3.35%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	229,475	0.00%	6	0.00%	3.62%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	886,143	0.01%	11	0.01%	3.87%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	89,949	0.00%	2	0.00%	4.09%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%						89,008	0.00%	2	0.00%	4.40%
	<b>15,610,698,261</b>	<b>100.00%</b>	<b>155,577</b>	<b>100.00%</b>	<b>0.88%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

## 4. Origination Year

Origination Year	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
2003	14,926,198	0.10%	306	0.20%	0.08%	13,138,132	0.09%	251	0.18%	0.37%
2004	118,047,112	0.76%	2,407	1.55%	0.08%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	322,898,876	2.07%	5,946	3.82%	0.08%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	418,599,769	2.68%	6,162	3.96%	0.05%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	657,498,747	4.21%	8,361	5.37%	0.03%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	613,036,005	3.93%	7,468	4.80%	0.04%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	240,516,249	1.54%	3,035	1.95%	0.31%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	366,063,808	2.34%	4,004	2.57%	0.23%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	590,899,679	3.79%	6,158	3.96%	0.27%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	389,286,086	2.49%	4,587	2.95%	1.13%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	251,318,067	1.61%	3,068	1.97%	1.78%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	569,985,113	3.65%	6,719	4.32%	1.47%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	946,227,400	6.06%	9,961	6.40%	0.87%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	1,491,940,125	9.56%	14,313	9.20%	0.74%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,754,659,137	11.24%	15,681	10.08%	0.86%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	2,571,533,785	16.47%	21,864	14.05%	1.03%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	3,007,530,684	19.27%	25,081	16.12%	1.16%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,285,731,420	8.24%	10,456	6.72%	1.59%	375,147,259	2.67%	3,083	2.24%	1.85%
	<b>15,610,698,261</b>	<b>100.00%</b>	<b>155,577</b>	<b>100.00%</b>	<b>0.88%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**5. Maturity Year**

Maturity Year	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
2021	884,780	0.01%	226	0.15%	0.43%	1,274,836	0.01%	111	0.08%	0.58%
2022	7,638,270	0.05%	752	0.48%	0.41%	8,855,293	0.06%	660	0.48%	0.61%
2023	18,835,329	0.12%	1,252	0.80%	0.40%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	32,365,438	0.21%	1,608	1.03%	0.46%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	51,623,991	0.33%	2,009	1.29%	0.38%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	69,455,067	0.44%	2,181	1.40%	0.40%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	78,940,399	0.51%	2,107	1.35%	0.45%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	96,175,082	0.62%	2,264	1.46%	0.54%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	121,167,691	0.78%	2,584	1.66%	0.62%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	165,452,796	1.06%	3,119	2.00%	0.57%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	198,573,979	1.27%	3,377	2.17%	0.58%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	208,107,838	1.33%	3,241	2.08%	0.59%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	240,052,827	1.54%	3,528	2.27%	0.61%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	289,570,743	1.85%	4,131	2.66%	0.68%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	379,977,774	2.43%	5,164	3.32%	0.53%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	437,493,174	2.80%	5,268	3.39%	0.43%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	456,997,241	2.93%	5,188	3.33%	0.50%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	408,479,531	2.62%	4,557	2.93%	0.69%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	340,938,606	2.18%	3,802	2.44%	0.99%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	371,107,497	2.38%	3,876	2.49%	0.90%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	424,747,616	2.72%	4,182	2.69%	0.68%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	474,086,530	3.04%	4,493	2.89%	0.73%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	590,261,589	3.78%	5,510	3.54%	0.74%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	591,162,864	3.79%	5,591	3.59%	1.01%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	583,508,502	3.74%	5,270	3.39%	0.93%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	585,715,603	3.75%	5,089	3.27%	0.77%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	587,448,652	3.76%	4,940	3.18%	0.91%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	642,128,619	4.11%	5,384	3.46%	1.02%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	750,801,731	4.81%	6,202	3.99%	1.08%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	606,194,203	3.88%	4,790	3.08%	1.13%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	530,986,029	3.40%	3,968	2.55%	0.80%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	487,139,397	3.12%	3,581	2.30%	0.96%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	523,666,629	3.35%	3,901	2.51%	1.04%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	578,702,903	3.71%	4,367	2.81%	1.09%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	501,733,981	3.21%	3,791	2.44%	1.02%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	543,720,307	3.48%	4,141	2.66%	0.87%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	604,637,980	3.87%	4,580	2.94%	0.92%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	779,538,309	4.99%	5,956	3.83%	0.99%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	862,149,458	5.52%	6,632	4.26%	1.14%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	388,239,223	2.49%	2,973	1.91%	1.45%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	290,080	0.00%	2	0.00%	0.82%					
	<b>15,610,698,261</b>	<b>100.00%</b>	<b>155,577</b>	<b>100.00%</b>	<b>0.88%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**6. Seasoning**

