

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



## **Monthly Investor Report**

**29 August 2022**

**Description**

|                     |                   |
|---------------------|-------------------|
| Issue Date          | 4 December 2020   |
| Final Maturity Date | 31 December 2063  |
| Next Payment Date   | 28 September 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> |              |         |         | <b>15,870,000,000 €</b>   | <b>14,176,700,000 €</b>   |                    |

**1. Summary**

| All amounts in EURO                                         | Current           | At Issue          |
|-------------------------------------------------------------|-------------------|-------------------|
| Reporting Date                                              | 29-Aug-22         | 04-Dec-20         |
| Portfolio Cut off date                                      | 31-Jul-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)  | 401,382,662.93    | 44,820.55         |
| Of which Realised Loss (3)                                  | 0.00              | 0.00              |
| Of which Active Outstanding Notional Amount (4)             | 15,348,617,337.07 | 14,056,455,179.45 |
| Of which Principal in Arrears                               | 447,560.95        | 0.00              |
| Number of Loans                                             | 157,639           | 137,493           |
| Number of Borrowers                                         | 156,795           | 136,884           |
| Average Principal Balance (Loanparts)                       | 97,365.61         | 102,233.97        |
| Average Principal Balance (Borrowers)                       | 97,889.71         | 102,688.81        |
| Coupon: Weighted Average                                    | 1.09%             | 1.07%             |
| Minimum                                                     | 0.00%             | 0.00%             |
| Maximum                                                     | 6.75%             | 4.41%             |
| Weighted Average Original Loan to Market Value              | 71.56%            | 70.95%            |
| Weighted Average Loan to Indexed Market Value               | 53.83%            | 58.84%            |
| Seasoning (months): Weighted Average                        | 71.62             | 61.59             |
| Remaining Tenor (months): Weighted Average                  | 307.73            | 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                  | 15.3    | 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        | 3,099,193,200                     | 20.19%         | 29,902         | 18.97%         | 1.87%                   | 2,481,546,946                     | 17.65%         | 22,943         | 16.69%         | 1.94%                   |
| Variable     | 12,249,424,137                    | 79.81%         | 127,737        | 81.03%         | 0.89%                   | 11,574,908,234                    | 82.35%         | 114,550        | 83.31%         | 0.88%                   |
|              | <b>15,348,617,337</b>             | <b>100.00%</b> | <b>157,639</b> | <b>100.00%</b> | <b>1.09%</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%        | 698,488,489                       | 4.55%          | 10,313         | 6.54%          | 0.00%                   | 178,564,802                       | 1.27%          | 2,066          | 1.50%          | 0.00%                   |
| 0.01% - 0.50%        | 2,165,003,127                     | 14.11%         | 25,241         | 16.01%         | 0.35%                   | 2,353,648,402                     | 16.74%         | 29,921         | 21.76%         | 0.25%                   |
| 0.51% - 1.00%        | 5,319,355,522                     | 34.66%         | 50,239         | 31.87%         | 0.74%                   | 5,977,041,876                     | 42.52%         | 50,632         | 36.83%         | 0.79%                   |
| 1.01% - 1.50%        | 3,037,354,707                     | 19.79%         | 28,662         | 18.18%         | 1.30%                   | 1,344,172,283                     | 9.56%          | 13,601         | 9.89%          | 1.21%                   |
| 1.51% - 2.00%        | 3,232,673,636                     | 21.06%         | 31,938         | 20.26%         | 1.84%                   | 3,527,095,943                     | 25.09%         | 33,151         | 24.11%         | 1.84%                   |
| 2.01% - 2.50%        | 634,591,827                       | 4.13%          | 7,919          | 5.02%          | 2.24%                   | 525,134,950                       | 3.74%          | 6,119          | 4.45%          | 2.24%                   |
| 2.51% - 3.00%        | 245,995,699                       | 1.60%          | 3,062          | 1.94%          | 2.69%                   | 139,578,147                       | 0.99%          | 1,816          | 1.32%          | 2.69%                   |
| 3.01% - 3.25%        | 8,522,979                         | 0.06%          | 147            | 0.09%          | 3.12%                   | 5,153,514                         | 0.04%          | 93             | 0.07%          | 3.15%                   |
| 3.26% - 3.50%        | 3,376,710                         | 0.02%          | 59             | 0.04%          | 3.43%                   | 4,015,968                         | 0.03%          | 55             | 0.04%          | 3.38%                   |
| 3.51% - 3.75%        | 739,401                           | 0.00%          | 20             | 0.01%          | 3.63%                   | 949,495                           | 0.01%          | 24             | 0.02%          | 3.60%                   |
| 3.76% - 4.00%        | 1,785,635                         | 0.01%          | 27             | 0.02%          | 3.83%                   | 457,697                           | 0.00%          | 7              | 0.01%          | 3.92%                   |
| 4.01% - 4.25%        | 100,804                           | 0.00%          | 2              | 0.00%          | 4.13%                   | 553,095                           | 0.00%          | 6              | 0.00%          | 4.15%                   |
| 4.26% - 4.50%        | 285,526                           | 0.00%          | 4              | 0.00%          | 4.34%                   | 89,008                            | 0.00%          | 2              | 0.00%          | 4.40%                   |
| 4.51% - 4.75%        | 197,189                           | 0.00%          | 3              | 0.00%          | 4.60%                   |                                   |                |                |                |                         |
| 4.76% - 5.00%        | 75,945                            | 0.00%          | 2              | 0.00%          | 4.78%                   |                                   |                |                |                |                         |
| 6.51% - 6.75%        | 70,140                            | 0.00%          | 1              | 0.00%          | 6.75%                   |                                   |                |                |                |                         |
|                      | <b>15,348,617,337</b>             | <b>100.00%</b> | <b>157,639</b> | <b>100.00%</b> | <b>1.09%</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             | 12,133,376                        | 0.08%          | 281            | 0.18%          | 0.58%                   | 13,138,132                        | 0.09%          | 251            | 0.18%          | 0.37%                   |
| 2004             | 94,252,137                        | 0.61%          | 2,212          | 1.40%          | 0.40%                   | 103,314,791                       | 0.73%          | 1,998          | 1.45%          | 0.33%                   |
| 2005             | 265,256,642                       | 1.73%          | 5,522          | 3.50%          | 0.36%                   | 287,211,705                       | 2.04%          | 4,998          | 3.64%          | 0.31%                   |
| 2006             | 342,491,909                       | 2.23%          | 5,657          | 3.59%          | 0.29%                   | 375,351,882                       | 2.67%          | 5,255          | 3.82%          | 0.25%                   |
| 2007             | 547,666,444                       | 3.57%          | 7,689          | 4.88%          | 0.22%                   | 607,645,344                       | 4.32%          | 7,458          | 5.42%          | 0.17%                   |
| 2008             | 510,347,398                       | 3.33%          | 6,884          | 4.37%          | 0.24%                   | 618,346,496                       | 4.40%          | 7,288          | 5.30%          | 0.22%                   |
| 2009             | 204,009,800                       | 1.33%          | 2,794          | 1.77%          | 0.55%                   | 247,761,256                       | 1.76%          | 3,034          | 2.21%          | 0.55%                   |
| 2010             | 309,785,350                       | 2.02%          | 3,680          | 2.33%          | 0.64%                   | 327,574,661                       | 2.33%          | 3,506          | 2.55%          | 0.51%                   |
| 2011             | 506,923,703                       | 3.30%          | 5,736          | 3.64%          | 0.53%                   | 370,047,109                       | 2.63%          | 3,673          | 2.67%          | 0.54%                   |
| 2012             | 320,781,143                       | 2.09%          | 4,130          | 2.62%          | 1.46%                   | 387,209,073                       | 2.75%          | 4,372          | 3.18%          | 1.41%                   |
| 2013             | 204,663,274                       | 1.33%          | 2,692          | 1.71%          | 2.10%                   | 238,585,452                       | 1.70%          | 2,845          | 2.07%          | 2.05%                   |
| 2014             | 462,578,956                       | 3.01%          | 5,897          | 3.74%          | 1.75%                   | 584,279,691                       | 4.16%          | 6,694          | 4.87%          | 1.72%                   |
| 2015             | 793,013,587                       | 5.17%          | 8,987          | 5.70%          | 1.18%                   | 954,246,142                       | 6.79%          | 9,806          | 7.13%          | 1.12%                   |
| 2016             | 1,266,451,722                     | 8.25%          | 13,082         | 8.30%          | 0.98%                   | 1,493,188,650                     | 10.62%         | 14,006         | 10.19%         | 0.95%                   |
| 2017             | 1,531,291,852                     | 9.98%          | 14,604         | 9.26%          | 1.08%                   | 1,733,815,511                     | 12.33%         | 15,154         | 11.02%         | 1.06%                   |
| 2018             | 2,308,472,467                     | 15.04%         | 20,808         | 13.20%         | 1.21%                   | 2,468,206,483                     | 17.56%         | 20,561         | 14.95%         | 1.19%                   |
| 2019             | 2,809,393,194                     | 18.30%         | 24,701         | 15.67%         | 1.31%                   | 2,871,385,545                     | 20.43%         | 23,511         | 17.10%         | 1.42%                   |
| 2020             | 1,874,784,516                     | 12.21%         | 15,443         | 9.80%          | 1.23%                   | 375,147,259                       | 2.67%          | 3,083          | 2.24%          | 1.85%                   |
