

SOL Lion II RMBS Fondo de Titulización



Monthly Investor Report

28 December 2021

Description

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

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

1. Summary

All amounts in EURO	Current	At Issue
Reporting Date	28-Dec-21	04-Dec-20
Portfolio Cut off date	30-Nov-21	31-Oct-20
Current Principal Balance (*)	15,870,000,000.00	14,176,700,000.00
Of which Cash Reserve (1)	120,000,000.00	120,200,000.00
Of which Cash Available for Replenishment of the Notes (2)	18.15	44,820.55
Of which Realised Loss (3)	0.00	0.00
Of which Active Outstanding Notional Amount (4)	15,749,999,981.85	14,056,455,179.45
Of which Principal in Arrears	223,698.01	0.00
Number of Loans	158,600	137,493
Number of Borrowers	157,776	136,884
Average Principal Balance (Loanparts)	99,306.43	102,233.97
Average Principal Balance (Borrowers)	99,825.07	102,688.81
Coupon: Weighted Average	0.87%	1.07%
Minimum	0.00%	0.00%
Maximum	4.67%	4.41%
Weighted Average Original Loan to Market Value	71.34%	70.95%
Weighted Average Loan to Indexed Market Value	56.76%	58.84%
Seasoning (months): Weighted Average	67.92	61.59
Remaining Tenor (months): Weighted Average	310.26	313.60
Weighted Average Interest Rate on Fixed Interest Rate Loans	1.88%	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%	0.07%	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	15.7	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	3,147,919,681	19.99%	29,734	18.75%	1.88%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	12,602,080,301	80.01%	128,866	81.25%	0.62%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

3. Loan Coupon

Coupon Loan Part (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0.00% - 0.00%	2,164,638,321	13.74%	30,771	19.40%	0.00%	178,564,802	1.27%	2,066	1.50%	0.00%
0.01% - 0.50%	5,803,543,392	36.85%	51,805	32.66%	0.46%	2,353,648,402	16.74%	29,921	21.76%	0.25%
0.51% - 1.00%	2,593,709,700	16.47%	24,016	15.14%	0.74%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	1,743,542,591	11.07%	18,554	11.70%	1.36%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	2,846,825,535	18.08%	26,308	16.59%	1.88%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	423,480,907	2.69%	5,079	3.20%	2.27%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	169,834,310	1.08%	1,985	1.25%	2.71%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	2,734,283	0.02%	55	0.03%	3.11%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	365,346	0.00%	7	0.00%	3.40%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	178,726	0.00%	5	0.00%	3.60%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	1,091,375	0.01%	14	0.01%	3.84%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%						553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%						89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	55,496	0.00%	1	0.00%	4.67%					
	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

4. Origination Year

Origination Year	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
2003	13,892,761	0.09%	302	0.19%	0.08%	13,138,132	0.09%	251	0.18%	0.37%
2004	106,902,409	0.68%	2,324	1.47%	0.06%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	296,385,542	1.88%	5,785	3.65%	0.06%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	382,648,953	2.43%	5,960	3.76%	0.05%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	606,810,947	3.85%	8,112	5.11%	0.03%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	562,659,462	3.57%	7,207	4.54%	0.04%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	223,582,089	1.42%	2,939	1.85%	0.28%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	340,792,706	2.16%	3,877	2.44%	0.20%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	556,414,011	3.53%	6,011	3.79%	0.24%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	363,215,135	2.31%	4,452	2.81%	1.10%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	230,296,754	1.46%	2,907	1.83%	1.75%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	527,427,461	3.35%	6,411	4.04%	1.43%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	885,279,062	5.62%	9,581	6.04%	0.84%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	1,406,596,920	8.93%	13,868	8.74%	0.71%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,668,806,733	10.60%	15,311	9.65%	0.83%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	2,472,563,937	15.70%	21,568	13.60%	1.01%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,947,946,839	18.72%	25,179	15.88%	1.14%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,859,176,090	11.80%	14,834	9.35%	1.19%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	298,602,173	1.90%	1,972	1.24%	2.03%					
	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