Seasoning (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 0.5	17,751,808	0.11%	150	0.10%	1.81%					
0.5 - 1	753,380,409	4.83%	6,009	3.86%	1.82%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	2,717,012,604	17.40%	22,728	14.61%	1.18%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	2,851,139,457	18.26%	23,986	15.42%	1.08%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	1,871,939,772	11.99%	16,448	10.57%	0.90%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	1,545,292,854	9.90%	14,577	9.37%	0.76%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	1,139,474,300	7.30%	11,665	7.50%	0.78%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	618,809,133	3.96%	7,095	4.56%	1.37%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	324,649,996	2.08%	4,004	2.57%	1.72%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	364,993,508	2.34%	4,313	2.77%	1.27%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	533,039,667	3.41%	5,524	3.55%	0.32%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,873,214,752	18.41%	39,078	25.12%	0.10%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	<b>15,610,698,261</b>	<b>100.00%</b>	<b>155,577</b>	<b>100.00%</b>	<b>0.88%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**7. Original Tenor**

Tenor (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0 - 5	68,184	0.00%	2	0.00%	0.30%	22,090	0.00%	1	0.00%	1.49%
6 - 10	37,105,164	0.24%	1,001	0.64%	1.03%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	354,652,314	2.27%	6,961	4.47%	1.37%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	971,506,483	6.22%	16,050	10.32%	1.03%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	1,935,697,919	12.40%	24,070	15.47%	0.89%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,585,407,277	29.37%	46,569	29.93%	0.76%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	3,214,561,289	20.59%	25,872	16.63%	0.79%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,511,699,632	28.90%	35,052	22.53%	1.00%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	<b>15,610,698,261</b>	<b>100.00%</b>	<b>155,577</b>	<b>100.00%</b>	<b>0.88%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

## 8. Remaining Tenor

Remaining Tenor (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 1	1,609,703	0.01%	320	0.21%	0.39%	427,186	0.00%	40	0.03%	0.52%
1 - 2	9,250,805	0.06%	845	0.54%	0.42%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	21,019,114	0.13%	1,319	0.85%	0.42%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	35,025,114	0.22%	1,656	1.06%	0.45%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	55,825,967	0.36%	2,111	1.36%	0.36%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	70,588,204	0.45%	2,124	1.37%	0.42%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	80,546,302	0.52%	2,125	1.37%	0.46%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	99,431,146	0.64%	2,289	1.47%	0.56%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	128,980,785	0.83%	2,694	1.73%	0.61%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	175,058,065	1.12%	3,255	2.09%	0.56%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	197,346,747	1.26%	3,284	2.11%	0.59%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	211,868,677	1.36%	3,269	2.10%	0.59%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	245,618,052	1.57%	3,585	2.30%	0.62%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	304,871,279	1.95%	4,317	2.77%	0.65%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	397,187,531	2.54%	5,325	3.42%	0.50%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	448,647,864	2.87%	5,263	3.38%	0.44%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	442,908,988	2.84%	5,025	3.23%	0.52%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	387,449,647	2.48%	4,336	2.79%	0.75%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	347,370,696	2.23%	3,828	2.46%	0.99%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	386,826,037	2.48%	3,992	2.57%	0.84%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	418,057,977	2.68%	4,091	2.63%	0.70%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	502,150,631	3.22%	4,764	3.06%	0.71%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	590,724,384	3.78%	5,499	3.53%	0.78%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	590,222,084	3.78%	5,558	3.57%	1.01%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	590,097,434	3.78%	5,291	3.40%	0.89%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	579,086,370	3.71%	5,009	3.22%	0.79%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	585,584,628	3.75%	4,899	3.15%	0.93%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	672,482,139	4.31%	5,632	3.62%	1.04%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	738,108,379	4.73%	6,097	3.92%	1.07%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	592,070,737	3.79%	4,591	2.95%	1.09%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,704,682,774	36.54%	43,184	27.76%	1.03%	5,198,639,048	36.98%	38,870	28.27%	1.20%
	<b>15,610,698,261</b>	<b>100.00%</b>	<b>155,577</b>	<b>100.00%</b>	<b>0.88%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**9. Interest Type**