| 2021             | 980,956,272                       | 6.39%          | 6,813          | 4.32%          | 1.36%                   |                                   |                |                |                |                         |
| 2022             | 3,363,594                         | 0.02%          | 27             | 0.02%          | 2.00%                   |                                   |                |                |                |                         |
|                  | <b>15,348,617,337</b>             | <b>100.00%</b> | <b>157,639</b> | <b>100.00%</b> | <b>1.09%</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          |                                   |                |                |                |                         | 1,274,836                         | 0.01%          | 111            | 0.08%          | 0.58%                   |
| 2022          | 716,139                           | 0.00%          | 425            | 0.27%          | 0.64%                   | 8,855,293                         | 0.06%          | 660            | 0.48%          | 0.61%                   |
| 2023          | 7,071,832                         | 0.05%          | 1,120          | 0.71%          | 0.67%                   | 19,524,532                        | 0.14%          | 1,081          | 0.79%          | 0.63%                   |
| 2024          | 17,499,562                        | 0.11%          | 1,451          | 0.92%          | 0.73%                   | 32,658,946                        | 0.23%          | 1,397          | 1.02%          | 0.67%                   |
| 2025          | 34,518,921                        | 0.22%          | 1,945          | 1.23%          | 0.67%                   | 49,125,210                        | 0.35%          | 1,741          | 1.27%          | 0.62%                   |
| 2026          | 48,534,889                        | 0.32%          | 2,059          | 1.31%          | 0.66%                   | 63,676,850                        | 0.45%          | 1,828          | 1.33%          | 0.65%                   |
| 2027          | 58,334,082                        | 0.38%          | 1,978          | 1.25%          | 0.69%                   | 74,337,243                        | 0.53%          | 1,828          | 1.33%          | 0.65%                   |
| 2028          | 74,000,540                        | 0.48%          | 2,145          | 1.36%          | 0.78%                   | 91,885,973                        | 0.65%          | 2,023          | 1.47%          | 0.76%                   |
| 2029          | 99,858,932                        | 0.65%          | 2,549          | 1.62%          | 0.84%                   | 116,828,123                       | 0.83%          | 2,384          | 1.73%          | 0.86%                   |
| 2030          | 139,168,982                       | 0.91%          | 3,085          | 1.96%          | 0.82%                   | 153,173,220                       | 1.09%          | 2,746          | 2.00%          | 0.80%                   |
| 2031          | 165,277,401                       | 1.08%          | 3,232          | 2.05%          | 0.85%                   | 176,728,911                       | 1.26%          | 2,884          | 2.10%          | 0.78%                   |
| 2032          | 176,264,601                       | 1.15%          | 3,135          | 1.99%          | 0.81%                   | 194,930,795                       | 1.39%          | 2,917          | 2.12%          | 0.78%                   |
| 2033          | 203,020,513                       | 1.32%          | 3,370          | 2.14%          | 0.84%                   | 221,224,315                       | 1.57%          | 3,139          | 2.28%          | 0.80%                   |
| 2034          | 245,405,639                       | 1.60%          | 3,896          | 2.47%          | 0.90%                   | 268,342,582                       | 1.91%          | 3,720          | 2.71%          | 0.90%                   |
| 2035          | 327,182,007                       | 2.13%          | 4,926          | 3.12%          | 0.76%                   | 335,904,703                       | 2.39%          | 4,421          | 3.22%          | 0.70%                   |
| 2036          | 391,141,841                       | 2.55%          | 5,184          | 3.29%          | 0.72%                   | 392,523,341                       | 2.79%          | 4,593          | 3.34%          | 0.64%                   |
| 2037          | 396,831,594                       | 2.59%          | 4,924          | 3.12%          | 0.72%                   | 427,858,114                       | 3.04%          | 4,722          | 3.43%          | 0.67%                   |
| 2038          | 358,809,464                       | 2.34%          | 4,350          | 2.76%          | 0.91%                   | 393,011,450                       | 2.80%          | 4,276          | 3.11%          | 0.86%                   |
| 2039          | 303,021,446                       | 1.97%          | 3,657          | 2.32%          | 1.20%                   | 325,858,353                       | 2.32%          | 3,586          | 2.61%          | 1.21%                   |
| 2040          | 349,101,845                       | 2.27%          | 3,909          | 2.48%          | 1.10%                   | 324,970,084                       | 2.31%          | 3,300          | 2.40%          | 1.07%                   |
| 2041          | 420,437,625                       | 2.74%          | 4,348          | 2.76%          | 1.00%                   | 374,976,384                       | 2.67%          | 3,611          | 2.63%          | 0.93%                   |
| 2042          | 429,152,297                       | 2.80%          | 4,339          | 2.75%          | 0.97%                   | 443,752,321                       | 3.16%          | 4,156          | 3.02%          | 0.92%                   |
| 2043          | 529,458,044                       | 3.45%          | 5,262          | 3.34%          | 0.98%                   | 560,173,840                       | 3.99%          | 5,127          | 3.73%          | 0.92%                   |
| 2044          | 533,348,574                       | 3.47%          | 5,353          | 3.40%          | 1.20%                   | 562,840,272                       | 4.00%          | 5,267          | 3.83%          | 1.22%                   |
| 2045          | 561,725,191                       | 3.66%          | 5,324          | 3.38%          | 1.13%                   | 511,236,944                       | 3.64%          | 4,527          | 3.29%          | 1.11%                   |
| 2046          | 602,385,333                       | 3.92%          | 5,447          | 3.46%          | 1.07%                   | 531,827,367                       | 3.78%          | 4,571          | 3.32%          | 1.00%                   |
| 2047          | 543,662,101                       | 3.54%          | 4,781          | 3.03%          | 1.14%                   | 552,902,631                       | 3.93%          | 4,594          | 3.34%          | 1.11%                   |
| 2048          | 595,345,202                       | 3.88%          | 5,198          | 3.30%          | 1.21%                   | 600,422,208                       | 4.27%          | 4,970          | 3.61%          | 1.21%                   |
| 2049          | 714,457,146                       | 4.65%          | 6,163          | 3.91%          | 1.25%                   | 708,031,330                       | 5.04%          | 5,776          | 4.20%          | 1.30%                   |
| 2050          | 651,284,663                       | 4.24%          | 5,289          | 3.36%          | 1.18%                   | 440,317,156                       | 3.13%          | 3,418          | 2.49%          | 1.26%                   |
| 2051          | 629,372,278                       | 4.10%          | 4,817          | 3.06%          | 1.09%                   | 469,832,207                       | 3.34%          | 3,434          | 2.50%          | 1.04%                   |
| 2052          | 487,922,331                       | 3.18%          | 3,700          | 2.35%          | 1.15%                   | 449,186,821                       | 3.20%          | 3,272          | 2.38%          | 1.15%                   |
| 2053          | 510,579,457                       | 3.33%          | 3,920          | 2.49%          | 1.21%                   | 475,306,779                       | 3.38%          | 3,502          | 2.55%          | 1.23%                   |
| 2054          | 583,907,942                       | 3.80%          | 4,524          | 2.87%          | 1.24%                   | 531,807,168                       | 3.78%          | 3,968          | 2.89%          | 1.28%                   |
| 2055          | 522,734,167                       | 3.41%          | 4,003          | 2.54%          | 1.17%                   | 436,764,042                       | 3.11%          | 3,236          | 2.35%          | 1.21%                   |
| 2056          | 583,330,494                       | 3.80%          | 4,473          | 2.84%          | 1.10%                   | 498,078,881                       | 3.54%          | 3,762          | 2.74%          | 1.06%                   |
| 2057          | 600,009,041                       | 3.91%          | 4,650          | 2.95%          | 1.11%                   | 553,324,804                       | 3.94%          | 4,151          | 3.02%          | 1.11%                   |
| 2058          | 755,051,646                       | 4.92%          | 5,962          | 3.78%          | 1.16%                   | 722,488,002                       | 5.14%          | 5,464          | 3.97%          | 1.15%                   |
| 2059          | 867,424,782                       | 5.65%          | 6,814          | 4.32%          | 1.27%                   | 795,760,632                       | 5.66%          | 6,041          | 4.39%          | 1.34%                   |
| 2060          | 544,437,718                       | 3.55%          | 4,092          | 2.60%          | 1.21%                   | 164,732,515                       | 1.17%          | 1,289          | 0.94%          | 1.77%                   |
| 2061          | 272,251,884                       | 1.77%          | 1,746          | 1.11%          | 1.26%                   |                                   |                |                |                |                         |
| 2062          | 14,579,188                        | 0.09%          | 94             | 0.06%          | 1.96%                   |                                   |                |                |                |                         |
|               | <b>15,348,617,337</b>             | <b>100.00%</b> | <b>157,639</b> | <b>100.00%</b> | <b>1.09%</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             | 1,210,425                         | 0.01%          | 11             | 0.01%          | 2.10%                   |                                   |                |                |                |                         |
| 0.5 - 1           | 342,039,244                       | 2.23%          | 2,361          | 1.50%          | 2.07%                   | 761,219,408                       | 5.42%          | 6,313          | 4.59%          | 1.86%                   |
| 1 - 2             | 1,470,789,751                     | 9.58%          | 10,878         | 6.90%          | 1.14%                   | 2,961,969,309                     | 21.07%         | 24,155         | 17.57%         | 1.33%                   |
