

SOL Lion II RMBS Fondo de Titulización



Monthly Investor Report

28 April 2022

Description

Issue Date	4 December 2020
Final Maturity Date	31 December 2063
Next Payment Date	28 June 2022

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>				15,870,000,000 €	14,176,700,000 €	

1. Summary

All amounts in EURO	Current	At Issue
Reporting Date	28-Apr-22	04-Dec-20
Portfolio Cut off date	31-Mar-22	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)	150,059,823.18	44,820.55
Of which Realised Loss (3)	0.00	0.00
Of which Active Outstanding Notional Amount (4)	15,599,940,176.82	14,056,455,179.45
Of which Principal in Arrears	335,611.80	0.00
Number of Loans	158,505	137,493
Number of Borrowers	157,670	136,884
Average Principal Balance (Loanparts)	98,419.23	102,233.97
Average Principal Balance (Borrowers)	98,940.45	102,688.81
Coupon: Weighted Average	0.87%	1.07%
Minimum	0.00%	0.00%
Maximum	4.67%	4.41%
Weighted Average Original Loan to Market Value	71.47%	70.95%
Weighted Average Loan to Indexed Market Value	55.38%	58.84%
Seasoning (months): Weighted Average	69.81	61.59
Remaining Tenor (months): Weighted Average	309.15	313.60
Weighted Average Interest Rate on Fixed Interest Rate Loans	1.87%	1.94%
Weighted Average Spread on Floating Rate Loans	1.04%	1.03%

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

Stop Replenishment Criteria

	Current	Initial
1. Aggregate Outstanding Balance of Delinquent Receivables > 2.5%	0.09%	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	3,120,701,540	20.00%	29,783	18.79%	1.87%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	12,479,238,636	80.00%	128,722	81.21%	0.62%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

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%	1,869,730,915	11.99%	26,995	17.03%	0.00%	178,564,802	1.27%	2,066	1.50%	0.00%
0.01% - 0.50%	4,509,676,680	28.91%	41,945	26.46%	0.42%	2,353,648,402	16.74%	29,921	21.76%	0.25%
0.51% - 1.00%	4,086,716,422	26.20%	37,221	23.48%	0.65%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	1,751,431,296	11.23%	18,553	11.70%	1.34%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	2,778,603,533	17.81%	26,455	16.69%	1.86%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	421,807,324	2.70%	5,130	3.24%	2.27%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	175,449,833	1.12%	2,095	1.32%	2.70%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	4,891,335	0.03%	85	0.05%	3.08%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	327,744	0.00%	6	0.00%	3.40%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	172,215	0.00%	5	0.00%	3.60%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	1,043,711	0.01%	13	0.01%	3.83%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	35,439	0.00%	1	0.00%	4.01%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%						89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	53,730	0.00%	1	0.00%	4.67%					
	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

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	12,852,011	0.08%	292	0.18%	0.06%	13,138,132	0.09%	251	0.18%	0.37%
2004	100,333,471	0.64%	2,274	1.43%	0.06%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	281,081,792	1.80%	5,666	3.57%	0.06%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	362,159,017	2.32%	5,824	3.67%	0.05%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	575,538,967	3.69%	7,903	4.99%	0.03%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	536,444,380	3.44%	7,061	4.45%	0.04%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	214,177,306	1.37%	2,870	1.81%	0.28%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	325,106,514	2.08%	3,788	2.39%	0.20%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	530,320,741	3.40%	5,866	3.70%	0.24%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	342,405,781	2.19%	4,304	2.72%	1.10%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	218,053,204	1.40%	2,806	1.77%	1.75%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	497,697,755	3.19%	6,189	3.90%	1.43%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	848,068,964	5.44%	9,353	5.90%	0.84%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	1,348,351,487	8.64%	13,558	8.55%	0.71%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,609,623,888	10.32%	15,014	9.47%	0.83%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	2,398,239,097	15.37%	21,244	13.40%	1.02%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,905,634,491	18.63%	25,138	15.86%	1.15%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,870,966,624	11.99%	15,119	9.54%	1.06%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	622,884,686	3.99%	4,236	2.67%	1.57%					
	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

