

SOL Lion II RMBS Fondo de Titulización



Monthly Investor Report

28 July 2021

Description

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

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

1. Summary

All amounts in EURO	Current	At Issue
Reporting Date	28-Jul-21	04-Dec-20
Portfolio Cut off date	30-Jun-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)	136,984,230.21	44,820.55
Of which Realised Loss (3)	0.00	0.00
Of which Active Outstanding Notional Amount (4)	15,613,015,769.79	14,056,455,179.45
Of which Principal in Arrears	77,459.22	0.00
Number of Loans	156,457	137,493
Number of Borrowers	155,677	136,884
Average Principal Balance (Loanparts)	99,791.10	102,233.97
Average Principal Balance (Borrowers)	100,291.09	102,688.81
Coupon: Weighted Average	0.86%	1.07%
Minimum	0.00%	0.00%
Maximum	4.67%	4.41%
Weighted Average Original Loan to Market Value	71.28%	70.95%
Weighted Average Loan to Indexed Market Value	58.12%	58.84%
Seasoning (months): Weighted Average	65.63	61.59
Remaining Tenor (months): Weighted Average	311.15	313.60
Weighted Average Interest Rate on Fixed Interest Rate Loans	1.88%	1.94%
Weighted Average Spread on Floating Rate Loans	1.03%	1.03%

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

Stop Replenishment Criteria

	Current	Initial
1. Aggregate Outstanding Balance of Delinquent Receivables > 2.5%	0.03%	0.00%
2. Aggregate realised losses related to Defaulted Receivables > 0.75%	0.00%	0.00%
3. Outstanding Balance of the Receivables < 13.5 bln	15.6	14.1
4. Reserve Fund not funded up to the Reserve Fund Required Amount	N	N
5. Seller replaced as Servicer of the Receivables	N	N
6. Seller not able to sell Additional Receivables	N	N