| 2 - 3             | 2,127,520,682                     | 13.86%         | 18,698         | 11.86%         | 1.26%                   | 2,315,214,835                     | 16.47%         | 19,426         | 14.13%         | 1.17%                   |
| 3 - 4             | 2,746,871,899                     | 17.90%         | 24,060         | 15.26%         | 1.29%                   | 1,696,089,645                     | 12.07%         | 15,056         | 10.95%         | 1.03%                   |
| 4 - 5             | 1,916,120,815                     | 12.48%         | 17,644         | 11.19%         | 1.17%                   | 1,473,547,946                     | 10.48%         | 13,982         | 10.17%         | 0.95%                   |
| 5 - 6             | 1,443,823,387                     | 9.41%          | 14,225         | 9.02%          | 1.04%                   | 809,692,012                       | 5.76%          | 8,492          | 6.18%          | 1.23%                   |
| 6 - 7             | 1,133,671,109                     | 7.39%          | 12,096         | 7.67%          | 0.98%                   | 534,692,213                       | 3.80%          | 6,277          | 4.57%          | 1.79%                   |
| 7 - 8             | 586,362,501                       | 3.82%          | 6,957          | 4.41%          | 1.43%                   | 278,628,071                       | 1.98%          | 3,251          | 2.36%          | 1.92%                   |
| 8 - 9             | 371,584,368                       | 2.42%          | 4,904          | 3.11%          | 1.87%                   | 320,556,193                       | 2.28%          | 3,625          | 2.64%          | 1.19%                   |
| 9 - 10            | 251,624,374                       | 1.64%          | 3,270          | 2.07%          | 1.89%                   | 432,180,356                       | 3.07%          | 4,123          | 3.00%          | 0.50%                   |
| 10 - more         | 2,956,998,784                     | 19.27%         | 42,535         | 26.98%         | 0.42%                   | 2,472,665,192                     | 17.59%         | 32,793         | 23.85%         | 0.29%                   |
|                   | <b>15,348,617,337</b>             | <b>100.00%</b> | <b>157,639</b> | <b>100.00%</b> | <b>1.09%</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         | 138,805                           | 0.00%          | 5              | 0.00%          | 0.56%                   | 22,090                            | 0.00%          | 1              | 0.00%          | 1.49%                   |
| 6 - 10        | 35,191,754                        | 0.23%          | 978            | 0.62%          | 1.34%                   | 36,558,870                        | 0.26%          | 934            | 0.68%          | 1.31%                   |
| 11 - 15       | 322,843,073                       | 2.10%          | 6,815          | 4.32%          | 1.51%                   | 323,201,039                       | 2.30%          | 6,199          | 4.51%          | 1.50%                   |
| 16 - 20       | 897,968,600                       | 5.85%          | 15,806         | 10.03%         | 1.25%                   | 892,834,553                       | 6.35%          | 14,241         | 10.36%         | 1.20%                   |
| 21 - 25       | 1,851,633,957                     | 12.06%         | 24,114         | 15.30%         | 1.12%                   | 1,755,871,629                     | 12.49%         | 21,275         | 15.47%         | 1.08%                   |
| 26 - 30       | 4,356,034,742                     | 28.38%         | 46,178         | 29.29%         | 0.98%                   | 4,166,819,471                     | 29.64%         | 41,333         | 30.06%         | 0.95%                   |
| 31 - 35       | 3,161,828,039                     | 20.60%         | 26,315         | 16.69%         | 1.00%                   | 2,913,245,007                     | 20.73%         | 23,054         | 16.77%         | 0.97%                   |
| 36 - 40       | 4,722,978,366                     | 30.77%         | 37,428         | 23.74%         | 1.17%                   | 3,967,902,520                     | 28.23%         | 30,456         | 22.15%         | 1.19%                   |
|               | <b>15,348,617,337</b>             | <b>100.00%</b> | <b>157,639</b> | <b>100.00%</b> | <b>1.09%</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                     | 3,079,208                         | 0.02%          | 929            | 0.59%          | 0.66%                   | 427,186                           | 0.00%          | 40             | 0.03%          | 0.52%                   |
| 1 - 2                   | 11,905,490                        | 0.08%          | 1,290          | 0.82%          | 0.73%                   | 6,565,346                         | 0.05%          | 522            | 0.38%          | 0.61%                   |
| 2 - 3                   | 24,875,367                        | 0.16%          | 1,649          | 1.05%          | 0.70%                   | 16,903,036                        | 0.12%          | 1,013          | 0.74%          | 0.63%                   |
| 3 - 4                   | 42,968,978                        | 0.28%          | 2,131          | 1.35%          | 0.64%                   | 29,113,819                        | 0.21%          | 1,299          | 0.94%          | 0.68%                   |
| 4 - 5                   | 52,668,186                        | 0.34%          | 1,962          | 1.24%          | 0.69%                   | 43,199,003                        | 0.31%          | 1,609          | 1.17%          | 0.64%                   |
| 5 - 6                   | 64,585,548                        | 0.42%          | 2,048          | 1.30%          | 0.71%                   | 62,477,988                        | 0.44%          | 1,894          | 1.38%          | 0.62%                   |
| 6 - 7                   | 87,689,838                        | 0.57%          | 2,351          | 1.49%          | 0.84%                   | 72,558,676                        | 0.52%          | 1,833          | 1.33%          | 0.66%                   |
| 7 - 8                   | 114,927,516                       | 0.75%          | 2,727          | 1.73%          | 0.83%                   | 87,537,464                        | 0.62%          | 1,981          | 1.44%          | 0.69%                   |
| 8 - 9                   | 158,345,942                       | 1.03%          | 3,327          | 2.11%          | 0.82%                   | 107,640,396                       | 0.77%          | 2,242          | 1.63%          | 0.88%                   |
| 9 - 10                  | 170,789,103                       | 1.11%          | 3,132          | 1.99%          | 0.84%                   | 143,895,239                       | 1.02%          | 2,667          | 1.94%          | 0.82%                   |
| 10 - 11                 | 183,150,739                       | 1.19%          | 3,166          | 2.01%          | 0.81%                   | 171,690,566                       | 1.22%          | 2,879          | 2.09%          | 0.77%                   |
| 11 - 12                 | 228,763,971                       | 1.49%          | 3,699          | 2.35%          | 0.89%                   | 191,531,844                       | 1.36%          | 2,893          | 2.10%          | 0.78%                   |
| 12 - 13                 | 272,836,920                       | 1.78%          | 4,223          | 2.68%          | 0.83%                   | 214,077,188                       | 1.52%          | 3,072          | 2.23%          | 0.77%                   |
| 13 - 14                 | 375,152,888                       | 2.44%          | 5,390          | 3.42%          | 0.72%                   | 254,247,906                       | 1.81%          | 3,546          | 2.58%          | 0.89%                   |
| 14 - 15                 | 408,986,320                       | 2.66%          | 5,079          | 3.22%          | 0.71%                   | 315,742,737                       | 2.25%          | 4,218          | 3.07%          | 0.77%                   |
| 15 - 16                 | 371,552,664                       | 2.42%          | 4,592          | 2.91%          | 0.81%                   | 381,744,373                       | 2.72%          | 4,674          | 3.40%          | 0.64%                   |
| 16 - 17                 | 327,523,125                       | 2.13%          | 4,001          | 2.54%          | 1.09%                   | 442,525,225                       | 3.15%          | 4,827          | 3.51%          | 0.64%                   |
| 17 - 18                 | 308,244,578                       | 2.01%          | 3,557          | 2.26%          | 1.17%                   | 401,103,468                       | 2.85%          | 4,383          | 3.19%          | 0.79%                   |
| 18 - 19                 | 394,506,834                       | 2.57%          | 4,264          | 2.70%          | 0.99%                   | 325,729,941                       | 2.32%          | 3,624          | 2.64%          | 1.17%                   |
| 19 - 20                 | 409,403,174                       | 2.67%          | 4,146          | 2.63%          | 1.03%                   | 316,174,911                       | 2.25%          | 3,243          | 2.36%          | 1.15%                   |
| 20 - 21                 | 487,981,739                       | 3.18%          | 4,890          | 3.10%          | 0.93%                   | 371,773,976                       | 2.64%          | 3,664          | 2.66%          | 0.93%                   |
| 21 - 22                 | 551,588,421                       | 3.59%          | 5,543          | 3.52%          | 1.10%                   | 410,979,635                       | 2.92%          | 3,853          | 2.80%          | 0.93%                   |
| 22 - 23                 | 511,340,828                       | 3.33%          | 5,011          | 3.18%          | 1.20%                   | 555,924,050                       | 3.95%          | 5,069          | 3.69%          | 0.86%                   |
| 23 - 24                 | 617,389,592                       | 4.02%          | 5,701          | 3.62%          | 1.04%                   | 561,269,873                       | 3.99%          | 5,297          | 3.85%          | 1.18%                   |
| 24 - 25                 | 564,559,323                       | 3.68%          | 5,018          | 3.18%          | 1.13%                   | 511,002,771                       | 3.64%          | 4,590          | 3.34%          | 1.21%                   |
| 25 - 26                 | 547,260,767                       | 3.57%          | 4,803          | 3.05%          | 1.18%                   | 540,825,999                       | 3.85%          | 4,631          | 3.37%          | 0.97%                   |
| 26 - 27                 | 687,853,372                       | 4.48%          | 5,965          | 3.78%          | 1.24%                   | 542,484,422                       | 3.86%          | 4,561          | 3.32%          | 1.09%                   |
| 27 - 28                 | 651,638,768                       | 4.25%          | 5,539          | 3.51%          | 1.23%                   | 571,827,558                       | 4.07%          | 4,754          | 3.46%          | 1.20%                   |
| 28 - 29                 | 674,541,045                       | 4.39%          | 5,219          | 3.31%          | 1.08%                   | 697,744,472                       | 4.96%          | 5,732          | 4.17%          | 1.25%                   |