Interest Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Fixed 10Y	3,026,143,185	19.39%	28,173	18.11%	1.89%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	12,584,555,075	80.61%	127,404	81.89%	0.64%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	<b>15,610,698,261</b>	<b>100.00%</b>	<b>155,577</b>	<b>100.00%</b>	<b>0.88%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**10. Interest Reset Dates**

Interest Reset Dates	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Floating	12,584,555,075	80.61%	127,404	81.89%	0.64%	11,574,908,234	82.35%	114,550	83.31%	0.88%
2020						904,915	0.01%	10	0.01%	0.93%
2021	3,751,485	0.02%	54	0.03%	0.91%	2,510,602	0.02%	30	0.02%	1.11%
2022	205,036	0.00%	18	0.01%	2.11%	120,672	0.00%	9	0.01%	2.11%
2023	268,354	0.00%	16	0.01%	2.03%	261,114	0.00%	11	0.01%	1.99%
2024	726,429	0.00%	36	0.02%	2.05%	577,280	0.00%	27	0.02%	2.08%
2025	22,697,274	0.15%	315	0.20%	2.30%	22,646,882	0.16%	290	0.21%	2.30%
2026	139,770,543	0.90%	1,589	1.02%	2.10%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	298,240,876	1.91%	3,032	1.95%	2.05%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	819,836,165	5.25%	7,577	4.87%	1.91%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,125,272,314	7.21%	10,135	6.51%	1.96%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	615,374,711	3.94%	5,401	3.47%	1.63%	218,522,830	1.55%	1,953	1.42%	1.69%
	<b>15,610,698,261</b>	<b>100.00%</b>	<b>155,577</b>	<b>100.00%</b>	<b>0.88%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**11. Interest and Principal Payment Frequency**

Payment Frequency	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
P1M	15,610,698,261	100.00%	155,577	100.00%	0.88%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,610,698,261</b>	<b>100.00%</b>	<b>155,577</b>	<b>100.00%</b>	<b>0.88%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**12. Payment Holidays**

Payment Holidays	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
None	15,442,187,434	98.92%	154,235	99.14%	0.87%	13,862,607,211	98.62%	135,929	98.86%	1.05%
Royal Decree	698,452	0.00%	6	0.00%	0.00%	13,751,245	0.10%	123	0.09%	0.00%
SBA	166,360,113	1.07%	1,323	0.85%	0.01%	180,096,724	1.28%	1,441	1.05%	0.01%
Extension	1,452,261	0.01%	13	0.01%	0.00%					
	<b>15,610,698,261</b>	<b>100.00%</b>	<b>155,577</b>	<b>100.00%</b>	<b>0.88%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>



**13a. Original Loan to Market Value**

average: <b>71.18%</b>	Current Period					Issue Date				
	Original Loan to Market Value (%)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total
<= 30.00%	224,735,660	1.44%	5,023	3.23%	0.79%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	426,308,370	2.73%	7,667	4.93%	0.73%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	762,775,389	4.89%	11,340	7.29%	0.71%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,215,819,806	7.79%	15,360	9.87%	0.76%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,104,790,733	13.48%	22,727	14.61%	0.83%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,651,816,136	61.83%	83,816	53.87%	0.93%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,224,452,167	7.84%	9,644	6.20%	0.91%	1,016,656,032	7.23%	7,941	5.78%	1.06%
	<b>15,610,698,261</b>	<b>100.00%</b>	<b>155,577</b>	<b>100.00%</b>	<b>0.88%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**13b. Current Loan to Market Value**