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						1,274,836	0.01%	111	0.08%	0.58%
2022	2,000,569	0.01%	686	0.43%	0.43%	8,855,293	0.06%	660	0.48%	0.61%
2023	10,045,638	0.06%	1,189	0.75%	0.42%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	21,237,051	0.14%	1,503	0.95%	0.45%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	38,152,235	0.24%	1,945	1.23%	0.36%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	53,861,086	0.35%	2,101	1.33%	0.39%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	64,366,642	0.41%	2,034	1.28%	0.46%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	78,272,414	0.50%	2,150	1.36%	0.52%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	104,521,179	0.67%	2,542	1.60%	0.58%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	149,299,510	0.96%	3,153	1.99%	0.57%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	172,369,831	1.10%	3,264	2.06%	0.60%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	184,782,733	1.18%	3,171	2.00%	0.59%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	210,435,054	1.35%	3,383	2.13%	0.61%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	258,009,191	1.65%	3,980	2.51%	0.67%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	343,156,388	2.20%	5,033	3.18%	0.50%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	402,070,504	2.58%	5,211	3.29%	0.46%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	412,649,847	2.65%	4,984	3.14%	0.50%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	370,733,772	2.38%	4,397	2.77%	0.68%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	316,103,438	2.03%	3,724	2.35%	0.97%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	358,252,834	2.30%	3,943	2.49%	0.84%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	426,198,989	2.73%	4,342	2.74%	0.73%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	440,792,214	2.83%	4,359	2.75%	0.72%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	550,145,738	3.53%	5,367	3.39%	0.74%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	555,189,768	3.56%	5,468	3.45%	0.97%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	578,847,316	3.71%	5,428	3.42%	0.88%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	606,441,870	3.89%	5,407	3.41%	0.81%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	560,623,173	3.59%	4,868	3.07%	0.89%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	617,502,125	3.96%	5,304	3.35%	1.00%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	729,988,893	4.68%	6,209	3.92%	1.05%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	663,522,932	4.25%	5,329	3.36%	0.96%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	608,183,752	3.90%	4,618	2.91%	0.87%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	489,161,578	3.14%	3,676	2.32%	0.91%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	522,262,842	3.35%	3,954	2.49%	0.99%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	595,723,531	3.82%	4,565	2.88%	1.05%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	532,068,618	3.41%	4,023	2.54%	0.96%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	578,533,682	3.71%	4,415	2.79%	0.87%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	612,632,367	3.93%	4,679	2.95%	0.90%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	768,915,734	4.93%	6,003	3.79%	0.96%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	880,047,433	5.64%	6,861	4.33%	1.12%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	539,389,624	3.46%	4,027	2.54%	1.06%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	193,448,084	1.24%	1,210	0.76%	1.35%					
	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

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	185,833	0.00%	2	0.00%	2.24%					
0.5 - 1	322,127,376	2.06%	2,209	1.39%	2.04%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,673,183,618	10.73%	12,833	8.10%	1.05%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	2,645,665,987	16.96%	22,929	14.47%	1.14%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	2,670,614,465	17.12%	23,392	14.76%	1.07%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	1,722,135,604	11.04%	15,795	9.96%	0.88%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	1,402,715,552	8.99%	13,855	8.74%	0.73%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,022,884,242	6.56%	10,985	6.93%	0.75%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	542,643,997	3.48%	6,530	4.12%	1.33%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	282,517,294	1.81%	3,681	2.32%	1.68%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	321,452,642	2.06%	4,044	2.55%	1.24%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,993,813,567	19.19%	42,250	26.66%	0.12%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

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	196,362	0.00%	6	0.00%	0.42%	22,090	0.00%	1	0.00%	1.49%
6 - 10	36,322,880	0.23%	1,005	0.63%	1.07%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	333,832,068	2.14%	6,924	4.37%	1.34%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	922,926,575	5.92%	15,974	10.08%	1.03%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	1,890,168,110	12.12%	24,271	15.31%	0.89%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,458,625,627	28.58%	46,661	29.44%	0.75%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	3,212,819,036	20.60%	26,442	16.68%	0.78%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,745,049,519	30.42%	37,222	23.48%	0.96%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