| 29 - 30                 | 536,461,686                       | 3.50%          | 4,087          | 2.59%          | 1.16%                   | 509,097,067                       | 3.62%          | 4,013          | 2.92%          | 1.36%                   |
| 30 - more               | 5,506,045,404                     | 35.87%         | 42,200         | 26.77%         | 1.19%                   | 5,198,639,048                     | 36.98%         | 38,870         | 28.27%         | 1.20%                   |
|                         | <b>15,348,617,337</b>             | <b>100.00%</b> | <b>157,639</b> | <b>100.00%</b> | <b>1.09%</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            | 3,099,193,200                     | 20.19%         | 29,902         | 18.97%         | 1.87%                   | 2,481,546,946                     | 17.65%         | 22,943         | 16.69%         | 1.94%                   |
| Floating EURIBOR BOE | 12,249,424,137                    | 79.81%         | 127,737        | 81.03%         | 0.89%                   | 11,574,908,234                    | 82.35%         | 114,550        | 83.31%         | 0.88%                   |
|                      | <b>15,348,617,337</b>             | <b>100.00%</b> | <b>157,639</b> | <b>100.00%</b> | <b>1.09%</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             | 12,249,424,137                    | 79.81%         | 127,737        | 81.03%         | 0.89%                   | 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                 | 2,920,922                         | 0.02%          | 60             | 0.04%          | 1.55%                   | 120,672                           | 0.00%          | 9              | 0.01%          | 2.11%                   |
| 2023                 | 386,997                           | 0.00%          | 32             | 0.02%          | 1.78%                   | 261,114                           | 0.00%          | 11             | 0.01%          | 1.99%                   |
| 2024                 | 569,615                           | 0.00%          | 45             | 0.03%          | 2.07%                   | 577,280                           | 0.00%          | 27             | 0.02%          | 2.08%                   |
| 2025                 | 17,737,504                        | 0.12%          | 284            | 0.18%          | 2.30%                   | 22,646,882                        | 0.16%          | 290            | 0.21%          | 2.30%                   |
| 2026                 | 112,636,835                       | 0.73%          | 1,422          | 0.90%          | 2.12%                   | 134,751,016                       | 0.96%          | 1,510          | 1.10%          | 2.10%                   |
| 2027                 | 253,960,011                       | 1.65%          | 2,789          | 1.77%          | 2.07%                   | 288,052,533                       | 2.05%          | 2,863          | 2.08%          | 2.05%                   |
| 2028                 | 726,264,824                       | 4.73%          | 7,123          | 4.52%          | 1.92%                   | 771,572,850                       | 5.49%          | 6,992          | 5.09%          | 1.91%                   |
| 2029                 | 1,049,201,106                     | 6.84%          | 9,943          | 6.31%          | 1.97%                   | 1,041,626,250                     | 7.41%          | 9,248          | 6.73%          | 1.95%                   |
| 2030                 | 852,088,109                       | 5.55%          | 7,536          | 4.78%          | 1.63%                   | 218,522,830                       | 1.55%          | 1,953          | 1.42%          | 1.69%                   |
| 2031                 | 82,965,690                        | 0.54%          | 664            | 0.42%          | 1.58%                   |                                   |                |                |                |                         |
| 2032                 | 461,588                           | 0.00%          | 4              | 0.00%          | 1.70%                   |                                   |                |                |                |                         |
|                      | <b>15,348,617,337</b>             | <b>100.00%</b> | <b>157,639</b> | <b>100.00%</b> | <b>1.09%</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               | 15,348,617,337                    | 100.00%        | 157,639        | 100.00%        | 1.09%                   | 14,056,455,179                    | 100.00%        | 137,493        | 100.00%        | 1.07%                   |
|                   | <b>15,348,617,337</b>             | <b>100.00%</b> | <b>157,639</b> | <b>100.00%</b> | <b>1.09%</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             | 15,347,013,274                    | 99.99%         | 157,626        | 99.99%         | 1.09%                   | 13,862,607,211                    | 98.62%         | 135,929        | 98.86%         | 1.05%                   |
| Royal Decree     | 135,772                           | 0.00%          | 1              | 0.00%          | 0.00%                   | 13,751,245                        | 0.10%          | 123            | 0.09%          | 0.00%                   |
| SBA              | 1,031,480                         | 0.01%          | 9              | 0.01%          | 0.00%                   | 180,096,724                       | 1.28%          | 1,441          | 1.05%          | 0.01%                   |
| Extension        | 293,321                           | 0.00%          | 1              | 0.00%          | 0.00%                   |                                   |                |                |                |                         |
| Palma            | 143,490                           | 0.00%          | 2              | 0.00%          | 0.00%                   |                                   |                |                |                |                         |
|                  | <b>15,348,617,337</b>             | <b>100.00%</b> | <b>157,639</b> | <b>100.00%</b> | <b>1.09%</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>71.56%</b><br>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%                                                   | 201,152,135                       | 1.31%          | 4,848          | 3.08%          | 1.08%                   | 215,847,648                       | 1.54%          | 4,550          | 3.31%          | 0.95%                   |
| 30.01% - 40.00%                                             | 382,807,758                       | 2.49%          | 7,373          | 4.68%          | 1.00%                   | 416,772,642                       | 2.96%          | 7,053          | 5.13%          | 0.90%                   |
| 40.01% - 50.00%                                             | 703,020,201                       | 4.58%          | 11,077         | 7.03%          | 0.96%                   | 704,843,218                       | 5.01%          | 10,110         | 7.35%          | 0.90%                   |
| 50.01% - 60.00%                                             | 1,139,904,262                     | 7.43%          | 15,139         | 9.60%          | 1.00%                   | 1,114,961,822                     | 7.93%          | 13,672         | 9.94%          | 0.95%                   |
| 60.01% - 70.00%                                             | 2,040,694,323                     | 13.30%         | 22,858         | 14.50%         | 1.05%                   | 1,897,853,577                     | 13.50%         | 20,027         | 14.57%         | 1.03%                   |
| 70.01% - 80.00%                                             | 9,561,384,489                     | 62.29%         | 85,734         | 54.39%         | 1.13%                   | 8,689,520,241                     | 61.82%         | 74,140         | 53.92%         | 1.12%                   |
| 80.01% - 90.00%                                             | 1,319,654,169                     | 8.60%          | 10,610         | 6.73%          | 1.05%                   | 1,016,656,032                     | 7.23%          | 7,941          | 5.78%          | 1.06%                   |
|                                                             | <b>15,348,617,337</b>             | <b>100.00%</b> | <b>157,639</b> | <b>100.00%</b> | <b>1.09%</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>58.79%</b><br>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%                                                  | 1,433,631,816                     | 9.34%          | 33,235         | 21.08%         | 0.69%                   | 1,226,052,350                     | 8.72%          | 25,386         | 18.46%         | 0.63%                   |
| 30.01% - 40.00%                                            | 1,163,661,165                     | 7.58%          | 14,740         | 9.35%          | 0.80%                   | 1,067,286,904                     | 7.59%          | 12,970         | 9.43%          | 0.74%                   |
| 40.01% - 50.00%                                            | 1,472,245,006                     | 9.59%          | 15,628         | 9.91%          | 0.93%                   | 1,364,949,648                     | 9.71%          | 14,139         | 10.28%         | 0.83%                   |
| 50.01% - 60.00%                                            | 1,982,181,048                     | 12.91%         | 18,985         | 12.04%         | 1.09%                   | 1,748,904,292                     | 12.44%         | 16,102         | 11.71%         | 1.00%                   |
| 60.01% - 70.00%                                            | 3,927,349,577                     | 25.59%         | 34,558         | 21.92%         | 1.16%                   | 2,818,558,885                     | 20.05%         | 24,490         | 17.81%         | 1.20%                   |
| 70.01% - 80.00%                                            | 5,341,033,248                     | 34.80%         | 40,369         | 25.61%         | 1.24%                   | 5,810,748,913                     | 41.34%         | 44,297         | 32.22%         | 1.24%                   |
| 80.01% - 90.00%                                            | 27,582,268                        | 0.18%          | 120            | 0.08%          | 1.13%                   | 19,510,830                        | 0.14%          | 106            | 0.08%          | 1.37%                   |
| 90.01% - 100.00%                                           | 138,456                           | 0.00%          | 1              | 0.00%          | 1.29%                   | 443,358                           | 0.00%          | 3              | 0.00%          | 0.68%                   |
| 100.01% - 110.00%                                          | 476,253                           | 0.00%          | 1              | 0.00%          | 0.55%                   |                                   |                |                |                |                         |
| 130.00% >=                                                 | 318,501                           | 0.00%          | 2              | 0.00%          | 0.68%                   |                                   |                |                |                |                         |
|                                                            | <b>15,348,617,337</b>             | <b>100.00%</b> | <b>157,639</b> | <b>100.00%</b> | <b>1.09%</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>53.83%</b><br>Current Loan to Indexed<br>Market Value (%) | Current Period                          |                |                |                |                               | Issue Date                              |                |                |                |                               |