average: <b>59.70%</b>	Current Period					Issue Date				
	Current Loan to Market Value (%)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total
<= 30.00%	1,387,737,470	8.89%	30,208	19.42%	0.42%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,202,708,834	7.70%	14,778	9.50%	0.53%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,524,398,364	9.77%	15,899	10.22%	0.63%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	1,964,660,249	12.59%	18,162	11.67%	0.79%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	3,245,045,017	20.79%	28,334	18.21%	0.98%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	6,245,096,630	40.01%	47,986	30.84%	1.08%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	40,249,434	0.26%	205	0.13%	1.48%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	278,661	0.00%	2	0.00%	0.29%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	163,693	0.00%	1	0.00%	0.00%					
110.01% - 120.00%	134,803	0.00%	1	0.00%	0.00%					
130.00% >=	225,105	0.00%	1	0.00%	0.52%					
	<b>15,610,698,261</b>	<b>100.00%</b>	<b>155,577</b>	<b>100.00%</b>	<b>0.88%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

## 13c. Current Loan to Indexed Market Value

average: <b>58.45%</b> Current Loan to Indexed Market Value (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<= 30.00%	1,307,723,082	8.38%	28,828	18.53%	0.55%	1,152,363,587	8.20%	24,052	17.49%	0.77%
30.01% - 40.00%	1,187,361,707	7.61%	14,666	9.43%	0.65%	1,060,151,680	7.54%	12,915	9.39%	0.86%
40.01% - 50.00%	1,718,445,511	11.01%	17,703	11.38%	0.75%	1,521,645,307	10.83%	15,498	11.27%	0.97%
50.01% - 60.00%	2,779,069,166	17.80%	24,507	15.75%	0.80%	2,508,754,086	17.85%	21,656	15.75%	1.02%
60.01% - 70.00%	3,763,870,100	24.11%	31,828	20.46%	0.88%	3,216,021,266	22.88%	26,877	19.55%	1.07%
70.01% - 80.00%	4,472,656,999	28.65%	35,421	22.77%	1.10%	4,169,121,210	29.66%	33,030	24.02%	1.25%
80.01% - 90.00%	371,037,340	2.38%	2,548	1.64%	1.30%	409,291,492	2.91%	3,305	2.40%	1.37%
90.01% - 100.00%	10,309,251	0.07%	75	0.05%	0.29%	19,106,551	0.14%	160	0.12%	0.38%
130.00% >=	225,105	0.00%	1	0.00%	0.52%					
	<b>15,610,698,261</b>	<b>100.00%</b>	<b>155,577</b>	<b>100.00%</b>	<b>0.88%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

## 14. Original Notional Amount

Aggregate Outstanding Notional	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0 - 50,000	182,022,712	1.17%	5,031	3.23%	1.28%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,116,863,396	7.15%	22,355	14.37%	1.16%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,098,290,370	13.44%	30,359	19.51%	1.05%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,392,841,180	15.33%	27,211	17.49%	0.96%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,451,205,912	15.70%	23,467	15.08%	0.89%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,875,377,191	12.01%	15,250	9.80%	0.83%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,633,114,129	10.46%	11,824	7.60%	0.78%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	987,226,935	6.32%	6,310	4.06%	0.74%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	818,175,622	5.24%	4,803	3.09%	0.72%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	532,550,156	3.41%	2,806	1.80%	0.70%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	451,471,124	2.89%	2,201	1.41%	0.69%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	258,068,882	1.65%	1,142	0.73%	0.70%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	197,355,865	1.26%	845	0.54%	0.68%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	130,288,688	0.83%	512	0.33%	0.68%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	116,240,898	0.74%	434	0.28%	0.68%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	66,702,073	0.43%	225	0.14%	0.64%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	63,402,802	0.41%	195	0.13%	0.68%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	36,972,327	0.24%	116	0.07%	0.60%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	36,418,757	0.23%	113	0.07%	0.60%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	149,852,039	0.96%	360	0.23%	0.64%	122,635,514	0.87%	297	0.22%	0.73%
more	16,257,203	0.10%	18	0.01%	0.43%	15,900,181	0.11%	19	0.01%	0.66%
	<b>15,610,698,261</b>	<b>100.00%</b>	<b>155,577</b>	<b>100.00%</b>	<b>0.88%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