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	2,903,006	0.02%	846	0.53%	0.43%	427,186	0.00%	40	0.03%	0.52%
1 - 2	11,667,308	0.07%	1,246	0.79%	0.43%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	24,007,718	0.15%	1,580	1.00%	0.44%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	41,556,709	0.27%	2,034	1.28%	0.34%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	54,895,979	0.35%	2,039	1.29%	0.41%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	66,326,191	0.43%	2,069	1.31%	0.47%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	82,059,467	0.53%	2,186	1.38%	0.54%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	112,055,886	0.72%	2,656	1.68%	0.57%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	155,633,875	1.00%	3,256	2.05%	0.58%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	173,021,953	1.11%	3,194	2.02%	0.60%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	185,232,990	1.19%	3,151	1.99%	0.60%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	218,918,084	1.40%	3,477	2.19%	0.61%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	271,063,244	1.74%	4,151	2.62%	0.64%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	356,918,814	2.29%	5,183	3.27%	0.49%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	413,205,018	2.65%	5,178	3.27%	0.47%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	402,084,700	2.58%	4,870	3.07%	0.52%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	352,993,363	2.26%	4,192	2.64%	0.74%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	323,051,475	2.07%	3,757	2.37%	0.97%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	375,585,128	2.41%	4,088	2.58%	0.78%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	414,452,721	2.66%	4,187	2.64%	0.75%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	467,413,943	3.00%	4,627	2.92%	0.71%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	548,963,680	3.52%	5,352	3.38%	0.77%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	560,385,639	3.59%	5,482	3.46%	0.98%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	591,885,407	3.79%	5,504	3.47%	0.83%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	590,896,501	3.79%	5,247	3.31%	0.84%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	559,628,691	3.59%	4,830	3.05%	0.91%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	647,783,109	4.15%	5,556	3.51%	1.02%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	722,203,896	4.63%	6,146	3.88%	1.04%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	671,866,987	4.31%	5,279	3.33%	0.91%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	560,912,974	3.60%	4,275	2.70%	0.91%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,640,365,720	36.16%	42,867	27.04%	1.00%	5,198,639,048	36.98%	38,870	28.27%	1.20%
	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

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	3,120,701,540	20.00%	29,783	18.79%	1.87%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	12,479,238,636	80.00%	128,722	81.21%	0.62%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

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	12,479,238,636	80.00%	128,722	81.21%	0.62%	11,574,908,234	82.35%	114,550	83.31%	0.88%
2020						904,915	0.01%	10	0.01%	0.93%
2021						2,510,602	0.02%	30	0.02%	1.11%
2022	3,446,968	0.02%	70	0.04%	1.41%	120,672	0.00%	9	0.01%	2.11%
2023	338,104	0.00%	33	0.02%	2.19%	261,114	0.00%	11	0.01%	1.99%
2024	612,009	0.00%	44	0.03%	2.09%	577,280	0.00%	27	0.02%	2.08%
2025	18,782,411	0.12%	281	0.18%	2.30%	22,646,882	0.16%	290	0.21%	2.30%
2026	120,150,869	0.77%	1,474	0.93%	2.11%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	266,473,231	1.71%	2,865	1.81%	2.06%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	750,643,718	4.81%	7,242	4.57%	1.92%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,080,850,673	6.93%	10,107	6.38%	1.97%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	855,792,458	5.49%	7,481	4.72%	1.63%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	23,478,013	0.15%	185	0.12%	1.56%					
2032	133,084	0.00%	1	0.00%	2.29%					
	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

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	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

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	15,598,144,207	99.99%	158,491	99.99%	0.87%	13,862,607,211	98.62%	135,929	98.86%	1.05%
Royal Decree	137,086	0.00%	1	0.00%	0.00%	13,751,245	0.10%	123	0.09%	0.00%
SBA	1,218,860	0.01%	10	0.01%	0.00%	180,096,724	1.28%	1,441	1.05%	0.01%
Extension	296,534	0.00%	1	0.00%	0.00%					
Palma	143,490	0.00%	2	0.00%	0.00%					
	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13a. Original Loan to Market Value