|-----------------------------------------------------------------------|-----------------------------------------|----------------|----------------|----------------|-------------------------------|-----------------------------------------|----------------|----------------|----------------|-------------------------------|
|                                                                       | Aggregate<br>Outstanding<br>Not. Amount | % of<br>Total  | Nr of<br>Loans | % of<br>Total  | Weighted<br>Average<br>Coupon | Aggregate<br>Outstanding<br>Not. Amount | % of<br>Total  | Nr of Loans    | % of<br>Total  | Weighted<br>Average<br>Coupon |
| <= 30.00%                                                             | 1,598,849,433                           | 10.42%         | 35,015         | 22.21%         | 0.82%                         | 1,152,363,587                           | 8.20%          | 24,052         | 17.49%         | 0.77%                         |
| 30.01% - 40.00%                                                       | 1,401,846,658                           | 9.13%          | 16,714         | 10.60%         | 0.95%                         | 1,060,151,680                           | 7.54%          | 12,915         | 9.39%          | 0.86%                         |
| 40.01% - 50.00%                                                       | 2,264,590,991                           | 14.75%         | 22,104         | 14.02%         | 1.03%                         | 1,521,645,307                           | 10.83%         | 15,498         | 11.27%         | 0.97%                         |
| 50.01% - 60.00%                                                       | 3,216,439,380                           | 20.96%         | 28,532         | 18.10%         | 1.07%                         | 2,508,754,086                           | 17.85%         | 21,656         | 15.75%         | 1.02%                         |
| 60.01% - 70.00%                                                       | 4,840,767,188                           | 31.54%         | 39,819         | 25.26%         | 1.18%                         | 3,216,021,266                           | 22.88%         | 26,877         | 19.55%         | 1.07%                         |
| 70.01% - 80.00%                                                       | 2,011,602,541                           | 13.11%         | 15,337         | 9.73%          | 1.27%                         | 4,169,121,210                           | 29.66%         | 33,030         | 24.02%         | 1.25%                         |
| 80.01% - 90.00%                                                       | 13,726,392                              | 0.09%          | 115            | 0.07%          | 0.78%                         | 409,291,492                             | 2.91%          | 3,305          | 2.40%          | 1.37%                         |
| 90.01% - 100.00%                                                      | 476,253                                 | 0.00%          | 1              | 0.00%          | 0.55%                         | 19,106,551                              | 0.14%          | 160            | 0.12%          | 0.38%                         |
| 130.00% >=                                                            | 318,501                                 | 0.00%          | 2              | 0.00%          | 0.68%                         |                                         |                |                |                |                               |
|                                                                       | <b>15,348,617,337</b>                   | <b>100.00%</b> | <b>157,639</b> | <b>100.00%</b> | <b>1.09%</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                     | 167,659,551                       | 1.09%          | 4,977          | 3.16%          | 1.47%                   | 166,989,251                       | 1.19%          | 4,494          | 3.27%          | 1.46%                   |
| 50,001 - 75,000                | 1,069,569,576                     | 6.97%          | 22,512         | 14.28%         | 1.35%                   | 1,002,952,199                     | 7.14%          | 19,716         | 14.34%         | 1.33%                   |
| 75,001 - 100,000               | 2,029,113,636                     | 13.22%         | 30,541         | 19.37%         | 1.23%                   | 1,871,607,582                     | 13.31%         | 26,642         | 19.38%         | 1.22%                   |
| 100,001 - 125,000              | 2,373,205,973                     | 15.46%         | 27,882         | 17.69%         | 1.16%                   | 2,140,935,079                     | 15.23%         | 23,980         | 17.44%         | 1.14%                   |
| 125,001 - 150,000              | 2,415,106,220                     | 15.74%         | 23,858         | 15.13%         | 1.10%                   | 2,208,272,954                     | 15.71%         | 20,779         | 15.11%         | 1.08%                   |
| 150,001 - 175,000              | 1,854,462,521                     | 12.08%         | 15,542         | 9.86%          | 1.04%                   | 1,689,283,893                     | 12.02%         | 13,502         | 9.82%          | 1.02%                   |
| 175,001 - 200,000              | 1,589,362,488                     | 10.36%         | 11,861         | 7.52%          | 0.99%                   | 1,481,544,820                     | 10.54%         | 10,519         | 7.65%          | 0.97%                   |
| 200,001 - 225,000              | 985,160,970                       | 6.42%          | 6,443          | 4.09%          | 0.98%                   | 898,571,278                       | 6.39%          | 5,628          | 4.09%          | 0.94%                   |
| 225,001 - 250,000              | 803,171,286                       | 5.23%          | 4,840          | 3.07%          | 0.95%                   | 748,475,413                       | 5.32%          | 4,302          | 3.13%          | 0.92%                   |
| 250,001 - 275,000              | 524,477,345                       | 3.42%          | 2,835          | 1.80%          | 0.94%                   | 489,167,497                       | 3.48%          | 2,514          | 1.83%          | 0.90%                   |
| 275,001 - 300,000              | 444,415,688                       | 2.90%          | 2,239          | 1.42%          | 0.93%                   | 412,804,913                       | 2.94%          | 1,967          | 1.43%          | 0.90%                   |
| 300,001 - 325,000              | 260,356,483                       | 1.70%          | 1,185          | 0.75%          | 0.92%                   | 230,021,528                       | 1.64%          | 1,004          | 0.73%          | 0.89%                   |
| 325,001 - 350,000              | 196,070,711                       | 1.28%          | 866            | 0.55%          | 0.91%                   | 179,988,469                       | 1.28%          | 749            | 0.54%          | 0.87%                   |
| 350,001 - 375,000              | 131,049,761                       | 0.85%          | 521            | 0.33%          | 0.93%                   | 114,390,812                       | 0.81%          | 441            | 0.32%          | 0.87%                   |
| 375,001 - 400,000              | 121,852,569                       | 0.79%          | 462            | 0.29%          | 0.86%                   | 102,374,045                       | 0.73%          | 380            | 0.28%          | 0.90%                   |
| 400,001 - 425,000              | 70,278,695                        | 0.46%          | 236            | 0.15%          | 0.85%                   | 59,760,338                        | 0.43%          | 195            | 0.14%          | 0.90%                   |
| 425,001 - 450,000              | 62,793,929                        | 0.41%          | 200            | 0.13%          | 0.84%                   | 54,407,255                        | 0.39%          | 162            | 0.12%          | 0.90%                   |
| 450,001 - 475,000              | 39,059,477                        | 0.25%          | 124            | 0.08%          | 0.83%                   | 34,971,693                        | 0.25%          | 107            | 0.08%          | 0.91%                   |
| 475,001 - 500,000              | 42,192,669                        | 0.27%          | 126            | 0.08%          | 0.79%                   | 31,400,466                        | 0.22%          | 96             | 0.07%          | 0.80%                   |
| 500,001 - 1,000,000            | 156,505,532                       | 1.02%          | 373            | 0.24%          | 0.82%                   | 122,635,514                       | 0.87%          | 297            | 0.22%          | 0.73%                   |
| more                           | 12,752,254                        | 0.08%          | 16             | 0.01%          | 0.50%                   | 15,900,181                        | 0.11%          | 19             | 0.01%          | 0.66%                   |
|                                | <b>15,348,617,337</b>             | <b>100.00%</b> | <b>157,639</b> | <b>100.00%</b> | <b>1.09%</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                        | 126,315                           | 0.00%          | 225            | 0.14%          | 0.87%                   |                                   |                |                |                |                         |
| 1,000 - 8,000                  | 9,621,450                         | 0.06%          | 1,936          | 1.23%          | 0.68%                   |                                   |                |                |                |                         |
| 8,001 - 20,000                 | 75,089,777                        | 0.49%          | 5,281          | 3.35%          | 0.72%                   | 54,990,677                        | 0.39%          | 3,840          | 2.79%          | 0.64%                   |
| 20,001 - 50,000                | 905,056,088                       | 5.90%          | 24,071         | 15.27%         | 1.02%                   | 724,024,832                       | 5.15%          | 19,039         | 13.85%         | 0.97%                   |
| 50,001 - 75,000                | 2,009,005,810                     | 13.09%         | 32,042         | 20.33%         | 1.10%                   | 1,716,796,911                     | 12.21%         | 27,331         | 19.88%         | 1.09%                   |
| 75,001 - 100,000               | 2,697,087,544                     | 17.57%         | 30,921         | 19.62%         | 1.10%                   | 2,411,822,938                     | 17.16%         | 27,674         | 20.13%         | 1.08%                   |
| 100,001 - 125,000              | 2,699,800,970                     | 17.59%         | 24,162         | 15.33%         | 1.11%                   | 2,466,215,889                     | 17.55%         | 22,038         | 16.03%         | 1.08%                   |
| 125,001 - 150,000              | 2,068,893,234                     | 13.48%         | 15,154         | 9.61%          | 1.11%                   | 1,999,349,144                     | 14.22%         | 14,639         | 10.65%         | 1.08%                   |
