

SOL Lion II RMBS Fondo de Titulización



Monthly Investor Report

28 February 2023

Description

Issue Date	4 December 2020
Final Maturity Date	31 December 2063
Next Payment Date	28 March 2023

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-Feb-23	04-Dec-20
Portfolio Cut off date	31-Jan-23	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)	649,113,674.73	44,820.55
Of which Realised Loss (3)	0.00	0.00
Of which Active Outstanding Notional Amount (4)	15,100,886,325.27	14,056,455,179.45
Of which Principal in Arrears	761,318.94	0.00
Number of Loans	159,050	137,493
Number of Borrowers	158,049	136,884
Average Principal Balance (Loanparts)	94,944.27	102,233.97
Average Principal Balance (Borrowers)	95,545.60	102,688.81
Coupon: Weighted Average	2.61%	1.07%
Minimum	0.00%	0.00%
Maximum	7.61%	4.41%
Weighted Average Original Loan to Market Value	71.60%	70.95%
Weighted Average Loan to Indexed Market Value	53.95%	58.84%
Seasoning (months): Weighted Average	72.64	61.59
Remaining Tenor (months): Weighted Average	306.67	313.60
Weighted Average Interest Rate on Fixed Interest Rate Loans	1.86%	1.94%
Weighted Average Spread on Floating Rate Loans	1.03%	1.03%
(*) = (1) + (2) + (3) + (4)		

Stop Replenishment Criteria

	<u>Current</u>	<u>Initial</u>
1. Aggregate Outstanding Balance of Delinquent Receivables > 2.5%	0.13%	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	15.1	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

	<u>Current</u>	<u>Initial</u>
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	3,100,441,474	20.53%	30,571	19.22%	1.86%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	12,000,444,851	79.47%	128,479	80.78%	2.81%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,100,886,325	100.00%	159,050	100.00%	2.61%	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%	4,072,774	0.03%	45	0.03%	0.00%	178,564,802	1.27%	2,066	1.50%	0.00%
0.01% - 0.50%	570,808	0.00%	2	0.00%	0.35%	2,353,648,402	16.74%	29,921	21.76%	0.25%
0.51% - 1.00%	143,405,302	0.95%	1,077	0.68%	0.93%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	1,335,762,559	8.85%	15,788	9.93%	1.38%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	4,639,324,006	30.72%	45,143	28.38%	1.86%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	2,210,600,662	14.64%	21,864	13.75%	2.25%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	1,118,397,609	7.41%	14,831	9.32%	2.75%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	1,373,053,840	9.09%	15,417	9.69%	3.18%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	602,066,669	3.99%	7,055	4.44%	3.35%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	1,529,251,481	10.13%	14,267	8.97%	3.64%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	1,122,377,196	7.43%	10,795	6.79%	3.84%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	470,376,600	3.11%	5,401	3.40%	4.12%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%	167,346,080	1.11%	2,015	1.27%	4.37%	89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	242,682,907	1.61%	3,126	1.97%	4.61%					