5. Maturity Year

Maturity Year	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
2021	39,529	0.00%	71	0.04%	0.79%	1,274,836	0.01%	111	0.08%	0.58%
2022	3,786,525	0.02%	774	0.49%	0.42%	8,855,293	0.06%	660	0.48%	0.61%
2023	12,671,620	0.08%	1,205	0.76%	0.41%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	24,636,521	0.16%	1,541	0.97%	0.43%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	42,980,063	0.27%	1,974	1.24%	0.36%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	58,627,941	0.37%	2,107	1.33%	0.38%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	69,200,353	0.44%	2,070	1.31%	0.44%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	84,334,302	0.54%	2,183	1.38%	0.53%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	109,933,047	0.70%	2,553	1.61%	0.59%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	154,935,398	0.98%	3,127	1.97%	0.57%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	185,351,170	1.18%	3,365	2.12%	0.59%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	191,255,348	1.21%	3,177	2.00%	0.58%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	221,236,218	1.40%	3,458	2.18%	0.60%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	268,594,359	1.71%	4,027	2.54%	0.67%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	358,161,098	2.27%	5,102	3.22%	0.50%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	417,487,433	2.65%	5,243	3.31%	0.45%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	426,786,499	2.71%	5,047	3.18%	0.49%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	391,194,636	2.48%	4,522	2.85%	0.68%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	325,128,436	2.06%	3,756	2.37%	0.98%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	371,098,830	2.36%	4,006	2.53%	0.85%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	424,294,030	2.69%	4,283	2.70%	0.72%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	457,016,595	2.90%	4,431	2.79%	0.72%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	565,694,008	3.59%	5,438	3.43%	0.73%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	569,780,003	3.62%	5,542	3.49%	0.98%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	591,861,811	3.76%	5,458	3.44%	0.89%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	597,461,661	3.79%	5,281	3.33%	0.80%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	577,569,566	3.67%	4,948	3.12%	0.89%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	628,621,938	3.99%	5,349	3.37%	1.00%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	743,933,393	4.72%	6,256	3.94%	1.06%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	673,914,921	4.28%	5,354	3.38%	0.99%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	576,015,648	3.66%	4,339	2.74%	0.88%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	494,221,183	3.14%	3,684	2.32%	0.92%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	528,483,418	3.36%	3,958	2.50%	1.00%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	590,849,680	3.75%	4,511	2.84%	1.06%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	531,937,896	3.38%	4,007	2.53%	0.98%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	570,622,529	3.62%	4,343	2.74%	0.89%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	613,762,261	3.90%	4,664	2.94%	0.90%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	780,103,725	4.95%	6,022	3.80%	0.97%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	881,758,525	5.60%	6,831	4.31%	1.12%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	530,094,374	3.37%	3,942	2.49%	1.11%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	104,563,490	0.66%	651	0.41%	1.89%					
	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

6. Seasoning

Seasoning (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 0.5	143,272	0.00%	1	0.00%	1.25%					
0.5 - 1	409,210,264	2.60%	2,726	1.72%	2.02%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,946,148,482	12.36%	15,787	9.95%	1.13%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	2,991,808,286	19.00%	25,496	16.08%	1.15%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	2,393,471,230	15.20%	20,988	13.23%	1.00%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	1,657,085,087	10.52%	15,315	9.66%	0.81%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	1,403,098,010	8.91%	13,939	8.79%	0.70%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	802,657,423	5.10%	8,804	5.55%	0.90%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	500,235,277	3.18%	6,148	3.88%	1.47%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	262,760,614	1.67%	3,300	2.08%	1.66%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	321,129,538	2.04%	3,925	2.47%	0.98%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	3,062,252,499	19.44%	42,171	26.59%	0.11%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

7. Original Tenor

Tenor (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0 - 5	188,121	0.00%	5	0.00%	0.46%	22,090	0.00%	1	0.00%	1.49%
6 - 10	37,252,768	0.24%	1,020	0.64%	1.08%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	346,537,880	2.20%	7,022	4.43%	1.34%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	953,538,159	6.05%	16,169	10.19%	1.03%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	1,922,138,300	12.20%	24,327	15.34%	0.89%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,542,000,400	28.84%	46,923	29.59%	0.75%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	3,240,772,150	20.58%	26,404	16.65%	0.78%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,707,572,203	29.89%	36,730	23.16%	0.97%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