## 15. Outstanding Notional Amount

Aggregate Outstanding Notional	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 1,000	28,886	0.00%	64	0.04%	1.00%					
1,000 - 8,000	4,194,870	0.03%	712	0.46%	0.46%					
8,001 - 20,000	68,277,955	0.44%	4,767	3.06%	0.42%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	840,832,901	5.39%	22,207	14.27%	0.76%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	1,955,346,096	12.53%	31,141	20.02%	0.89%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,715,237,039	17.39%	31,146	20.02%	0.89%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,758,361,818	17.67%	24,657	15.85%	0.89%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,176,864,962	13.94%	15,946	10.25%	0.90%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,565,805,593	10.03%	9,691	6.23%	0.90%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	1,110,961,257	7.12%	5,962	3.83%	0.89%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	724,233,667	4.64%	3,423	2.20%	0.88%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	508,493,347	3.26%	2,150	1.38%	0.89%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	348,784,010	2.23%	1,332	0.86%	0.87%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	236,186,349	1.51%	824	0.53%	0.86%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	145,987,038	0.94%	469	0.30%	0.88%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	103,693,388	0.66%	308	0.20%	0.87%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	74,558,001	0.48%	206	0.13%	0.94%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	58,472,191	0.37%	151	0.10%	0.80%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	43,567,233	0.28%	106	0.07%	0.87%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	28,900,211	0.19%	66	0.04%	0.70%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	26,324,245	0.17%	57	0.04%	0.83%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	18,497,207	0.12%	38	0.02%	0.70%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	86,436,413	0.55%	145	0.09%	0.81%	71,165,625	0.51%	118	0.09%	0.85%
more	10,653,584	0.07%	9	0.01%	0.53%	8,441,288	0.06%	7	0.01%	0.64%
	<b>15,610,698,261</b>	<b>100.00%</b>	<b>155,577</b>	<b>100.00%</b>	<b>0.88%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**16. Geographic Region**

Region	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Andalucía	2,297,878,363	14.72%	27,335	17.57%	0.80%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	185,597,638	1.19%	2,270	1.46%	1.02%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	502,455,430	3.22%	4,102	2.64%	1.02%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	1,030,485	0.01%	10	0.01%	0.71%					
Canarias	638,784,467	4.09%	7,146	4.59%	1.06%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	109,441,476	0.70%	1,284	0.83%	0.87%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	360,976,711	2.31%	4,235	2.72%	0.82%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	355,413,839	2.28%	4,377	2.81%	0.85%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,421,911,256	28.33%	37,425	24.06%	0.94%	3,920,054,312	27.89%	32,769	23.83%	1.10%
Ceuta	1,418,980	0.01%	19	0.01%	0.56%	1,810,656	0.01%	25	0.02%	0.84%
Extremadura	290,197	0.00%	4	0.00%	1.23%					
Galicia	236,993,024	1.52%	2,970	1.91%	0.83%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	23,168,723	0.15%	286	0.18%	1.02%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,791,088,779	30.69%	43,758	28.13%	0.83%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	1,070,521	0.01%	15	0.01%	0.91%	820,879	0.01%	12	0.01%	1.11%
Murcia	241,690,924	1.55%	3,022	1.94%	0.85%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	31,765,588	0.20%	339	0.22%	0.90%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	168,873,624	1.08%	1,779	1.14%	0.77%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	103,542,013	0.66%	1,374	0.88%	0.82%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,137,306,223	7.29%	13,827	8.89%	0.92%	1,031,945,909	7.34%	12,366	8.99%	1.08%
	<b>15,610,698,261</b>	<b>100.00%</b>	<b>155,577</b>	<b>100.00%</b>	<b>0.88%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**17. Borrower Nationality**

Country	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Spain	14,829,945,160	95.00%	148,771	95.63%	0.86%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	780,753,100	5.00%	6,806	4.37%	1.09%	230,136,528	1.64%	1,699	1.24%	1.21%
	<b>15,610,698,261</b>	<b>100.00%</b>	<b>155,577</b>	<b>100.00%</b>	<b>0.87%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**18. Debtor's concentration**