4.76% - 5.00%	65,663,962	0.43%	1,001	0.63%	4.88%					
5.01% - 5.25%	41,074,814	0.27%	640	0.40%	5.11%					
5.26% - 5.50%	13,538,087	0.09%	220	0.14%	5.34%					
5.51% - 5.75%	16,196,937	0.11%	264	0.17%	5.57%					
5.76% - 6.00%	1,281,539	0.01%	29	0.02%	5.91%					
6.01% - 6.25%	2,049,474	0.01%	34	0.02%	6.12%					
6.26% - 6.50%	1,036,526	0.01%	17	0.01%	6.32%					
6.51% - 6.75%	431,198	0.00%	9	0.01%	6.55%					
6.76% - 7.00%	58,675	0.00%	2	0.00%	6.92%					
7.01% - 7.25%	86,422	0.00%	2	0.00%	7.12%					
7.26% - 7.50%	165,147	0.00%	5	0.00%	7.30%					
7.51% - >	15,047	0.00%	1	0.00%	7.61%					
	15,100,886,325	100.00%	159,050	100.00%	2.61%	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	10,773,641	0.07%	258	0.16%	3.03%	13,138,132	0.09%	251	0.18%	0.37%
2004	83,479,147	0.55%	2,070	1.30%	2.55%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	240,280,324	1.59%	5,276	3.32%	2.44%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	309,323,589	2.05%	5,355	3.37%	2.33%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	496,361,324	3.29%	7,228	4.54%	2.18%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	465,735,736	3.08%	6,556	4.12%	2.16%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	186,422,672	1.23%	2,661	1.67%	2.56%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	279,939,668	1.85%	3,474	2.18%	2.86%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	463,410,314	3.07%	5,470	3.44%	2.54%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	280,235,314	1.86%	3,794	2.39%	3.57%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	173,920,104	1.15%	2,427	1.53%	4.22%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	394,559,871	2.61%	5,309	3.34%	3.81%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	700,087,244	4.64%	8,296	5.22%	3.22%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	1,129,655,489	7.48%	12,250	7.70%	2.82%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,391,904,779	9.22%	13,862	8.72%	2.74%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	2,151,875,579	14.25%	20,107	12.64%	2.54%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,640,031,049	17.48%	24,000	15.09%	2.52%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,946,139,852	12.89%	16,950	10.66%	2.33%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	1,234,083,181	8.17%	9,670	6.08%	2.75%					
2022	522,667,447	3.46%	4,037	2.54%	1.58%					
	15,100,886,325	100.00%	159,050	100.00%	2.61%	14,056,455,179	100.00%	137,493	100.00%	1.07%