8. Remaining Tenor

Remaining Tenor (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 1	2,566,978	0.02%	685	0.43%	0.44%	427,186	0.00%	40	0.03%	0.52%
1 - 2	11,056,250	0.07%	1,141	0.72%	0.41%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	22,660,414	0.14%	1,494	0.94%	0.43%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	38,454,125	0.24%	1,863	1.17%	0.38%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	57,181,025	0.36%	2,138	1.35%	0.36%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	67,418,905	0.43%	2,058	1.30%	0.44%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	81,792,337	0.52%	2,179	1.37%	0.49%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	103,977,165	0.66%	2,454	1.55%	0.61%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	146,869,472	0.93%	3,044	1.92%	0.57%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	180,863,330	1.15%	3,357	2.12%	0.59%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	192,929,246	1.22%	3,217	2.03%	0.58%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	213,504,888	1.36%	3,363	2.12%	0.58%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	260,317,566	1.65%	3,925	2.47%	0.68%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	339,891,032	2.16%	4,879	3.08%	0.52%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	409,604,638	2.60%	5,326	3.36%	0.46%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	440,893,701	2.80%	5,174	3.26%	0.46%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	393,562,102	2.50%	4,577	2.89%	0.63%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	330,982,420	2.10%	3,832	2.42%	0.97%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	348,327,910	2.21%	3,822	2.41%	0.86%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	435,052,871	2.76%	4,443	2.80%	0.73%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	434,008,387	2.76%	4,219	2.66%	0.72%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	561,657,739	3.57%	5,370	3.39%	0.70%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	577,578,006	3.67%	5,647	3.56%	0.97%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	566,397,431	3.60%	5,283	3.33%	0.92%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	617,429,965	3.92%	5,462	3.44%	0.81%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	568,815,877	3.61%	4,937	3.11%	0.87%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	609,644,538	3.87%	5,168	3.26%	0.99%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	744,187,986	4.73%	6,279	3.96%	1.06%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	666,684,538	4.23%	5,381	3.39%	0.98%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	626,505,071	3.98%	4,704	2.97%	0.91%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,699,184,067	36.19%	43,179	27.23%	1.01%	5,198,639,048	36.98%	38,870	28.27%	1.20%
	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

9. Interest Type

Interest Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Fixed 10Y	3,147,919,681	19.99%	29,734	18.75%	1.88%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	12,602,080,301	80.01%	128,866	81.25%	0.62%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

10. Interest Reset Dates

Interest Reset Dates	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Floating	12,602,080,301	80.01%	128,866	81.25%	0.62%	11,574,908,234	82.35%	114,550	83.31%	0.88%
2020						904,915	0.01%	10	0.01%	0.93%
2021	554,150	0.00%	14	0.01%	0.68%	2,510,602	0.02%	30	0.02%	1.11%
2022	3,012,367	0.02%	64	0.04%	1.50%	120,672	0.00%	9	0.01%	2.11%
2023	377,046	0.00%	31	0.02%	2.17%	261,114	0.00%	11	0.01%	1.99%
2024	623,920	0.00%	42	0.03%	2.08%	577,280	0.00%	27	0.02%	2.08%
2025	19,956,528	0.13%	285	0.18%	2.30%	22,646,882	0.16%	290	0.21%	2.30%
2026	127,226,692	0.81%	1,523	0.96%	2.12%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	277,057,206	1.76%	2,923	1.84%	2.06%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	776,301,333	4.93%	7,386	4.66%	1.92%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,100,160,113	6.99%	10,160	6.41%	1.96%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	841,243,881	5.34%	7,293	4.60%	1.62%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	1,406,445	0.01%	13	0.01%	1.60%					
	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

11. Interest and Principal Payment Frequency

Payment Frequency	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
P1M	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

12. Payment Holidays

Payment Holidays	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
None	15,735,476,711	99.91%	158,474	99.92%	0.87%	13,862,607,211	98.62%	135,929	98.86%	1.05%
Royal Decree	10,206,221	0.06%	90	0.06%	0.00%	13,751,245	0.10%	123	0.09%	0.00%
SBA	4,173,560	0.03%	34	0.02%	0.00%	180,096,724	1.28%	1,441	1.05%	0.01%
Palma	143,490	0.00%	2	0.00%	0.00%					
	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13a. Original Loan to Market Value

average: 71.34%	Current Period					Issue Date				
	Original Loan to Market Value (%)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<= 30.00%	215,883,811	1.37%	4,993	3.15%	0.82%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	414,015,595	2.63%	7,646	4.82%	0.75%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	746,485,965	4.74%	11,348	7.16%	0.72%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,208,783,326	7.67%	15,523	9.79%	0.76%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,121,527,095	13.47%	23,135	14.59%	0.83%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,725,292,377	61.75%	85,543	53.94%	0.91%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,318,011,812	8.37%	10,412	6.56%	0.89%	1,016,656,032	7.23%	7,941	5.78%	1.06%
	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13b. Current Loan to Market Value