Debtor Nr	Aggregate Outstanding Not. Amount	% of Aggregate Outstanding Not. Amt	Nr of Loans	Weighted Average Coupon
1	1,486,505	0.01%	2	0.36%
2	1,318,965	0.01%	1	0.43%
3	1,288,127	0.01%	1	0.29%
4	1,219,513	0.01%	1	0.63%
5	1,182,927	0.01%	1	0.32%
6	1,178,895	0.01%	1	1.99%
7	1,132,145	0.01%	1	0.52%
8	1,096,190	0.01%	1	0.27%
9	1,071,970	0.01%	1	0.09%
10	909,769	0.01%	1	0.49%
<b>Top 10</b>	<b>11,885,007</b>	<b>0.08%</b>		

**19. Employment Type**

Employment Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Employed - Private Sector	12,081,499,754	77.39%	118,370	76.08%	0.91%	10,863,004,535	77.28%	104,769	76.08%	1.09%
Employed - Public Sector	1,648,250,708	10.56%	17,937	11.53%	0.77%	1,524,253,118	10.84%	16,198	11.53%	0.97%
Employed - Sector Unknown	48,787,379	0.31%	871	0.56%	0.42%	18,526,738	0.13%	223	0.56%	1.21%
Other	41,692,248	0.27%	589	0.38%	0.50%	39,914,076	0.28%	543	0.38%	0.70%
Pensioner	211,741,485	1.36%	3,216	2.07%	0.98%	193,051,175	1.37%	2,854	2.07%	1.16%
Self-employed	1,356,125,486	8.69%	12,058	7.75%	0.80%	1,223,136,070	8.70%	10,688	7.75%	0.99%
Student	23,806,780	0.15%	256	0.16%	0.73%	18,655,934	0.13%	210	0.16%	0.92%
Unemployed	198,794,421	1.27%	2,280	1.47%	0.80%	175,913,533	1.25%	2,008	1.47%	0.99%
	<b>15,610,698,261</b>	<b>100.00%</b>	<b>155,577</b>	<b>100.00%</b>	<b>0.88%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**20. Payment to Income**

Payment to Income	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
average: 15.76%										
[0% - 10%]	4,002,751,579	25.64%	43,367	27.87%	0.81%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	4,556,143,920	29.19%	42,642	27.41%	0.84%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,127,294,188	20.03%	32,200	20.70%	0.86%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,214,067,717	14.18%	22,378	14.38%	0.90%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,090,238,666	6.98%	10,003	6.43%	1.07%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	395,251,064	2.53%	3,236	2.08%	1.32%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	144,908,896	0.93%	1,092	0.70%	1.51%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	46,871,884	0.30%	343	0.22%	1.52%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	14,311,256	0.09%	105	0.07%	1.57%	13,696,118	0.10%	94	0.07%	1.57%
>50%	18,859,088	0.12%	211	0.14%	1.26%	15,489,509	0.11%	176	0.13%	1.36%
	<b>15,610,698,261</b>	<b>100.00%</b>	<b>155,577</b>	<b>100.00%</b>	<b>0.88%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**21. ING Staff at Date of Origination**

ING Staff at Date of Origination	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
No	15,610,698,261	100.00%	155,577	100.00%	0.88%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,610,698,261</b>	<b>100.00%</b>	<b>155,577</b>	<b>100.00%</b>	<b>0.88%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**22. Number of Loans Per Borrower**

Number of Loans Per Borrower	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
1	15,429,269,257	98.84%	154,040	99.01%	0.87%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2	181,112,319	1.16%	1,534	0.99%	0.01%	143,165,229	1.02%	1,218	0.89%	0.01%
3	316,684	0.00%	3	0.00%	0.00%					
	<b>15,610,698,261</b>	<b>100.00%</b>	<b>155,577</b>	<b>100.00%</b>	<b>0.88%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**23. Loan Purpose**