5. Maturity Year

Maturity Year	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
2021						1,274,836	0.01%	111	0.08%	0.58%
2022						8,855,293	0.06%	660	0.48%	0.61%
2023	3,276,854	0.02%	1,239	0.78%	2.70%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	12,477,166	0.08%	1,380	0.87%	2.69%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	27,707,036	0.18%	1,875	1.18%	2.67%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	40,684,983	0.27%	2,013	1.27%	2.62%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	53,161,664	0.35%	1,992	1.25%	2.56%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	66,736,758	0.44%	2,121	1.33%	2.63%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	93,579,573	0.62%	2,557	1.61%	2.71%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	124,448,937	0.82%	2,983	1.88%	2.62%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	152,762,897	1.01%	3,199	2.01%	2.60%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	167,320,083	1.11%	3,150	1.98%	2.55%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	190,692,246	1.26%	3,345	2.10%	2.58%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	228,961,560	1.52%	3,805	2.39%	2.63%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	305,297,144	2.02%	4,813	3.03%	2.57%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	363,827,654	2.41%	5,069	3.19%	2.55%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	373,056,838	2.47%	4,847	3.05%	2.49%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	338,252,430	2.24%	4,239	2.67%	2.61%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	291,236,888	1.93%	3,649	2.29%	2.78%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	337,016,049	2.23%	3,907	2.46%	2.75%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	401,410,794	2.66%	4,357	2.74%	2.74%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	411,101,441	2.72%	4,333	2.72%	2.67%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	502,150,562	3.33%	5,143	3.23%	2.65%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	510,390,413	3.38%	5,260	3.31%	2.79%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	531,854,886	3.52%	5,248	3.30%	2.77%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	582,775,661	3.86%	5,487	3.45%	2.74%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	539,653,563	3.57%	4,899	3.08%	2.66%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	560,124,946	3.71%	5,050	3.18%	2.67%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	680,706,527	4.51%	5,996	3.77%	2.63%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	657,553,413	4.35%	5,510	3.46%	2.56%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	635,696,037	4.21%	5,117	3.22%	2.71%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	524,903,553	3.48%	4,141	2.60%	2.60%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	489,901,811	3.24%	3,868	2.43%	2.67%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	560,427,690	3.71%	4,454	2.80%	2.67%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	517,225,186	3.43%	4,091	2.57%	2.62%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	579,099,145	3.83%	4,539	2.85%	2.64%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	610,822,198	4.04%	4,832	3.04%	2.56%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	737,240,703	4.88%	5,940	3.73%	2.54%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	857,943,285	5.68%	6,847	4.30%	2.45%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	571,779,262	3.79%	4,426	2.78%	2.27%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	337,944,415	2.24%	2,392	1.50%	2.61%					
2062	129,684,076	0.86%	937	0.59%	1.84%					
	15,100,886,325	100.00%	159,050	100.00%	2.61%	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	195,312,300	1.29%	1,505	0.95%	2.77%					
0.5 - 1	397,443,974	2.63%	3,190	2.01%	2.25%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,247,186,519	8.26%	9,999	6.29%	2.49%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	1,757,466,282	11.64%	15,267	9.60%	2.50%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	2,321,482,641	15.37%	20,932	13.16%	2.45%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	2,212,711,053	14.65%	20,596	12.95%	2.55%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	1,539,217,562	10.19%	15,165	9.53%	2.67%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,158,281,869	7.67%	12,400	7.80%	2.77%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	778,130,109	5.15%	8,846	5.56%	3.00%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	444,882,352	2.95%	5,795	3.64%	3.53%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	269,995,543	1.79%	3,713	2.33%	3.89%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,778,776,122	18.40%	41,642	26.18%	2.48%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	15,100,886,325	100.00%	159,050	100.00%	2.61%	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	165,941	0.00%	7	0.00%	2.85%	22,090	0.00%	1	0.00%	1.49%
6 - 10	40,784,586	0.27%	1,071	0.67%	3.04%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	322,491,146	2.14%	6,864	4.32%	2.68%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	881,637,361	5.84%	15,774	9.92%	2.70%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	1,836,856,780	12.16%	24,414	15.35%	2.68%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,205,603,686	27.85%	45,924	28.87%	2.60%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	3,077,849,433	20.38%	26,443	16.63%	2.60%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,735,497,391	31.36%	38,553	24.24%	2.58%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	15,100,886,325	100.00%	159,050	100.00%	2.61%	14,056,455,179	100.00%	137,493	100.00%	1.07%