| 150,001 - 175,000              | 1,518,836,540                     | 9.90%          | 9,401          | 5.96%          | 1.09%                   | 1,418,208,251                     | 10.09%         | 8,779          | 6.39%          | 1.08%                   |
| 175,001 - 200,000              | 1,020,175,506                     | 6.65%          | 5,472          | 3.47%          | 1.11%                   | 1,035,652,956                     | 7.37%          | 5,557          | 4.04%          | 1.08%                   |
| 200,001 - 225,000              | 690,044,587                       | 4.50%          | 3,263          | 2.07%          | 1.08%                   | 673,216,412                       | 4.79%          | 3,180          | 2.31%          | 1.07%                   |
| 225,001 - 250,000              | 489,511,912                       | 3.19%          | 2,071          | 1.31%          | 1.08%                   | 466,485,540                       | 3.32%          | 1,972          | 1.43%          | 1.07%                   |
| 250,001 - 275,000              | 340,380,716                       | 2.22%          | 1,302          | 0.83%          | 1.05%                   | 328,507,194                       | 2.34%          | 1,256          | 0.91%          | 1.06%                   |
| 275,001 - 300,000              | 226,073,720                       | 1.47%          | 789            | 0.50%          | 1.06%                   | 215,706,631                       | 1.53%          | 753            | 0.55%          | 1.04%                   |
| 300,001 - 325,000              | 135,005,300                       | 0.88%          | 433            | 0.27%          | 1.10%                   | 145,788,568                       | 1.04%          | 468            | 0.34%          | 1.08%                   |
| 325,001 - 350,000              | 100,055,439                       | 0.65%          | 297            | 0.19%          | 1.07%                   | 95,170,161                        | 0.68%          | 282            | 0.21%          | 1.07%                   |
| 350,001 - 375,000              | 81,488,269                        | 0.53%          | 225            | 0.14%          | 1.04%                   | 66,256,212                        | 0.47%          | 183            | 0.13%          | 1.05%                   |
| 375,001 - 400,000              | 62,341,701                        | 0.41%          | 161            | 0.10%          | 0.99%                   | 48,381,051                        | 0.34%          | 125            | 0.09%          | 1.09%                   |
| 400,001 - 425,000              | 34,119,103                        | 0.22%          | 83             | 0.05%          | 0.79%                   | 44,868,260                        | 0.32%          | 109            | 0.08%          | 1.04%                   |
| 425,001 - 450,000              | 36,269,661                        | 0.24%          | 83             | 0.05%          | 0.92%                   | 27,190,270                        | 0.19%          | 62             | 0.05%          | 1.05%                   |
| 450,001 - 475,000              | 27,751,433                        | 0.18%          | 60             | 0.04%          | 0.93%                   | 20,237,662                        | 0.14%          | 44             | 0.03%          | 1.01%                   |
| 475,001 - 500,000              | 18,972,920                        | 0.12%          | 39             | 0.02%          | 0.92%                   | 17,978,707                        | 0.13%          | 37             | 0.03%          | 1.01%                   |
| 500,001 - 1,000,000            | 96,932,452                        | 0.63%          | 163            | 0.10%          | 0.91%                   | 71,165,625                        | 0.51%          | 118            | 0.09%          | 0.85%                   |
| more                           | 5,976,891                         | 0.04%          | 5              | 0.00%          | 0.48%                   | 8,441,288                         | 0.06%          | 7              | 0.01%          | 0.64%                   |
|                                | <b>15,348,617,337</b>             | <b>100.00%</b> | <b>157,639</b> | <b>100.00%</b> | <b>1.09%</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              | 1,997,193,421                     | 13.01%         | 25,416         | 16.12%         | 0.98%                   | 2,111,883,085                     | 15.02%         | 24,616         | 17.90%         | 1.00%                   |
| Aragón                 | 194,215,136                       | 1.27%          | 2,455          | 1.56%          | 1.20%                   | 166,846,026                       | 1.19%          | 1,994          | 1.45%          | 1.16%                   |
| Baleares               | 526,335,217                       | 3.43%          | 4,372          | 2.77%          | 1.19%                   | 447,407,817                       | 3.18%          | 3,648          | 2.65%          | 1.17%                   |
| Blank                  | 225,236                           | 0.00%          | 2              | 0.00%          | 1.57%                   |                                   |                |                |                |                         |
| Canarias               | 654,067,463                       | 4.26%          | 7,545          | 4.79%          | 1.24%                   | 575,991,280                       | 4.10%          | 6,349          | 4.62%          | 1.23%                   |
| Cantabria              | 113,350,867                       | 0.74%          | 1,383          | 0.88%          | 1.12%                   | 102,708,268                       | 0.73%          | 1,176          | 0.86%          | 1.07%                   |
| Castilla la Mancha     | 370,152,239                       | 2.41%          | 4,509          | 2.86%          | 1.07%                   | 311,134,129                       | 2.21%          | 3,603          | 2.62%          | 1.00%                   |
| Castilla y León        | 363,183,379                       | 2.37%          | 4,649          | 2.95%          | 1.08%                   | 322,455,416                       | 2.29%          | 3,901          | 2.84%          | 1.06%                   |
| Cataluña               | 4,538,793,996                     | 29.57%         | 38,843         | 24.64%         | 1.14%                   | 3,837,585,714                     | 27.30%         | 31,756         | 23.10%         | 1.10%                   |
| Ceuta                  | 1,636,726                         | 0.01%          | 20             | 0.01%          | 0.92%                   | 1,810,656                         | 0.01%          | 25             | 0.02%          | 0.84%                   |
| Extremadura            | 143,342                           | 0.00%          | 1              | 0.00%          | 0.75%                   |                                   |                |                |                |                         |
| Galicia                | 242,853,251                       | 1.58%          | 3,134          | 1.99%          | 1.06%                   | 208,507,820                       | 1.48%          | 2,552          | 1.86%          | 1.07%                   |
| La Rioja               | 26,839,766                        | 0.17%          | 335            | 0.21%          | 1.25%                   | 18,701,169                        | 0.13%          | 218            | 0.16%          | 1.28%                   |
| Madrid                 | 4,687,272,673                     | 30.54%         | 44,104         | 27.98%         | 1.06%                   | 4,353,097,317                     | 30.97%         | 38,690         | 28.14%         | 1.04%                   |
| Melilla                | 874,979                           | 0.01%          | 14             | 0.01%          | 0.89%                   | 820,879                           | 0.01%          | 12             | 0.01%          | 1.11%                   |
| Murcia                 | 243,886,131                       | 1.59%          | 3,177          | 2.02%          | 1.07%                   | 205,522,512                       | 1.46%          | 2,470          | 1.80%          | 1.09%                   |
| Navarra                | 32,617,389                        | 0.21%          | 356            | 0.23%          | 1.12%                   | 27,055,700                        | 0.19%          | 291            | 0.21%          | 1.07%                   |
| Pais Vasco             | 162,964,574                       | 1.06%          | 1,787          | 1.13%          | 1.02%                   | 153,038,718                       | 1.09%          | 1,548          | 1.13%          | 0.97%                   |
| Principado de Asturias | 101,419,143                       | 0.66%          | 1,408          | 0.89%          | 1.06%                   | 97,474,168                        | 0.69%          | 1,265          | 0.92%          | 1.02%                   |
| Valencia               | 1,090,592,407                     | 7.11%          | 14,129         | 8.96%          | 1.07%                   | 1,114,414,507                     | 7.93%          | 13,379         | 9.73%          | 1.07%                   |
|                        | <b>15,348,617,337</b>             | <b>100.00%</b> | <b>157,639</b> | <b>100.00%</b> | <b>1.09%</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   | 14,583,246,167                    | 95.01%         | 150,652        | 95.57%         | 1.08%                   | 13,826,318,651                    | 98.36%         | 135,794        | 98.76%         | 1.07%                   |
| Other   | 765,371,170                       | 4.99%          | 6,987          | 4.43%          | 1.29%                   | 230,136,528                       | 1.64%          | 1,699          | 1.24%          | 1.21%                   |
|         | <b>15,348,617,337</b>             | <b>100.00%</b> | <b>157,639</b> | <b>100.00%</b> | <b>1.09%</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             | 1,542,241                         | 0.01%                               | 1           | 0.26%                   |
| 2             | 1,153,057                         | 0.01%                               | 1           | 0.66%                   |
| 3             | 1,137,855                         | 0.01%                               | 1           | 0.56%                   |
| 4             | 1,090,104                         | 0.01%                               | 1           | 0.00%                   |
| 5             | 1,053,633                         | 0.01%                               | 1           | 1.04%                   |
| 6             | 988,179                           | 0.01%                               | 1           | 1.99%                   |
| 7             | 933,878                           | 0.01%                               | 1           | 0.80%                   |
| 8             | 921,580                           | 0.01%                               | 1           | 0.61%                   |
| 9             | 892,373                           | 0.01%                               | 1           | 0.47%                   |
| 10            | 859,624                           | 0.01%                               | 1           | 0.49%                   |
| <b>Top 10</b> | <b>10,572,525</b>                 | <b>0.07%</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 | 11,986,644,966                    | 78.10%         | 120,747        | 76.60%         | 1.11%                   | 10,863,004,535                    | 77.28%         | 104,769        | 76.20%         | 1.09%                   |