average: 71.47% Original Loan to 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%	208,375,197	1.34%	4,942	3.12%	0.84%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	395,560,975	2.54%	7,482	4.72%	0.75%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	726,080,103	4.65%	11,237	7.09%	0.73%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,172,956,779	7.52%	15,323	9.67%	0.76%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,085,300,792	13.37%	23,040	14.54%	0.83%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,681,810,622	62.06%	85,895	54.19%	0.91%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,329,788,153	8.52%	10,585	6.68%	0.87%	1,016,656,032	7.23%	7,941	5.78%	1.06%
90.01% - 100.00%	67,556	0.00%	1	0.00%	0.00%					
	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13b. Current Loan to Market Value

average: 59.10% Current Loan to 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%	1,426,304,444	9.14%	32,674	20.61%	0.43%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,183,920,099	7.59%	14,878	9.39%	0.54%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,489,913,619	9.55%	15,714	9.91%	0.67%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	1,990,797,671	12.76%	18,784	11.85%	0.82%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	3,829,045,000	24.55%	33,529	21.15%	0.93%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	5,649,814,663	36.22%	42,796	27.00%	1.07%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	29,305,179	0.19%	127	0.08%	1.06%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	139,891	0.00%	1	0.00%	0.51%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	481,283	0.00%	1	0.00%	0.55%					
130.00% >=	218,328	0.00%	1	0.00%	0.51%					
	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13c. Current Loan to Indexed Market Value

average: 55.38% 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%	1,499,068,593	9.61%	33,295	21.01%	0.56%	1,152,363,587	8.20%	24,052	17.49%	0.77%
30.01% - 40.00%	1,335,813,665	8.56%	16,150	10.19%	0.67%	1,060,151,680	7.54%	12,915	9.39%	0.86%
40.01% - 50.00%	2,090,368,011	13.40%	20,681	13.05%	0.77%	1,521,645,307	10.83%	15,498	11.27%	0.97%
50.01% - 60.00%	3,073,601,093	19.70%	27,221	17.17%	0.81%	2,508,754,086	17.85%	21,656	15.75%	1.02%
60.01% - 70.00%	4,472,220,698	28.67%	37,480	23.65%	0.96%	3,216,021,266	22.88%	26,877	19.55%	1.07%
70.01% - 80.00%	3,090,683,552	19.81%	23,378	14.75%	1.11%	4,169,121,210	29.66%	33,030	24.02%	1.25%
80.01% - 90.00%	37,389,153	0.24%	297	0.19%	0.68%	409,291,492	2.91%	3,305	2.40%	1.37%
90.01% - 100.00%	577,084	0.00%	2	0.00%	0.47%	19,106,551	0.14%	160	0.12%	0.38%
130.00% >=	218,328	0.00%	1	0.00%	0.51%					
	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

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	171,994,545	1.10%	5,015	3.16%	1.27%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,088,889,846	6.98%	22,596	14.26%	1.14%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,056,631,231	13.18%	30,671	19.35%	1.02%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,400,390,822	15.39%	27,968	17.64%	0.95%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,443,987,797	15.67%	23,937	15.10%	0.88%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,886,868,617	12.10%	15,655	9.88%	0.82%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,623,630,198	10.41%	11,993	7.57%	0.77%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	996,440,947	6.39%	6,469	4.08%	0.75%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	818,257,681	5.25%	4,896	3.09%	0.73%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	542,405,872	3.48%	2,900	1.83%	0.71%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	452,777,525	2.90%	2,258	1.42%	0.68%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	267,334,082	1.71%	1,199	0.76%	0.71%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	199,062,556	1.28%	869	0.55%	0.65%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	131,971,698	0.85%	523	0.33%	0.64%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	124,692,665	0.80%	466	0.29%	0.61%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	73,376,060	0.47%	243	0.15%	0.68%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	66,707,449	0.43%	208	0.13%	0.61%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	39,568,992	0.25%	123	0.08%	0.67%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	38,837,899	0.25%	120	0.08%	0.57%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	160,255,942	1.03%	377	0.24%	0.54%	122,635,514	0.87%	297	0.22%	0.73%
more	15,857,751	0.10%	19	0.01%	0.36%	15,900,181	0.11%	19	0.01%	0.66%
	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