8. Remaining Tenor

average: 25.56 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	3,276,854	0.02%	1,239	0.78%	2.70%	427,186	0.00%	40	0.03%	0.52%
1 - 2	12,477,166	0.08%	1,380	0.87%	2.69%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	27,707,036	0.18%	1,875	1.18%	2.67%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	40,684,983	0.27%	2,013	1.27%	2.62%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	53,161,664	0.35%	1,992	1.25%	2.56%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	66,736,758	0.44%	2,121	1.33%	2.63%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	93,579,573	0.62%	2,557	1.61%	2.71%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	124,448,937	0.82%	2,983	1.88%	2.62%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	152,762,897	1.01%	3,199	2.01%	2.60%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	167,320,083	1.11%	3,150	1.98%	2.55%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	190,692,246	1.26%	3,345	2.10%	2.58%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	228,961,560	1.52%	3,805	2.39%	2.63%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	305,297,144	2.02%	4,813	3.03%	2.57%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	363,827,654	2.41%	5,069	3.19%	2.55%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	373,056,838	2.47%	4,847	3.05%	2.49%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	338,252,430	2.24%	4,239	2.67%	2.61%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	291,236,888	1.93%	3,649	2.29%	2.78%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	337,016,049	2.23%	3,907	2.46%	2.75%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	401,410,794	2.66%	4,357	2.74%	2.74%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	411,101,441	2.72%	4,333	2.72%	2.67%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	502,150,562	3.33%	5,143	3.23%	2.65%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	510,390,413	3.38%	5,260	3.31%	2.79%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	531,854,886	3.52%	5,248	3.30%	2.77%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	582,775,661	3.86%	5,487	3.45%	2.74%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	539,653,563	3.57%	4,899	3.08%	2.66%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	560,124,946	3.71%	5,050	3.18%	2.67%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	680,706,527	4.51%	5,996	3.77%	2.63%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	657,553,413	4.35%	5,510	3.46%	2.56%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	635,696,037	4.21%	5,117	3.22%	2.71%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	524,903,553	3.48%	4,141	2.60%	2.60%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,392,067,770	35.71%	42,326	26.61%	2.53%	5,198,639,048	36.98%	38,870	28.27%	1.20%
	15,100,886,325	100.00%	159,050	100.00%	2.61%	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	3,100,441,474	20.53%	30,571	19.22%	1.86%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	12,000,444,851	79.47%	128,479	80.78%	2.81%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,100,886,325	100.00%	159,050	100.00%	2.61%	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	12,000,444,851	79.47%	128,479	80.78%	2.81%	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						120,672	0.00%	9	0.01%	2.11%
2023	1,358,123	0.01%	48	0.03%	3.16%	261,114	0.00%	11	0.01%	1.99%
2024	514,154	0.00%	50	0.03%	2.07%	577,280	0.00%	27	0.02%	2.08%
2025	16,582,076	0.11%	276	0.17%	2.30%	22,646,882	0.16%	290	0.21%	2.30%
2026	105,479,338	0.70%	1,385	0.87%	2.12%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	242,701,240	1.61%	2,749	1.73%	2.06%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	698,923,274	4.63%	7,007	4.41%	1.92%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,017,208,327	6.74%	9,809	6.17%	1.97%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	888,040,058	5.88%	8,141	5.12%	1.63%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	129,182,321	0.86%	1,102	0.69%	1.60%					
2032	452,564	0.00%	4	0.00%	1.70%					
	15,100,886,325	100.00%	159,050	100.00%	2.61%	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	15,100,886,325	100.00%	159,050	100.00%	2.61%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,100,886,325	100.00%	159,050	100.00%	2.61%	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	15,100,886,325	100.00%	159,050	100.00%	2.61%	13,862,607,211	98.62%	135,929	98.86%	1.05%
Royal Decree						13,751,245	0.10%	123	0.09%	0.00%
SBA						180,096,724	1.28%	1,441	1.05%	0.01%
	15,100,886,325	100.00%	159,050	100.00%	2.61%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13a. Original Loan to Market Value

average: 71.60%	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%	196,974,084	1.30%	4,759	2.99%	2.73%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	371,308,674	2.46%	7,284	4.58%	2.65%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	684,593,381	4.53%	11,017	6.93%	2.64%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,114,963,063	7.38%	15,086	9.49%	2.66%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,007,298,684	13.29%	23,077	14.51%	2.63%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,406,293,099	62.29%	86,848	54.60%	2.61%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,319,455,340	8.74%	10,979	6.90%	2.51%	1,016,656,032	7.23%	7,941	5.78%	1.06%
	15,100,886,325	100.00%	159,050	100.00%	2.61%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13b. Current Loan to Market Value

average: 58.61%	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%	1,433,549,608	9.49%	34,360	21.60%	2.56%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,140,492,091	7.55%	14,777	9.29%	2.62%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,447,489,447	9.59%	15,591	9.80%	2.71%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	1,945,068,079	12.88%	19,081	12.00%	2.79%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	4,033,023,018	26.71%	36,031	22.65%	2.72%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	5,072,717,355	33.59%	39,084	24.57%	2.44%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	27,556,531	0.18%	121	0.08%	2.26%	19,510,830	0.14%	106	0.08%	1.37%
100.01% - 110.00%	668,586	0.00%	2	0.00%	1.97%					
130.00% >=	321,610	0.00%	3	0.00%	2.11%					
	15,100,886,325	100.00%	159,050	100.00%	2.61%	14,056,011,822	100.00%	137,490	100.00%	1.07%