Loan Purpose	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Purchase	14,054,074,131	90.03%	134,582	86.51%	0.90%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	1,380,284,210	8.84%	18,015	11.58%	0.70%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	176,339,919	1.13%	2,980	1.92%	0.42%	168,480,337	1.20%	2,717	1.98%	0.60%
	<b>15,610,698,261</b>	<b>100.00%</b>	<b>155,577</b>	<b>100.00%</b>	<b>0.88%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**24. Occupancy Status**

Occupancy Status	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
1st home	15,610,698,261	100.00%	155,577	100.00%	0.88%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,610,698,261</b>	<b>100.00%</b>	<b>155,577</b>	<b>100.00%</b>	<b>0.88%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**25. Underwriting Source**

Underwriting Source	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Central or Direct	5,021,449,765	32.17%	53,915	34.65%	0.77%	4,540,891,035	32.30%	47,549	34.65%	0.95%
Internet	5,568,044,856	35.67%	52,946	34.03%	0.90%	5,000,304,175	35.57%	46,757	34.03%	1.08%
Office or Branch Network	3,285,797,915	21.05%	32,141	20.66%	1.01%	3,057,955,108	21.75%	29,412	20.66%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	1,735,405,723	11.12%	16,575	10.65%	0.91%	1,457,304,862	10.37%	13,775	10.65%	1.08%
	<b>15,610,698,261</b>	<b>100.00%</b>	<b>155,577</b>	<b>100.00%</b>	<b>0.88%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**26. Special Scheme**

Special Scheme	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Vivienda de proteccion oficial	974,268,808	6.24%	11,223	7.21%	1.01%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,636,429,452	93.76%	144,354	92.79%	0.87%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	<b>15,610,698,261</b>	<b>100.00%</b>	<b>155,577</b>	<b>100.00%</b>	<b>0.88%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**27. Probability of Default**

Probability of Default	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
[0.00% - 0.10%[	12,598,647,709	80.71%	131,255	84.37%	0.84%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,981,568,464	12.69%	16,042	10.31%	1.04%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	1,010,632,643	6.47%	8,078	5.19%	1.09%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	470,254	0.00%	6	0.00%	0.90%					
[7.50% - 20.00%[	1,491,702	0.01%	21	0.01%	0.91%					
[20.00% - 100.00%[	17,151,420	0.11%	167	0.11%	1.19%					
100.00%	736,069	0.00%	8	0.01%	1.08%					
	<b>15,610,698,261</b>	<b>100.00%</b>	<b>155,577</b>	<b>100.00%</b>	<b>0.88%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

Weighted average PD: 0.15%      Weighted average LGD: 36.50%

**28. Arrears**

Days Past Due	Nr of Loans	Principal in arrears	Interest in arrears	Total amount in arrears	Aggregate Outstanding Not. Amount	% Nr of Loans	% of Aggregate Outstanding Not. Amt
No Arrear	155,492	0	0	0	15,601,591,527	99.95%	99.94%
30 - 59 Days	71	18,261	4,826	23,087	7,510,677	0.05%	0.05%
90 - 179 Days	14	14,088	4,318	18,405	1,596,057	0.01%	0.01%
	<b>155,577</b>	<b>32,349</b>	<b>9,143</b>	<b>41,492</b>	<b>15,610,698,261</b>	<b>100.00%</b>	<b>100.00%</b>



## 29. Transaction Parties

**Issuer of the MTCs, Seller, Cash Flow Account Provider, Paying Agent, Servicer, Subordinated Loan Provider, Swap Counterparty**

**ING Bank N.V., Sucursal en España**

Calle Via de los Poblados, 1F  
28033 Madrid  
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**Legal Adviser**

**Cuatrecasas, Gonçalves Pereira S.L.P.**

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**Arranger**

**ING Bank N.V**

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The Netherlands

**Auditor of the Fund**

**KPMG**

Paseo de la Castellana, 259C  
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Spain

**Rating Agency**

**DBRS Ratings GMBH**

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60311 Frankfurt am Main  
Germany

**Management Company**

**Titulización de Activos, S.G.F.T., S.A.**

Calla Orense, 58  
28020 Madrid  
Spain

**Verification Agent (STS)**

**Prime Collateralised Securities (EU)**

4, Place de l'Opéra  
75002 Paris  
France

**Rating Agency**

**Fitch Ratings España, S.A.U.**

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P.2 Barcelona 08028  
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