Repurchase Rights

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

2. Product Type

Product Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Mixta	3,125,179,257	20.02%	29,181	18.65%	1.88%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	12,487,836,513	79.98%	127,276	81.35%	0.60%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,613,015,770	100.00%	156,457	100.00%	0.86%	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%	2,282,735,695	14.62%	31,389	20.06%	0.00%	178,564,802	1.27%	2,066	1.50%	0.00%
0.01% - 0.50%	5,742,918,087	36.78%	51,032	32.62%	0.45%	2,353,648,402	16.74%	29,921	21.76%	0.25%
0.51% - 1.00%	2,552,811,887	16.35%	23,728	15.17%	0.74%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	1,611,607,938	10.32%	17,182	10.98%	1.37%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	2,873,405,869	18.40%	26,496	16.94%	1.87%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	417,985,591	2.68%	4,962	3.17%	2.27%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	127,075,461	0.81%	1,587	1.01%	2.71%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	2,914,438	0.02%	56	0.04%	3.12%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	373,530	0.00%	7	0.00%	3.40%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	162,885	0.00%	4	0.00%	3.60%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	966,724	0.01%	13	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%	57,666	0.00%	1	0.00%	4.67%					
	15,613,015,770	100.00%	156,457	100.00%	0.86%	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	14,486,567	0.09%	305	0.19%	0.06%	13,138,132	0.09%	251	0.18%	0.37%
2004	113,558,129	0.73%	2,375	1.52%	0.06%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	311,222,111	1.99%	5,867	3.75%	0.05%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	403,542,137	2.58%	6,079	3.89%	0.04%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	635,268,531	4.07%	8,243	5.27%	0.02%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	588,285,978	3.77%	7,325	4.68%	0.03%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	231,887,805	1.49%	2,978	1.90%	0.27%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	355,335,391	2.28%	3,937	2.52%	0.20%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	577,557,262	3.70%	6,100	3.90%	0.24%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	378,214,304	2.42%	4,524	2.89%	1.10%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	241,099,069	1.54%	2,992	1.91%	1.75%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	550,558,217	3.53%	6,579	4.20%	1.43%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	913,910,779	5.85%	9,766	6.24%	0.84%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	1,447,638,112	9.27%	14,069	8.99%	0.70%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,717,090,782	11.00%	15,521	9.92%	0.83%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	2,526,511,249	16.18%	21,706	13.87%	1.01%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,968,144,082	19.01%	24,988	15.97%	1.14%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,637,866,304	10.49%	13,098	8.37%	1.40%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	838,962	0.01%	5	0.00%	1.96%					
	15,613,015,770	100.00%	156,457	100.00%	0.86%	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	460,435	0.00%	181	0.12%	0.38%	1,274,836	0.01%	111	0.08%	0.58%
2022	6,206,617	0.04%	758	0.48%	0.41%	8,855,293	0.06%	660	0.48%	0.61%
2023	16,394,153	0.11%	1,235	0.79%	0.39%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	29,101,531	0.19%	1,566	1.00%	0.43%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	48,042,197	0.31%	1,984	1.27%	0.35%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	65,920,404	0.42%	2,184	1.40%	0.38%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	75,272,903	0.48%	2,086	1.33%	0.44%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	91,271,630	0.58%	2,222	1.42%	0.52%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	116,252,501	0.74%	2,559	1.64%	0.60%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	161,869,233	1.04%	3,132	2.00%	0.55%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	193,406,097	1.24%	3,366	2.15%	0.57%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	202,317,923	1.30%	3,232	2.07%	0.57%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	232,366,000	1.49%	3,486	2.23%	0.59%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	280,247,089	1.79%	4,074	2.60%	0.65%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	373,472,336	2.39%	5,168	3.30%	0.51%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	425,596,594	2.73%	5,207	3.33%	0.41%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	443,251,732	2.84%	5,115	3.27%	0.48%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	402,079,673	2.58%	4,530	2.90%	0.67%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	331,405,992	2.12%	3,767	2.41%	0.96%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	372,849,989	2.39%	3,943	2.52%	0.87%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	420,487,222	2.69%	4,183	2.67%	0.66%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	464,721,830	2.98%	4,457	2.85%	0.70%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	578,276,132	3.70%	5,471	3.50%	0.72%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	581,962,213	3.73%	5,558	3.55%	0.98%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	593,599,086	3.80%	5,403	3.45%	0.90%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	582,255,414	3.73%	5,091	3.25%	0.75%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	581,361,881	3.72%	4,930	3.15%	0.89%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	636,736,161	4.08%	5,370	3.43%	1.00%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	748,003,808	4.79%	6,216	3.97%	1.05%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	651,904,972	4.18%	5,171	3.31%	1.08%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	523,947,363	3.36%	3,955	2.53%	0.77%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	488,915,611	3.13%	3,618	2.31%	0.93%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	520,852,810	3.34%	3,901	2.49%	1.01%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	580,212,172	3.72%	4,404	2.81%	1.06%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	516,627,353	3.31%	3,902	2.49%	0.99%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	545,090,639	3.49%	4,169	2.66%	0.85%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	601,719,203	3.85%	4,588	2.93%	0.89%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	778,320,225	4.99%	5,974	3.82%	0.96%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	864,051,166	5.53%	6,672	4.26%	1.11%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	483,186,427	3.09%	3,611	2.31%	1.31%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	2,999,053	0.02%	18	0.01%	1.09%					