13c. Current Loan to Indexed Market Value

average: 53.95% 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%	1,606,610,930	10.64%	36,349	22.85%	2.67%	1,152,363,587	8.21%	24,052	17.51%	0.77%
30.01% - 40.00%	1,375,051,573	9.11%	16,660	10.47%	2.76%	1,060,151,680	7.55%	12,915	9.40%	0.86%
40.01% - 50.00%	2,170,170,754	14.37%	21,630	13.60%	2.80%	1,521,645,307	10.84%	15,498	11.28%	0.97%
50.01% - 60.00%	3,105,307,415	20.56%	28,319	17.81%	2.67%	2,508,754,086	17.87%	21,656	15.77%	1.02%
60.01% - 70.00%	4,807,004,611	31.83%	40,229	25.29%	2.53%	3,216,021,266	22.91%	26,877	19.57%	1.07%
70.01% - 80.00%	1,992,322,533	13.19%	15,546	9.77%	2.39%	4,169,121,210	29.70%	33,030	24.05%	1.25%
80.01% - 90.00%	44,096,898	0.29%	314	0.20%	1.69%	409,291,492	2.92%	3,305	2.41%	1.37%
130.00% >=	321,610	0.00%	3	0.00%	2.11%					
	15,100,886,325	100.00%	159,050	100.00%	2.61%	14,037,348,629	100.00%	137,333	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	174,561,885	1.16%	5,196	3.27%	2.78%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,106,695,191	7.33%	23,378	14.70%	2.70%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,076,156,320	13.75%	31,416	19.75%	2.65%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,409,986,865	15.96%	28,478	17.91%	2.63%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,393,319,996	15.85%	23,882	15.02%	2.60%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,823,114,137	12.07%	15,456	9.72%	2.59%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,521,743,485	10.08%	11,572	7.28%	2.57%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	954,642,574	6.32%	6,317	3.97%	2.57%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	757,941,892	5.02%	4,651	2.92%	2.57%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	495,429,674	3.28%	2,747	1.73%	2.59%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	409,449,918	2.71%	2,122	1.33%	2.59%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	236,665,628	1.57%	1,111	0.70%	2.57%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	178,848,024	1.18%	811	0.51%	2.58%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	120,515,138	0.80%	497	0.31%	2.57%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	106,352,668	0.70%	422	0.27%	2.47%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	64,491,634	0.43%	228	0.14%	2.62%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	57,116,927	0.38%	187	0.12%	2.61%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	34,450,607	0.23%	114	0.07%	2.50%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	38,988,567	0.26%	123	0.08%	2.43%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	130,215,863	0.86%	329	0.21%	2.61%	122,635,514	0.87%	297	0.22%	0.73%
more	10,199,333	0.07%	13	0.01%	2.36%	15,900,181	0.11%	19	0.01%	0.66%
	15,100,886,325	100.00%	159,050	100.00%	2.61%	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	228,495	0.00%	486	0.31%	2.73%					
1,000 - 8,000	10,684,273	0.07%	2,237	1.41%	2.66%					
8,001 - 20,000	79,607,919	0.53%	5,607	3.53%	2.67%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	951,171,254	6.30%	25,266	15.89%	2.71%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,057,377,949	13.62%	32,810	20.63%	2.66%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,734,581,984	18.11%	31,351	19.71%	2.64%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,664,511,925	17.64%	23,871	15.01%	2.61%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,031,553,323	13.45%	14,883	9.36%	2.56%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,454,319,814	9.63%	9,015	5.67%	2.59%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	