average: 59.35%	Current Period					Issue Date				
	Current Loan to Market Value (%)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<= 30.00%	1,424,054,956	9.04%	31,954	20.15%	0.42%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,194,562,676	7.58%	14,903	9.40%	0.53%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,510,130,748	9.59%	15,846	9.99%	0.65%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	1,989,184,235	12.63%	18,633	11.75%	0.81%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	3,673,123,095	23.32%	32,064	20.22%	0.95%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	5,924,735,350	37.62%	45,049	28.40%	1.08%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	33,360,713	0.21%	148	0.09%	1.15%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	141,322	0.00%	1	0.00%	0.52%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	486,294	0.00%	1	0.00%	0.57%					
130.00% >=	220,591	0.00%	1	0.00%	0.51%					
	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13c. Current Loan to Indexed Market Value

average: 56.76% Current Loan to Indexed Market Value (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<= 30.00%	1,426,948,171	9.06%	31,666	19.97%	0.55%	1,152,363,587	8.20%	24,052	17.49%	0.77%
30.01% - 40.00%	1,271,001,222	8.07%	15,555	9.81%	0.65%	1,060,151,680	7.54%	12,915	9.39%	0.86%
40.01% - 50.00%	1,937,071,881	12.30%	19,439	12.26%	0.76%	1,521,645,307	10.83%	15,498	11.27%	0.97%
50.01% - 60.00%	2,944,271,679	18.69%	26,019	16.41%	0.79%	2,508,754,086	17.85%	21,656	15.75%	1.02%
60.01% - 70.00%	4,194,403,571	26.63%	35,448	22.35%	0.93%	3,216,021,266	22.88%	26,877	19.55%	1.07%
70.01% - 80.00%	3,907,070,049	24.81%	29,942	18.88%	1.12%	4,169,121,210	29.66%	33,030	24.02%	1.25%
80.01% - 90.00%	67,072,945	0.43%	517	0.33%	0.66%	409,291,492	2.91%	3,305	2.40%	1.37%
90.01% - 100.00%	1,939,873	0.01%	13	0.01%	0.32%	19,106,551	0.14%	160	0.12%	0.38%
130.00% >=	220,591	0.00%	1	0.00%	0.51%					
	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

14. Original Notional Amount

Aggregate Outstanding Notional	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0 - 50,000	177,259,838	1.13%	5,056	3.19%	1.27%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,106,050,705	7.02%	22,637	14.27%	1.14%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,087,964,277	13.26%	30,781	19.41%	1.02%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,417,421,108	15.35%	27,907	17.60%	0.95%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,469,683,430	15.68%	23,952	15.10%	0.88%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,902,386,024	12.08%	15,639	9.86%	0.83%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,642,991,343	10.43%	12,013	7.57%	0.77%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	1,003,677,923	6.37%	6,466	4.08%	0.75%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	826,210,853	5.25%	4,900	3.09%	0.73%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	539,608,338	3.43%	2,873	1.81%	0.70%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	456,482,847	2.90%	2,248	1.42%	0.68%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	266,157,573	1.69%	1,185	0.75%	0.71%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	200,595,958	1.27%	866	0.55%	0.67%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	134,591,437	0.85%	529	0.33%	0.68%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	124,343,444	0.79%	462	0.29%	0.66%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	72,401,423	0.46%	240	0.15%	0.67%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	67,776,739	0.43%	209	0.13%	0.69%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	38,283,682	0.24%	120	0.08%	0.65%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	37,237,790	0.24%	115	0.07%	0.53%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	160,687,293	1.02%	382	0.24%	0.61%	122,635,514	0.87%	297	0.22%	0.73%
more	18,187,957	0.12%	20	0.01%	0.27%	15,900,181	0.11%	19	0.01%	0.66%
	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