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	98,135	0.00%	181	0.11%	0.62%					
1,000 - 8,000	8,932,528	0.06%	1,783	1.12%	0.40%					
8,001 - 20,000	74,341,156	0.48%	5,219	3.29%	0.44%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	887,389,174	5.69%	23,527	14.84%	0.77%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,008,643,975	12.88%	32,029	20.21%	0.88%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,713,369,231	17.39%	31,105	19.62%	0.87%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,736,560,471	17.54%	24,490	15.45%	0.89%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,121,889,230	13.60%	15,547	9.81%	0.90%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,557,708,033	9.99%	9,639	6.08%	0.88%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	1,067,919,164	6.85%	5,729	3.61%	0.89%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	710,877,345	4.56%	3,359	2.12%	0.88%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	495,019,080	3.17%	2,094	1.32%	0.86%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	362,995,697	2.33%	1,388	0.88%	0.87%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	228,748,430	1.47%	798	0.50%	0.83%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	145,050,389	0.93%	466	0.29%	0.84%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	103,483,030	0.66%	307	0.19%	0.86%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	80,171,849	0.51%	221	0.14%	0.73%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	63,884,173	0.41%	165	0.10%	0.81%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	41,814,891	0.27%	102	0.06%	0.80%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	35,440,689	0.23%	81	0.05%	0.69%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	30,044,141	0.19%	65	0.04%	0.83%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	18,022,375	0.12%	37	0.02%	0.72%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	99,413,409	0.64%	166	0.10%	0.62%	71,165,625	0.51%	118	0.09%	0.85%
more	8,123,581	0.05%	7	0.00%	0.46%	8,441,288	0.06%	7	0.01%	0.64%
	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

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	2,091,513,317	13.41%	26,075	16.45%	0.74%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	194,066,378	1.24%	2,432	1.53%	1.02%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	527,224,523	3.38%	4,347	2.74%	1.01%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	451,622	0.00%	5	0.00%	0.66%					
Canarias	655,498,881	4.20%	7,493	4.73%	1.06%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	111,378,285	0.71%	1,355	0.85%	0.86%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	370,155,013	2.37%	4,460	2.81%	0.83%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	364,146,712	2.33%	4,610	2.91%	0.83%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,556,546,129	29.21%	38,643	24.38%	0.95%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	1,679,988	0.01%	20	0.01%	0.61%	1,810,656	0.01%	25	0.02%	0.84%
Extremadura	190,893	0.00%	2	0.00%	0.86%					
Galicia	243,871,550	1.56%	3,123	1.97%	0.84%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	25,795,827	0.17%	324	0.20%	1.05%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,777,788,075	30.63%	44,459	28.05%	0.82%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	990,060	0.01%	15	0.01%	0.85%	820,879	0.01%	12	0.01%	1.11%
Murcia	245,168,861	1.57%	3,151	1.99%	0.84%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	32,191,972	0.21%	348	0.22%	0.89%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	164,337,449	1.05%	1,781	1.12%	0.78%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	102,696,270	0.66%	1,407	0.89%	0.82%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,134,248,370	7.27%	14,455	9.12%	0.85%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

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	14,824,825,326	95.03%	151,492	95.58%	0.86%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	775,114,851	4.97%	7,013	4.42%	1.10%	230,136,528	1.64%	1,699	1.24%	1.21%
	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

18. Debtor's concentration

Debtor Nr	Aggregate Outstanding Not. Amount	% of Aggregate Outstanding Not. Amt	Nr of Loans	Weighted Average Coupon
1	1,560,050	0.01%	1	0.09%
2	1,169,558	0.01%	1	0.49%
3	1,148,138	0.01%	1	0.39%
4	1,106,076	0.01%	1	0.00%
5	1,074,137	0.01%	1	1.99%
6	1,064,293	0.01%	1	0.26%
7	1,001,327	0.01%	1	0.11%
8	944,243	0.01%	1	0.31%
9	938,583	0.01%	1	0.21%
10	930,676	0.01%	1	0.61%
Top 10	10,937,084	0.07%		