	15,613,015,770	100.00%	156,457	100.00%	0.86%	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	838,962	0.01%	5	0.00%	1.96%					
0.5 - 1	728,410,058	4.67%	5,520	3.53%	1.79%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	2,358,646,859	15.11%	19,808	12.66%	1.10%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	2,882,411,275	18.46%	24,331	15.55%	1.11%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	2,019,895,733	12.94%	17,743	11.34%	0.93%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	1,599,784,840	10.25%	14,986	9.58%	0.75%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	1,263,601,976	8.09%	12,795	8.18%	0.69%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	655,848,088	4.20%	7,392	4.72%	1.17%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	406,783,642	2.61%	5,078	3.25%	1.59%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	313,882,102	2.01%	3,796	2.43%	1.42%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	401,293,766	2.57%	4,455	2.85%	0.49%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,981,618,468	19.10%	40,548	25.92%	0.09%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	15,613,015,770	100.00%	156,457	100.00%	0.86%	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	120,428	0.00%	4	0.00%	0.14%	22,090	0.00%	1	0.00%	1.49%
6 - 10	36,190,539	0.23%	1,005	0.64%	0.99%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	350,700,690	2.25%	6,990	4.47%	1.34%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	956,394,728	6.13%	16,018	10.24%	1.01%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	1,926,148,338	12.34%	24,152	15.44%	0.87%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,561,857,944	29.22%	46,656	29.82%	0.74%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	3,206,550,651	20.54%	25,983	16.61%	0.76%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,575,052,451	29.30%	35,649	22.79%	0.97%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	15,613,015,770	100.00%	156,457	100.00%	0.86%	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	1,952,002	0.01%	423	0.27%	0.36%	427,186	0.00%	40	0.03%	0.52%
1 - 2	10,367,359	0.07%	1,006	0.64%	0.40%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	20,682,614	0.13%	1,336	0.85%	0.43%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	36,068,907	0.23%	1,709	1.09%	0.40%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	57,188,715	0.37%	2,185	1.40%	0.33%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	68,276,884	0.44%	2,082	1.33%	0.42%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	80,358,784	0.51%	2,124	1.36%	0.46%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	102,829,554	0.66%	2,379	1.52%	0.56%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	128,752,982	0.82%	2,695	1.72%	0.58%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	183,708,169	1.18%	3,417	2.18%	0.54%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	194,824,432	1.25%	3,218	2.06%	0.57%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	211,442,547	1.35%	3,313	2.12%	0.58%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	254,823,974	1.63%	3,769	2.41%	0.63%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	307,014,650	1.97%	4,365	2.79%	0.60%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	410,568,555	2.63%	5,476	3.50%	0.45%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	451,576,730	2.89%	5,232	3.34%	0.43%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	410,242,567	2.63%	4,734	3.03%	0.56%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	373,206,148	2.39%	4,240	2.71%	0.81%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	327,366,228	2.10%	3,614	2.31%	0.94%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	407,126,096	2.61%	4,212	2.69%	0.76%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	417,568,304	2.67%	4,069	2.60%	0.70%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	523,884,757	3.36%	4,995	3.19%	0.68%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	602,323,714	3.86%	5,715	3.65%	0.84%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	553,613,580	3.55%	5,234	3.35%	0.97%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	618,032,585	3.96%	5,510	3.52%	0.82%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	572,538,630	3.67%	4,942	3.16%	0.80%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	578,075,061	3.70%	4,888	3.12%	0.94%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	724,283,484	4.64%	6,079	3.89%	1.03%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	681,091,173	4.36%	5,615	3.59%	1.02%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	612,945,517	3.93%	4,695	3.00%	1.01%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,690,281,064	36.45%	43,186	27.60%	1.00%	5,198,639,048	36.98%	38,870	28.27%	1.20%
	15,613,015,770	100.00%	156,457	100.00%	0.86%	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	3,125,179,257	20.02%	29,181	18.65%	1.88%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	12,487,836,513	79.98%	127,276	81.35%	0.60%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,613,015,770	100.00%	156,457	100.00%	0.86%	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	12,487,836,513	79.98%	127,276	81.35%	0.60%	11,574,908,234	82.35%	114,550	83.31%	0.88%
2020						904,915	0.01%	10	0.01%	0.93%
2021	3,682,953	0.02%	51	0.03%	0.88%	2,510,602	0.02%	30	0.02%	1.11%
2022	199,562	0.00%	20	0.01%	2.10%	120,672	0.00%	9	0.01%	2.11%
2023	295,598	0.00%	23	0.01%	2.07%	261,114	0.00%	11	0.01%	1.99%
2024	747,238	0.00%	45	0.03%	2.08%	577,280	0.00%	27	0.02%	2.08%
2025	21,236,677	0.14%	296	0.19%	2.30%	22,646,882	0.16%	290	0.21%	2.30%
2026	134,220,855	0.86%	1,561	1.00%	2.10%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	291,599,354	1.87%	3,003	1.92%	2.06%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	798,821,104	5.12%	7,482	4.78%	1.91%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,110,762,808	7.11%	10,090	6.45%	1.96%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	763,436,998	4.89%	6,608	4.22%	1.62%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	176,108	0.00%	2	0.00%	1.49%					
	15,613,015,770	100.00%	156,457	100.00%	0.86%	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	15,613,015,770	100.00%	156,457	100.00%	0.86%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,613,015,770	100.00%	156,457	100.00%	0.86%	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	15,522,690,358	99.42%	155,709	99.52%	0.85%	13,862,607,211	98.62%	135,929	98.86%	1.05%
Royal Decree	25,314,797	0.16%	226	0.14%	0.00%	13,751,245	0.10%	123	0.09%	0.00%
SBA	63,893,377	0.41%	514	0.33%	0.00%	180,096,724	1.28%	1,441	1.05%	0.01%
Extension	1,117,238	0.01%	8	0.01%	0.00%					
	15,613,015,770	100.00%	156,457	100.00%	0.86%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13a. Original Loan to Market Value