| Employed - Public Sector  | 1,561,785,819                     | 10.18%         | 17,617         | 11.18%         | 1.00%                   | 1,524,253,118                     | 10.84%         | 16,198         | 11.78%         | 0.97%                   |
| Employed - Sector Unknown | 36,064,266                        | 0.23%          | 746            | 0.47%          | 0.67%                   | 18,526,738                        | 0.13%          | 223            | 0.16%          | 1.21%                   |
| Other                     | 35,988,807                        | 0.23%          | 561            | 0.36%          | 0.79%                   | 39,914,076                        | 0.28%          | 543            | 0.39%          | 0.70%                   |
| Pensioner                 | 209,674,686                       | 1.37%          | 3,471          | 2.20%          | 1.21%                   | 193,051,175                       | 1.37%          | 2,854          | 2.08%          | 1.16%                   |
| Self-employed             | 1,301,933,681                     | 8.48%          | 11,899         | 7.55%          | 1.02%                   | 1,223,136,070                     | 8.70%          | 10,688         | 7.77%          | 0.99%                   |
| Student                   | 32,977,113                        | 0.21%          | 378            | 0.24%          | 0.95%                   | 18,655,934                        | 0.13%          | 210            | 0.15%          | 0.92%                   |
| Unemployed                | 183,547,998                       | 1.20%          | 2,220          | 1.41%          | 1.05%                   | 175,913,533                       | 1.25%          | 2,008          | 1.46%          | 0.99%                   |
|                           | <b>15,348,617,337</b>             | <b>100.00%</b> | <b>157,639</b> | <b>100.00%</b> | <b>1.09%</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: 16.98%   |                                   |                |                |                |                         |                                   |                |                |                |                         |
| [0% - 10%]        | 3,563,793,821                     | 23.22%         | 41,089         | 26.07%         | 1.01%                   | 3,463,270,511                     | 24.64%         | 37,060         | 26.95%         | 1.03%                   |
| ]10% - 15%]       | 4,399,016,681                     | 28.66%         | 42,414         | 26.91%         | 1.05%                   | 4,184,992,353                     | 29.77%         | 38,129         | 27.73%         | 1.03%                   |
| ]15% - 20%]       | 3,121,217,740                     | 20.34%         | 32,934         | 20.89%         | 1.07%                   | 2,804,070,168                     | 19.95%         | 28,279         | 20.57%         | 1.04%                   |
| ]20% - 25%]       | 2,276,543,655                     | 14.83%         | 23,635         | 14.99%         | 1.11%                   | 2,001,892,917                     | 14.24%         | 20,076         | 14.60%         | 1.07%                   |
| ]25% - 30%]       | 1,221,584,397                     | 7.96%          | 11,462         | 7.27%          | 1.25%                   | 1,021,758,946                     | 7.27%          | 9,311          | 6.77%          | 1.20%                   |
| ]30% - 35%]       | 491,489,823                       | 3.20%          | 4,001          | 2.54%          | 1.40%                   | 377,006,312                       | 2.68%          | 3,063          | 2.23%          | 1.39%                   |
| ]35% - 40%]       | 178,598,719                       | 1.16%          | 1,340          | 0.85%          | 1.56%                   | 130,440,174                       | 0.93%          | 995            | 0.72%          | 1.54%                   |
| ]40% - 45%]       | 59,225,534                        | 0.39%          | 416            | 0.26%          | 1.67%                   | 43,838,172                        | 0.31%          | 310            | 0.23%          | 1.59%                   |
| ]45% - 50%]       | 16,646,796                        | 0.11%          | 123            | 0.08%          | 1.56%                   | 13,696,118                        | 0.10%          | 94             | 0.07%          | 1.57%                   |
| >50%              | 20,500,171                        | 0.13%          | 225            | 0.14%          | 1.40%                   | 15,489,509                        | 0.11%          | 176            | 0.13%          | 1.36%                   |
|                   | <b>15,348,617,337</b>             | <b>100.00%</b> | <b>157,639</b> | <b>100.00%</b> | <b>1.09%</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                               | 15,348,610,462                    | 100.00%        | 157,638        | 100.00%        | 1.09%                   | 14,056,455,179                    | 100.00%        | 137,493        | 100.00%        | 1.07%                   |
| Yes                              | 6,875                             | 0.00%          | 1              | 0.00%          | 1.96%                   |                                   |                |                |                |                         |
|                                  | <b>15,348,617,337</b>             | <b>100.00%</b> | <b>157,639</b> | <b>100.00%</b> | <b>1.09%</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                            | 15,156,836,874                    | 98.75%         | 155,955        | 98.93%         | 1.08%                   | 13,913,289,950                    | 98.98%         | 136,275        | 99.11%         | 1.06%                   |
| 2                            | 190,833,930                       | 1.24%          | 1,672          | 1.06%          | 0.01%                   | 143,165,229                       | 1.02%          | 1,218          | 0.89%          | 0.01%                   |
| 3                            | 946,533                           | 0.01%          | 12             | 0.01%          | 0.00%                   |                                   |                |                |                |                         |
|                              | <b>15,348,617,337</b>             | <b>100.00%</b> | <b>157,639</b> | <b>100.00%</b> | <b>1.09%</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     | 13,879,148,815                    | 90.43%         | 136,861        | 86.82%         | 1.10%                   | 12,659,693,805                    | 90.06%         | 119,144        | 86.65%         | 1.09%                   |
| Remortgage   | 1,319,719,004                     | 8.60%          | 17,982         | 11.41%         | 0.97%                   | 1,228,281,037                     | 8.74%          | 15,632         | 11.37%         | 0.88%                   |
| Renovation   | 149,749,519                       | 0.98%          | 2,796          | 1.77%          | 0.67%                   | 168,480,337                       | 1.20%          | 2,717          | 1.98%          | 0.60%                   |
|              | <b>15,348,617,337</b>             | <b>100.00%</b> | <b>157,639</b> | <b>100.00%</b> | <b>1.09%</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         | 15,348,617,337                    | 100.00%        | 157,639        | 100.00%        | 1.09%                   | 14,056,455,179                    | 100.00%        | 137,493        | 100.00%        | 1.07%                   |
|                  | <b>15,348,617,337</b>             | <b>100.00%</b> | <b>157,639</b> | <b>100.00%</b> | <b>1.09%</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                                                         | 4,830,066,628                     | 31.47%         | 53,565         | 33.98%         | 1.00%                   | 4,540,891,035                     | 32.30%         | 47,549         | 34.58%         | 0.95%                   |
| Internet                                                                  | 5,482,056,769                     | 35.72%         | 53,827         | 34.15%         | 1.10%                   | 5,000,304,175                     | 35.57%         | 46,757         | 34.01%         | 1.08%                   |
| Office or Branch Network                                                  | 3,160,895,521                     | 20.59%         | 32,206         | 20.43%         | 1.19%                   | 3,057,955,108                     | 21.75%         | 29,412         | 21.39%         | 1.21%                   |
| Third Party Channel but Underwriting Performed Entirely by the Originator | 1,875,598,420                     | 12.22%         | 18,041         | 11.44%         | 1.10%                   | 1,457,304,862                     | 10.37%         | 13,775         | 10.02%         | 1.08%                   |
|                                                                           | <b>15,348,617,337</b>             | <b>100.00%</b> | <b>157,639</b> | <b>100.00%</b> | <b>1.09%</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 | 944,330,981                       | 6.15%          | 11,307         | 7.17%          | 1.20%                   | 914,175,875                       | 6.50%          | 10,385         | 7.55%          | 1.19%                   |
| None                           | 14,404,286,356                    | 93.85%         | 146,332        | 92.83%         | 1.08%                   | 13,142,279,304                    | 93.50%         | 127,108        | 92.45%         | 1.06%                   |
|                                | <b>15,348,617,337</b>             | <b>100.00%</b> | <b>157,639</b> | <b>100.00%</b> | <b>1.09%</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%[        | 13,278,090,252                    | 86.51%         | 140,402        | 89.07%         | 1.07%                   | 11,505,272,096                    | 81.85%         | 117,453        | 85.42%         | 1.04%                   |
| [0.10% - 0.25%[        | 1,484,457,581                     | 9.67%          | 12,235         | 7.76%          | 1.21%                   | 1,734,317,873                     | 12.34%         | 13,638         | 9.92%          | 1.20%                   |
| [0.25% - 1.00%[        | 509,487,112                       | 3.32%          | 4,223          | 2.68%          | 1.21%                   | 816,865,211                       | 5.81%          | 6,402          | 4.66%          | 1.24%                   |
| [1.00% - 7.50%[        | 7,693,301                         | 0.05%          | 100            | 0.06%          | 1.42%                   |                                   |                |                |                |                         |
| [7.50% - 20.00%[       | 17,343,117                        | 0.11%          | 170            | 0.11%          | 1.46%                   |                                   |                |                |                |                         |
| [20.00% - 100.00%[     | 36,444,030                        | 0.24%          | 360            | 0.23%          | 1.51%                   |                                   |                |                |                |                         |
| 100.00%                | 15,101,944                        | 0.10%          | 149            | 0.09%          | 1.87%                   |                                   |                |                |                |                         |
|                        | <b>15,348,617,337</b>             | <b>100.00%</b> | <b>157,639</b> | <b>100.00%</b> | <b>1.09%</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: 0.28%      Weighted average LGD: 34.71%