981,848,757	6.50%	5,267	3.31%	2.58%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	656,581,792	4.35%	3,102	1.95%	2.56%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	458,859,791	3.04%	1,941	1.22%	2.57%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	307,263,382	2.03%	1,175	0.74%	2.57%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	201,736,605	1.34%	705	0.44%	2.60%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	114,884,728	0.76%	369	0.23%	2.60%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	92,370,496	0.61%	275	0.17%	2.50%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	74,273,862	0.49%	205	0.13%	2.47%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	50,263,362	0.33%	130	0.08%	2.56%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	32,193,149	0.21%	78	0.05%	2.40%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	27,959,827	0.19%	64	0.04%	2.44%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	22,193,011	0.15%	48	0.03%	2.48%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	19,478,080	0.13%	40	0.03%	2.31%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	72,124,535	0.48%	121	0.08%	2.71%	71,165,625	0.51%	118	0.09%	0.85%
more	4,818,014	0.03%	4	0.00%	2.24%	8,441,288	0.06%	7	0.01%	0.64%
	15,100,886,325	100.00%	159,050	100.00%	2.61%	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	2,182,620,020	14.45%	27,631	17.37%	2.66%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	189,478,615	1.25%	2,450	1.54%	2.54%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	512,600,059	3.39%	4,325	2.72%	2.53%	447,407,817	3.18%	3,648	2.65%	1.17%
Canarias	639,885,993	4.24%	7,518	4.73%	2.52%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	109,313,571	0.72%	1,374	0.86%	2.73%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	366,616,446	2.43%	4,513	2.84%	2.62%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	345,195,905	2.29%	4,550	2.86%	2.72%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,359,764,929	28.87%	38,222	24.03%	2.54%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	1,780,686	0.01%	21	0.01%	2.87%	1,810,656	0.01%	25	0.02%	0.84%
Galicia	233,405,032	1.55%	3,098	1.95%	2.64%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	26,328,988	0.17%	331	0.21%	2.44%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,370,315,796	28.94%	42,547	26.75%	2.68%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	1,055,137	0.01%	15	0.01%	2.11%	820,879	0.01%	12	0.01%	1.11%
Murcia	238,999,595	1.58%	3,179	2.00%	2.59%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	30,447,400	0.20%	345	0.22%	2.54%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	152,127,650	1.01%	1,728	1.09%	2.62%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	94,030,804	0.62%	1,352	0.85%	2.67%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,246,919,699	8.26%	15,851	9.97%	2.56%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	15,100,886,325	100.00%	159,050	100.00%	2.61%	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	14,343,918,508	94.99%	152,008	95.57%	2.61%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	756,967,818	5.01%	7,042	4.43%	2.59%	230,136,528	1.64%	1,699	1.24%	1.21%
	15,100,886,325	100.00%	159,050	100.00%	2.61%	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	1,518,369	0.01%	1	1.84%
2	1,130,357	0.01%	1	2.24%
3	1,124,398	0.01%	1	2.14%
4	1,044,890	0.01%	1	2.92%
5	979,800	0.01%	1	3.02%
6	911,185	0.01%	1	3.32%
7	909,823	0.01%	1	2.08%
8	891,830	0.01%	1	0.85%
9	842,894	0.01%	1	1.84%
10	842,014	0.01%	1	3.62%
Top 10	10,195,560	0.07%		