average: 71.28% 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%	218,008,904	1.40%	4,976	3.18%	0.79%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	417,313,182	2.67%	7,644	4.89%	0.72%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	749,541,781	4.80%	11,289	7.22%	0.69%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,206,567,663	7.73%	15,382	9.83%	0.74%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,105,333,459	13.48%	22,865	14.61%	0.81%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,647,515,356	61.79%	84,274	53.86%	0.90%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,268,735,425	8.13%	10,027	6.41%	0.88%	1,016,656,032	7.23%	7,941	5.78%	1.06%
	15,613,015,770	100.00%	156,457	100.00%	0.86%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13b. Current Loan to Market Value

average: 59.56% 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%	1,397,723,869	8.95%	30,817	19.70%	0.41%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,201,339,903	7.69%	14,846	9.49%	0.51%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,510,971,403	9.68%	15,817	10.11%	0.62%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	1,971,915,064	12.63%	18,317	11.71%	0.77%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	3,362,179,285	21.53%	29,451	18.82%	0.95%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	6,135,813,762	39.30%	47,059	30.08%	1.06%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	32,705,959	0.21%	148	0.09%	1.25%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	143,107	0.00%	1	0.00%	0.52%	443,358	0.00%	3	0.00%	0.68%
130.00% >=	223,417	0.00%	1	0.00%	0.51%					
	15,613,015,770	100.00%	156,457	100.00%	0.86%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13c. Current Loan to Indexed Market Value