15. Outstanding Notional Amount

Aggregate Outstanding Notional	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 1,000	59,098	0.00%	116	0.07%	0.85%					
1,000 - 8,000	7,783,753	0.05%	1,491	0.94%	0.41%					
8,001 - 20,000	71,952,739	0.46%	5,036	3.18%	0.42%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	871,756,429	5.53%	23,089	14.56%	0.75%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,006,494,173	12.74%	31,973	20.16%	0.88%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,727,942,764	17.32%	31,263	19.71%	0.87%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,761,655,806	17.53%	24,709	15.58%	0.89%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,159,160,882	13.71%	15,826	9.98%	0.90%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,578,529,484	10.02%	9,771	6.16%	0.88%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	1,099,726,444	6.98%	5,904	3.72%	0.89%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	729,433,503	4.63%	3,447	2.17%	0.88%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	507,412,062	3.22%	2,146	1.35%	0.88%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	357,578,907	2.27%	1,366	0.86%	0.87%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	232,058,506	1.47%	810	0.51%	0.84%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	151,448,007	0.96%	487	0.31%	0.87%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	108,231,547	0.69%	321	0.20%	0.90%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	77,853,966	0.49%	215	0.14%	0.84%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	66,837,828	0.42%	173	0.11%	0.81%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	42,275,138	0.27%	103	0.06%	0.84%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	32,817,024	0.21%	75	0.05%	0.79%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	30,025,454	0.19%	65	0.04%	0.72%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	20,891,925	0.13%	43	0.03%	0.81%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	96,114,306	0.61%	161	0.10%	0.74%	71,165,625	0.51%	118	0.09%	0.85%
more	11,960,236	0.08%	10	0.01%	0.28%	8,441,288	0.06%	7	0.01%	0.64%
	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

16. Geographic Region

Region	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Andalucía	2,165,461,218	13.75%	26,573	16.75%	0.74%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	193,338,121	1.23%	2,397	1.51%	1.02%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	525,182,294	3.33%	4,296	2.71%	1.02%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	372,661	0.00%	3	0.00%	0.49%					
Canarias	657,553,961	4.17%	7,451	4.70%	1.06%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	111,409,346	0.71%	1,338	0.84%	0.87%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	371,224,603	2.36%	4,422	2.79%	0.82%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	367,509,079	2.33%	4,586	2.89%	0.84%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,532,763,114	28.78%	38,186	24.08%	0.95%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	1,523,378	0.01%	19	0.01%	0.67%	1,810,656	0.01%	25	0.02%	0.84%
Galicia	244,986,252	1.56%	3,104	1.96%	0.83%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	25,549,854	0.16%	318	0.20%	1.07%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,831,006,357	30.67%	44,527	28.08%	0.83%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	946,688	0.01%	14	0.01%	0.87%	820,879	0.01%	12	0.01%	1.11%
Murcia	246,998,553	1.57%	3,133	1.98%	0.84%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	32,037,855	0.20%	347	0.22%	0.90%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	168,624,027	1.07%	1,802	1.14%	0.79%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	104,251,813	0.66%	1,410	0.89%	0.84%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,169,260,807	7.42%	14,674	9.25%	0.85%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

17. Borrower Nationality

Country	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Spain	14,972,253,616	95.06%	151,664	95.63%	0.86%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	777,746,366	4.94%	6,936	4.37%	1.09%	230,136,528	1.64%	1,699	1.24%	1.21%
	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

18. Debtor's concentration

Debtor Nr	Aggregate Outstanding Not. Amount	% of Aggregate Outstanding Not. Amt	Nr of Loans	Weighted Average Coupon
1	1,578,163	0.01%	1	0.09%
2	1,291,678	0.01%	1	0.42%
3	1,244,115	0.01%	1	0.30%
4	1,186,257	0.01%	1	0.49%
5	1,158,627	0.01%	1	0.39%
6	1,157,153	0.01%	1	0.31%
7	1,122,049	0.01%	1	0.00%
8	1,113,724	0.01%	1	0.51%
9	1,074,938	0.01%	1	0.27%
10	1,033,533	0.01%	1	0.10%
Top 10	11,960,236	0.08%		

19. Employment Type

Employment Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Employed - Private Sector	12,254,672,319	77.81%	121,118	76.37%	0.90%	10,863,004,535	77.28%	104,769	76.37%	1.09%
Employed - Public Sector	1,638,458,973	10.40%	18,070	11.39%	0.76%	1,524,253,118	10.84%	16,198	11.39%	0.97%
Employed - Sector Unknown	41,276,977	0.26%	803	0.51%	0.37%	18,526,738	0.13%	223	0.51%	1.21%
Other	38,320,314	0.24%	563	0.35%	0.49%	39,914,076	0.28%	543	0.35%	0.70%
Pensioner	211,949,592	1.35%	3,381	2.13%	0.97%	193,051,175	1.37%	2,854	2.13%	1.16%
Self-employed	1,344,282,876	8.54%	12,094	7.63%	0.79%	1,223,136,070	8.70%	10,688	7.63%	0.99%
Student	27,888,469	0.18%	312	0.20%	0.69%	18,655,934	0.13%	210	0.20%	0.92%
Unemployed	193,150,462	1.23%	2,259	1.42%	0.81%	175,913,533	1.25%	2,008	1.42%	0.99%
	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