**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      | 157,314        | 0                    | 0                   | 0                       | 15,315,292,225                    | 99.79%         | 99.78%                              |
| 30 - 59 Days   | 95             | 15,246               | 4,018               | 19,264                  | 9,041,733                         | 0.06%          | 0.06%                               |
| 60 - 89 Days   | 39             | 18,250               | 4,239               | 22,489                  | 4,036,085                         | 0.02%          | 0.03%                               |
| 90 - 179 Days  | 70             | 69,110               | 15,824              | 84,934                  | 7,465,546                         | 0.04%          | 0.05%                               |
| 180 - 359 Days | 67             | 143,980              | 49,971              | 193,952                 | 7,225,932                         | 0.04%          | 0.05%                               |
| >= 360 Days    | 54             | 200,975              | 89,365              | 290,339                 | 5,555,817                         | 0.03%          | 0.04%                               |
|                | <b>157,639</b> | <b>447,561</b>       | <b>163,417</b>      | <b>610,978</b>          | <b>15,348,617,337</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  
Spain

**Legal Adviser**

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

Paseo de Gracia, 111  
08008 Barcelona  
Spain

**Arranger**

**ING Bank N.V**

Bijlmerplein 888  
1102 MG Amsterdam  
The Netherlands

**Auditor of the Fund**

**KPMG**

Paseo de la Castellana, 259C  
28046 Madrid  
Spain

**Rating Agency**

**DBRS Ratings GMBH**

Neue Mainzer Straße 75  
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.**

Avenida Diagonal, 601  
P.2 Barcelona 08028  
Spain