average: 58.12% 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%	1,335,936,759	8.56%	29,617	18.93%	0.53%	1,152,363,587	8.20%	24,052	17.49%	0.77%
30.01% - 40.00%	1,198,422,662	7.68%	14,833	9.48%	0.63%	1,060,151,680	7.54%	12,915	9.39%	0.86%
40.01% - 50.00%	1,748,360,189	11.20%	17,917	11.45%	0.73%	1,521,645,307	10.83%	15,498	11.27%	0.97%
50.01% - 60.00%	2,807,350,631	17.98%	24,745	15.82%	0.77%	2,508,754,086	17.85%	21,656	15.75%	1.02%
60.01% - 70.00%	3,806,245,693	24.38%	32,243	20.61%	0.87%	3,216,021,266	22.88%	26,877	19.55%	1.07%
70.01% - 80.00%	4,495,561,298	28.79%	35,438	22.65%	1.10%	4,169,121,210	29.66%	33,030	24.02%	1.25%
80.01% - 90.00%	212,007,780	1.36%	1,591	1.02%	0.91%	409,291,492	2.91%	3,305	2.40%	1.37%
90.01% - 100.00%	8,907,338	0.06%	72	0.05%	0.14%	19,106,551	0.14%	160	0.12%	0.38%
130.00% >=	223,417	0.00%	1	0.00%	0.51%					
	15,613,015,770	100.00%	156,457	100.00%	0.86%	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	180,798,557	1.16%	5,058	3.23%	1.26%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,112,864,924	7.13%	22,474	14.36%	1.13%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,093,258,513	13.41%	30,512	19.50%	1.02%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,399,892,941	15.37%	27,448	17.54%	0.93%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,451,185,825	15.70%	23,588	15.08%	0.87%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,880,720,558	12.05%	15,352	9.81%	0.81%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,628,769,277	10.43%	11,845	7.57%	0.76%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	991,191,028	6.35%	6,363	4.07%	0.73%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	813,289,812	5.21%	4,805	3.07%	0.70%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	532,661,424	3.41%	2,818	1.80%	0.68%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	450,940,683	2.89%	2,205	1.41%	0.67%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	256,125,656	1.64%	1,142	0.73%	0.68%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	197,687,865	1.27%	850	0.54%	0.67%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	132,525,641	0.85%	519	0.33%	0.67%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	116,820,084	0.75%	438	0.28%	0.64%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	68,318,909	0.44%	228	0.15%	0.64%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	64,560,949	0.41%	199	0.13%	0.63%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	38,051,601	0.24%	119	0.08%	0.64%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	37,478,077	0.24%	116	0.07%	0.59%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	150,117,488	0.96%	360	0.23%	0.60%	122,635,514	0.87%	297	0.22%	0.73%
more	15,755,957	0.10%	18	0.01%	0.30%	15,900,181	0.11%	19	0.01%	0.66%
	15,613,015,770	100.00%	156,457	100.00%	0.86%	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	32,049	0.00%	67	0.04%	0.74%					
1,000 - 8,000	6,010,192	0.04%	1,055	0.67%	0.40%					
8,001 - 20,000	68,860,667	0.44%	4,808	3.07%	0.40%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	852,072,019	5.46%	22,533	14.40%	0.74%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	1,975,455,280	12.65%	31,471	20.11%	0.87%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,722,891,501	17.44%	31,221	19.96%	0.86%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,750,840,056	17.62%	24,597	15.72%	0.87%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,167,104,432	13.88%	15,880	10.15%	0.88%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,568,496,305	10.05%	9,704	6.20%	0.87%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	1,099,922,555	7.04%	5,901	3.77%	0.87%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	716,854,718	4.59%	3,387	2.16%	0.87%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	501,795,100	3.21%	2,122	1.36%	0.86%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	350,582,729	2.25%	1,339	0.86%	0.85%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	231,214,660	1.48%	807	0.52%	0.83%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	144,073,592	0.92%	463	0.30%	0.86%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	104,298,081	0.67%	310	0.20%	0.89%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	75,267,924	0.48%	208	0.13%	0.84%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	61,171,828	0.39%	158	0.10%	0.77%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	44,482,949	0.28%	108	0.07%	0.84%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	29,400,005	0.19%	67	0.04%	0.81%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	26,804,730	0.17%	58	0.04%	0.78%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	18,959,572	0.12%	39	0.02%	0.64%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	87,028,545	0.56%	146	0.09%	0.77%	71,165,625	0.51%	118	0.09%	0.85%
more	9,396,279	0.06%	8	0.01%	0.35%	8,441,288	0.06%	7	0.01%	0.64%
	15,613,015,770	100.00%	156,457	100.00%	0.86%	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	2,244,756,542	14.38%	27,023	17.27%	0.75%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	187,933,619	1.20%	2,323	1.48%	0.99%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	506,940,128	3.25%	4,155	2.66%	0.99%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	942,340	0.01%	6	0.00%	0.53%					
Canarias	648,806,911	4.16%	7,287	4.66%	1.05%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	109,927,841	0.70%	1,303	0.83%	0.85%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	365,175,252	2.34%	4,302	2.75%	0.81%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	359,152,483	2.30%	4,452	2.85%	0.83%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,391,663,003	28.13%	36,908	23.59%	0.93%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	1,396,096	0.01%	19	0.01%	0.58%	1,810,656	0.01%	25	0.02%	0.84%
Galicia	238,883,864	1.53%	3,013	1.93%	0.82%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	24,345,327	0.16%	300	0.19%	1.02%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,777,174,963	30.60%	43,881	28.05%	0.81%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	1,053,929	0.01%	15	0.01%	0.91%	820,879	0.01%	12	0.01%	1.11%
Murcia	244,383,287	1.57%	3,080	1.97%	0.83%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	30,982,983	0.20%	339	0.22%	0.86%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	168,536,536	1.08%	1,792	1.15%	0.75%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	103,639,045	0.66%	1,392	0.89%	0.80%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,207,321,621	7.73%	14,867	9.50%	0.86%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	15,613,015,770	100.00%	156,457	100.00%	0.86%	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	14,849,548,876	95.11%	149,711	95.69%	0.85%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	763,466,894	4.89%	6,746	4.31%	1.07%	230,136,528	1.64%	1,699	1.24%	1.21%
	15,613,015,770	100.00%	156,457	100.00%	0.86%	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	1,308,759	0.01%	1	0.42%
2	1,271,627	0.01%	1	0.29%
3	1,207,097	0.01%	1	0.49%
4	1,173,284	0.01%	1	0.31%
5	1,171,724	0.01%	1	0.39%
6	1,125,259	0.01%	1	0.51%
7	1,088,225	0.01%	1	0.27%
8	1,050,303	0.01%	1	0.09%
9	961,291	0.01%	1	1.99%
10	900,389	0.01%	1	0.49%
Top 10	11,257,960	0.07%		