19. Employment Type

Employment Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Employed - Private Sector	11,830,595,562	78.34%	122,307	76.90%	2.60%	10,863,004,535	77.28%	104,769	76.20%	1.09%
Employed - Public Sector	1,511,331,953	10.01%	17,418	10.95%	2.66%	1,524,253,118	10.84%	16,198	11.78%	0.97%
Employed - Sector Unknown	32,301,820	0.21%	695	0.44%	2.67%	18,526,738	0.13%	223	0.16%	1.21%
Other	38,763,899	0.26%	588	0.37%	2.48%	39,914,076	0.28%	543	0.39%	0.70%
Pensioner	214,920,231	1.42%	3,613	2.27%	2.77%	193,051,175	1.37%	2,854	2.08%	1.16%
Self-employed	1,257,373,105	8.33%	11,804	7.42%	2.59%	1,223,136,070	8.70%	10,688	7.77%	0.99%
Student	35,426,598	0.23%	425	0.27%	2.55%	18,655,934	0.13%	210	0.15%	0.92%
Unemployed	180,173,157	1.19%	2,200	1.38%	2.63%	175,913,533	1.25%	2,008	1.46%	0.99%
	15,100,886,325	100.00%	159,050	100.00%	2.61%	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: 20.28%										
[0% - 10%]	2,167,629,258	14.35%	29,493	18.54%	2.38%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	3,779,601,390	25.03%	38,579	24.26%	2.51%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,098,898,894	20.52%	31,956	20.09%	2.62%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,405,803,922	15.93%	25,796	16.22%	2.62%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,743,965,264	11.55%	17,598	11.06%	2.68%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	1,021,645,292	6.77%	9,111	5.73%	2.87%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	485,309,252	3.21%	3,790	2.38%	3.01%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	236,868,347	1.57%	1,628	1.02%	3.18%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	86,217,870	0.57%	560	0.35%	3.39%	13,696,118	0.10%	94	0.07%	1.57%
>50%	74,946,837	0.50%	539	0.34%	3.33%	15,489,509	0.11%	176	0.13%	1.36%
	15,100,886,325	100.00%	159,050	100.00%	2.61%	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	15,100,886,325	100.00%	159,050	100.00%	2.61%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,100,886,325	100.00%	159,050	100.00%	2.61%	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	14,886,043,264	98.58%	157,057	98.75%	2.57%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2	212,496,003	1.41%	1,966	1.24%	0.04%	143,165,229	1.02%	1,218	0.89%	0.01%
3	2,347,059	0.02%	27	0.02%	0.00%					
	15,100,886,325	100.00%	159,050	100.00%	2.61%	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	13,610,158,672	90.13%	137,896	86.70%	2.61%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	1,346,603,926	8.92%	18,415	11.58%	2.61%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	144,123,727	0.95%	2,739	1.72%	2.44%	168,480,337	1.20%	2,717	1.98%	0.60%
	15,100,886,325	100.00%	159,050	100.00%	2.61%	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	15,100,886,325	100.00%	159,050	100.00%	2.61%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,100,886,325	100.00%	159,050	100.00%	2.61%	14,056,455,179	100.00%	137,493	100.00%	1.07%

25. Underwriting Source

Underwriting Source	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Central or Direct	4,672,601,002	30.94%	53,243	33.48%	2.60%	4,540,891,035	32.30%	47,549	34.58%	0.95%
Internet	5,365,590,386	35.53%	54,158	34.05%	2.61%	5,000,304,175	35.57%	46,757	34.01%	1.08%
Office or Branch Network	3,073,309,944	20.35%	32,273	20.29%	2.72%	3,057,955,108	21.75%	29,412	21.39%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	1,989,384,993	13.17%	19,376	12.18%	2.48%	1,457,304,862	10.37%	13,775	10.02%	1.08%
	15,100,886,325	100.00%	159,050	100.00%	2.61%	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	949,729,905	6.29%	11,649	7.32%	2.70%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,151,156,421	93.71%	147,401	92.68%	2.61%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	15,100,886,325	100.00%	159,050	100.00%	2.61%	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%[	12,634,368,222	83.67%	138,362	86.99%	2.63%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,682,258,670	11.14%	14,087	8.86%	2.53%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	683,150,258	4.52%	5,587	3.51%	2.53%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	10,652,439	0.07%	129	0.08%	2.83%					
[7.50% - 20.00%[	16,612,186	0.11%	184	0.12%	2.79%					
[20.00% - 100.00%[	49,836,827	0.33%	462	0.29%	2.80%					
100.00%	24,007,724	0.16%	239	0.15%	2.52%					
	15,100,886,325	100.00%	159,050	100.00%	2.61%	14,056,455,179	100.00%	137,493	100.00%	1.07%

Weighted average PD: 0.39% Weighted average LGD: 34.79%

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	158,553	0	0	0	15,047,910,857	99.69%	99.65%
30 - 59 Days	146	18,801	10,760	29,561	15,939,789	0.09%	0.11%
60 - 89 Days	63	24,110	9,993	34,103	6,518,251	0.04%	0.04%
90 - 179 Days	90	80,085	32,140	112,225	9,551,998	0.06%	0.06%
180 - 359 Days	100	216,536	78,147	294,683	10,603,595	0.06%	0.07%
>= 360 Days	98	421,787	210,215	632,002	10,361,835	0.06%	0.07%
	159,050	761,319	341,255	1,102,574	15,100,886,325	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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Legal Adviser

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