20. Payment to Income

Payment to Income	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
average: 16.40%										
[0% - 10%]	3,960,025,490	25.14%	43,706	27.56%	0.79%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	4,569,555,668	29.01%	43,284	27.29%	0.83%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,171,396,727	20.14%	33,002	20.81%	0.85%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,260,160,644	14.35%	22,942	14.47%	0.89%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,116,741,870	7.09%	10,288	6.49%	1.08%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	431,654,585	2.74%	3,518	2.22%	1.30%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	155,541,155	0.99%	1,175	0.74%	1.49%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	50,364,765	0.32%	360	0.23%	1.56%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	16,126,375	0.10%	111	0.07%	1.55%	13,696,118	0.10%	94	0.07%	1.57%
>50%	18,432,703	0.12%	214	0.13%	1.19%	15,489,509	0.11%	176	0.13%	1.36%
	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

21. ING Staff at Date of Origination

ING Staff at Date of Origination	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
No	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

22. Number of Loans Per Borrower

Number of Loans Per Borrower	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
1	15,558,849,659	98.79%	156,957	98.96%	0.86%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2	189,880,267	1.21%	1,628	1.03%	0.01%	143,165,229	1.02%	1,218	0.89%	0.01%
3	1,270,056	0.01%	15	0.01%	0.00%					
	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

23. Loan Purpose

Loan Purpose	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Purchase	14,228,383,352	90.34%	137,586	86.75%	0.89%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	1,359,739,660	8.63%	18,124	11.43%	0.72%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	161,876,970	1.03%	2,890	1.82%	0.42%	168,480,337	1.20%	2,717	1.98%	0.60%
	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

24. Occupancy Status

Occupancy Status	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
1st home	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

25. Underwriting Source

Underwriting Source	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Central or Direct	5,010,752,840	31.81%	54,425	34.32%	0.77%	4,540,891,035	32.30%	47,549	34.32%	0.95%
Internet	5,637,177,985	35.79%	54,193	34.17%	0.89%	5,000,304,175	35.57%	46,757	34.17%	1.08%
Office or Branch Network	3,284,755,198	20.86%	32,605	20.56%	0.98%	3,057,955,108	21.75%	29,412	20.56%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	1,817,313,959	11.54%	17,377	10.96%	0.90%	1,457,304,862	10.37%	13,775	10.96%	1.08%
	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

26. Special Scheme

Special Scheme	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Vivienda de proteccion oficial	970,105,321	6.16%	11,355	7.16%	0.98%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,779,894,661	93.84%	147,245	92.84%	0.86%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

27. Probability of Default

Probability of Default	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
[0.00% - 0.10%[	12,969,909,930	82.35%	136,430	86.02%	0.83%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,878,450,217	11.93%	15,003	9.46%	1.04%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	843,527,614	5.36%	6,586	4.15%	1.07%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	7,799,475	0.05%	97	0.06%	1.06%					
[7.50% - 20.00%[	9,051,494	0.06%	88	0.06%	1.46%					
[20.00% - 100.00%[	32,523,363	0.21%	308	0.19%	1.31%					
100.00%	8,737,888	0.06%	88	0.06%	1.24%					
	15,749,999,982	100.00%	158,600	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

Weighted average PD: 0.24% Weighted average LGD: 36.03%

28. Arrears

Days Past Due	Nr of Loans	Principal in arrears	Interest in arrears	Total amount in arrears	Aggregate Outstanding Not. Amount	% Nr of Loans	% of Aggregate Outstanding Not. Amt
No Arrear	158,357	0	0	0	15,724,549,370	99.85%	99.84%
30 - 59 Days	95	10,856	2,700	13,556	9,436,815	0.06%	0.06%
60 - 89 Days	36	16,908	2,410	19,319	4,132,781	0.02%	0.03%
90 - 179 Days	57	59,577	13,313	72,890	6,096,722	0.04%	0.04%
180 - 359 Days	49	120,140	29,278	149,418	5,294,956	0.03%	0.03%
>= 360 Days	6	16,217	7,103	23,320	489,338	0.00%	0.00%
	158,600	223,698	54,805	278,503	15,749,999,982	100.00%	100.00%

29. Transaction Parties

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

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