19. Employment Type

Employment Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Employed - Private Sector	12,109,245,163	77.56%	119,230	76.21%	0.88%	10,863,004,535	77.28%	104,769	76.21%	1.09%
Employed - Public Sector	1,634,359,971	10.47%	17,895	11.44%	0.75%	1,524,253,118	10.84%	16,198	11.44%	0.97%
Employed - Sector Unknown	45,648,320	0.29%	838	0.54%	0.38%	18,526,738	0.13%	223	0.54%	1.21%
Other	41,038,032	0.26%	589	0.38%	0.50%	39,914,076	0.28%	543	0.38%	0.70%
Pensioner	212,276,521	1.36%	3,278	2.10%	0.96%	193,051,175	1.37%	2,854	2.10%	1.16%
Self-employed	1,345,653,126	8.62%	12,049	7.70%	0.78%	1,223,136,070	8.70%	10,688	7.70%	0.99%
Student	26,288,865	0.17%	282	0.18%	0.69%	18,655,934	0.13%	210	0.18%	0.92%
Unemployed	198,505,772	1.27%	2,296	1.47%	0.79%	175,913,533	1.25%	2,008	1.47%	0.99%
	15,613,015,770	100.00%	156,457	100.00%	0.86%	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: 16.50%										
[0% - 10%]	3,976,220,705	25.47%	43,389	27.73%	0.78%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	4,548,251,889	29.13%	42,897	27.42%	0.81%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,140,540,882	20.11%	32,553	20.81%	0.83%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,229,412,445	14.28%	22,528	14.40%	0.88%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,091,073,333	6.99%	10,036	6.41%	1.05%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	397,163,496	2.54%	3,278	2.10%	1.30%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	148,988,675	0.95%	1,120	0.72%	1.47%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	47,205,568	0.30%	339	0.22%	1.52%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	14,811,319	0.09%	106	0.07%	1.48%	13,696,118	0.10%	94	0.07%	1.57%
>50%	19,347,457	0.12%	211	0.13%	1.24%	15,489,509	0.11%	176	0.13%	1.36%
	15,613,015,770	100.00%	156,457	100.00%	0.86%	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	15,613,015,770	100.00%	156,457	100.00%	0.86%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,613,015,770	100.00%	156,457	100.00%	0.86%	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	15,431,438,634	98.84%	154,898	99.00%	0.85%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2	181,263,568	1.16%	1,556	0.99%	0.01%	143,165,229	1.02%	1,218	0.89%	0.01%
3	313,568	0.00%	3	0.00%	0.00%					
	15,613,015,770	100.00%	156,457	100.00%	0.86%	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	14,077,004,743	90.16%	135,502	86.61%	0.88%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	1,365,271,125	8.74%	18,009	11.51%	0.68%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	170,739,901	1.09%	2,946	1.88%	0.41%	168,480,337	1.20%	2,717	1.98%	0.60%
	15,613,015,770	100.00%	156,457	100.00%	0.86%	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	15,613,015,770	100.00%	156,457	100.00%	0.86%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,613,015,770	100.00%	156,457	100.00%	0.86%	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	5,000,311,907	32.03%	54,035	34.54%	0.75%	4,540,891,035	32.30%	47,549	34.54%	0.95%
Internet	5,572,803,834	35.69%	53,298	34.07%	0.88%	5,000,304,175	35.57%	46,757	34.07%	1.08%
Office or Branch Network	3,278,781,502	21.00%	32,274	20.63%	0.97%	3,057,955,108	21.75%	29,412	20.63%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	1,761,118,528	11.28%	16,850	10.77%	0.88%	1,457,304,862	10.37%	13,775	10.77%	1.08%
	15,613,015,770	100.00%	156,457	100.00%	0.86%	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	966,951,444	6.19%	11,225	7.17%	0.97%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,646,064,326	93.81%	145,232	92.83%	0.85%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	15,613,015,770	100.00%	156,457	100.00%	0.86%	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%[	12,628,812,301	80.89%	132,424	84.64%	0.82%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,985,903,948	12.72%	15,989	10.22%	1.02%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	961,974,073	6.16%	7,682	4.91%	1.06%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	1,876,555	0.01%	25	0.02%	0.76%					
[7.50% - 20.00%[	6,609,430	0.04%	75	0.05%	1.05%					
[20.00% - 100.00%[	21,441,326	0.14%	204	0.13%	1.39%					
100.00%	6,398,137	0.04%	58	0.04%	1.11%					
	15,613,015,770	100.00%	156,457	100.00%	0.86%	14,056,455,179	100.00%	137,493	100.00%	1.07%

Weighted average PD: 0.20% Weighted average LGD: 36.40%

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	156,323	0	0	0	15,599,158,219	99.91%	99.91%
30 - 59 Days	56	10,560	3,966	14,527	6,103,432	0.04%	0.04%
60 - 89 Days	28	12,223	2,187	14,409	2,685,782	0.02%	0.02%
90 - 179 Days	40	39,028	5,944	44,972	4,036,868	0.03%	0.03%
180 - 359 Days	10	15,649	7,084	22,733	1,031,469	0.01%	0.01%
	156,457	77,459	19,181	96,640	15,613,015,770	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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