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	12,147,459,562	77.87%	121,101	76.40%	0.89%	10,863,004,535	77.28%	104,769	76.40%	1.09%
Employed - Public Sector	1,608,781,298	10.31%	17,938	11.32%	0.76%	1,524,253,118	10.84%	16,198	11.32%	0.97%
Employed - Sector Unknown	38,459,489	0.25%	769	0.49%	0.37%	18,526,738	0.13%	223	0.49%	1.21%
Other	36,655,971	0.23%	557	0.35%	0.49%	39,914,076	0.28%	543	0.35%	0.70%
Pensioner	212,265,828	1.36%	3,447	2.17%	0.98%	193,051,175	1.37%	2,854	2.17%	1.16%
Self-employed	1,334,512,863	8.55%	12,086	7.62%	0.80%	1,223,136,070	8.70%	10,688	7.62%	0.99%
Student	30,172,588	0.19%	345	0.22%	0.68%	18,655,934	0.13%	210	0.22%	0.92%
Unemployed	191,632,578	1.23%	2,262	1.43%	0.81%	175,913,533	1.25%	2,008	1.43%	0.99%
	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

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: 16.49%										
[0% - 10%]	3,904,452,739	25.03%	43,548	27.47%	0.78%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	4,520,450,091	28.98%	43,263	27.29%	0.82%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,145,057,910	20.16%	33,015	20.83%	0.85%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,251,059,232	14.43%	22,951	14.48%	0.90%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,102,508,851	7.07%	10,290	6.49%	1.07%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	434,606,897	2.79%	3,553	2.24%	1.30%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	154,963,484	0.99%	1,177	0.74%	1.48%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	52,642,437	0.34%	375	0.24%	1.57%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	14,597,800	0.09%	113	0.07%	1.53%	13,696,118	0.10%	94	0.07%	1.57%
>50%	19,600,736	0.13%	220	0.14%	1.23%	15,489,509	0.11%	176	0.13%	1.36%
	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

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	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

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	15,406,580,584	98.76%	156,839	98.95%	0.86%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2	192,299,120	1.23%	1,654	1.04%	0.01%	143,165,229	1.02%	1,218	0.89%	0.01%
3	1,060,473	0.01%	12	0.01%	0.00%					
	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

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	14,111,981,153	90.46%	137,646	86.84%	0.89%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	1,333,172,120	8.55%	18,022	11.37%	0.74%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	154,786,903	0.99%	2,837	1.79%	0.43%	168,480,337	1.20%	2,717	1.98%	0.60%
	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

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	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

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	4,934,178,633	31.63%	54,086	34.12%	0.77%	4,540,891,035	32.30%	47,549	34.12%	0.95%
Internet	5,579,149,641	35.76%	54,171	34.18%	0.89%	5,000,304,175	35.57%	46,757	34.18%	1.08%
Office or Branch Network	3,237,893,327	20.76%	32,518	20.52%	0.97%	3,057,955,108	21.75%	29,412	20.52%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	1,848,718,576	11.85%	17,730	11.19%	0.91%	1,457,304,862	10.37%	13,775	11.19%	1.08%
	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

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	958,715,368	6.15%	11,353	7.16%	0.98%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,641,224,809	93.85%	147,152	92.84%	0.86%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

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%[	13,201,773,283	84.63%	139,102	87.76%	0.83%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,681,112,515	10.78%	13,511	8.52%	1.04%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	649,087,343	4.16%	5,212	3.29%	1.05%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	7,328,664	0.05%	89	0.06%	1.23%					
[7.50% - 20.00%[	14,547,558	0.09%	144	0.09%	1.34%					
[20.00% - 100.00%[	35,460,941	0.23%	343	0.22%	1.34%					
100.00%	10,629,873	0.07%	104	0.07%	1.52%					
	15,599,940,177	100.00%	158,505	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

Weighted average PD: 0.25% Weighted average LGD: 35.36%

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	158,220	0	0	0	15,570,171,444	99.82%	99.81%
30 - 59 Days	131	32,966	6,370	39,336	13,618,529	0.08%	0.09%
90 - 179 Days	64	60,426	12,958	73,384	6,005,761	0.04%	0.04%
180 - 359 Days	64	155,110	53,654	208,764	7,750,546	0.04%	0.05%
>= 360 Days	26	87,110	29,454	116,564	2,393,897	0.02%	0.02%
	158,505	335,612	102,436	438,048	15,599,940,177	100.00%	100.00%

29. Transaction Parties

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

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