

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



**Monthly Investor Report**

**28 July 2022**

**Description**

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

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

**1. Summary**

All amounts in EURO	Current	At Issue
Reporting Date	28-Jul-22	04-Dec-20
Portfolio Cut off date	30-Jun-22	31-Oct-20
Current Principal Balance (*)	15,870,000,000.00	14,176,700,000.00
Of which Cash Reserve (1)	120,000,000.00	120,200,000.00
Of which Cash Available for Replenishment of the Notes (2)	196,123,649.04	44,820.55
Of which Realised Loss (3)	0.00	0.00
Of which Active Outstanding Notional Amount (4)	15,553,876,350.96	14,056,455,179.45
Of which Principal in Arrears	426,659.89	0.00
Number of Loans	158,840	137,493
Number of Borrowers	157,979	136,884
Average Principal Balance (Loanparts)	97,921.66	102,233.97
Average Principal Balance (Borrowers)	98,455.34	102,688.81
Coupon: Weighted Average	0.99%	1.07%
Minimum	0.00%	0.00%
Maximum	5.58%	4.41%
Weighted Average Original Loan to Market Value	71.54%	70.95%
Weighted Average Loan to Indexed Market Value	53.97%	58.84%
Seasoning (months): Weighted Average	70.70	61.59
Remaining Tenor (months): Weighted Average	308.56	313.60
Weighted Average Interest Rate on Fixed Interest Rate Loans	1.87%	1.94%
Weighted Average Spread on Floating Rate Loans	1.04%	1.03%

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

**Stop Replenishment Criteria**

	Current	Initial
1. Aggregate Outstanding Balance of Delinquent Receivables > 2.5%	0.08%	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	3,123,436,740	20.08%	30,031	18.91%	1.87%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	12,430,439,611	79.92%	128,809	81.09%	0.77%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	<b>15,553,876,351</b>	<b>100.00%</b>	<b>158,840</b>	<b>100.00%</b>	<b>0.99%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**3. Loan Coupon**

Coupon Loan Part (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0.00% - 0.00%	1,127,630,914	7.25%	16,284	10.25%	0.00%	178,564,802	1.27%	2,066	1.50%	0.00%
0.01% - 0.50%	3,213,478,501	20.66%	34,781	21.90%	0.38%	2,353,648,402	16.74%	29,921	21.76%	0.25%
0.51% - 1.00%	5,284,287,951	33.97%	47,546	29.93%	0.74%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	2,116,725,887	13.61%	21,163	13.32%	1.31%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	3,111,615,540	20.01%	30,489	19.19%	1.85%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	484,863,741	3.12%	5,960	3.75%	2.27%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	204,522,696	1.31%	2,437	1.53%	2.70%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	6,496,097	0.04%	108	0.07%	3.12%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	2,257,664	0.01%	37	0.02%	3.46%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	531,715	0.00%	15	0.01%	3.67%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	1,002,117	0.01%	14	0.01%	3.88%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	101,275	0.00%	2	0.00%	4.13%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%	224,763	0.00%	2	0.00%	4.33%	89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	52,387	0.00%	1	0.00%	4.67%					
5.51% - 5.75%	85,103	0.00%	1	0.00%	5.58%					
	<b>15,553,876,351</b>	<b>100.00%</b>	<b>158,840</b>	<b>100.00%</b>	<b>0.99%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

## 4. Origination Year

Origination Year	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
2003	12,326,106	0.08%	285	0.18%	0.23%	13,138,132	0.09%	251	0.18%	0.37%
2004	95,808,359	0.62%	2,232	1.41%	0.22%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	268,685,726	1.73%	5,551	3.49%	0.21%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	347,593,734	2.23%	5,709	3.59%	0.16%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	555,701,089	3.57%	7,757	4.88%	0.11%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	517,613,809	3.33%	6,930	4.36%	0.12%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	207,423,718	1.33%	2,821	1.78%	0.43%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	314,176,019	2.02%	3,708	2.33%	0.34%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	513,440,740	3.30%	5,770	3.63%	0.38%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	326,609,848	2.10%	4,175	2.63%	1.25%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	208,246,551	1.34%	2,727	1.72%	1.92%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	471,255,587	3.03%	5,972	3.76%	1.59%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	807,871,330	5.19%	9,088	5.72%	0.99%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	1,289,482,767	8.29%	13,211	8.32%	0.85%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,553,653,791	9.99%	14,722	9.27%	0.96%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	2,333,696,302	15.00%	20,932	13.18%	1.12%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,838,761,925	18.25%	24,844	15.64%	1.25%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,896,819,278	12.20%	15,527	9.78%	1.16%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	991,284,586	6.37%	6,852	4.31%	1.41%					
2022	3,425,087	0.02%	27	0.02%	2.00%					
	<b>15,553,876,351</b>	<b>100.00%</b>	<b>158,840</b>	<b>100.00%</b>	<b>0.99%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

## 5. Maturity Year

Maturity Year	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
2021						1,274,836	0.01%	111	0.08%	0.58%
2022	941,420	0.01%	487	0.31%	0.55%	8,855,293	0.06%	660	0.48%	0.61%
2023	7,875,726	0.05%	1,151	0.72%	0.56%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	18,312,178	0.12%	1,459	0.92%	0.58%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	35,377,903	0.23%	1,944	1.22%	0.52%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	50,002,955	0.32%	2,072	1.30%	0.51%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	59,821,839	0.38%	1,990	1.25%	0.57%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	75,024,791	0.48%	2,141	1.35%	0.65%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	100,825,919	0.65%	2,540	1.60%	0.71%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	142,620,493	0.92%	3,111	1.96%	0.70%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	167,567,016	1.08%	3,247	2.04%	0.71%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	178,562,331	1.15%	3,146	1.98%	0.69%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	205,980,928	1.32%	3,388	2.13%	0.72%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	248,855,834	1.60%	3,915	2.46%	0.79%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	330,347,379	2.12%	4,946	3.11%	0.63%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	396,708,588	2.55%	5,219	3.29%	0.60%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	402,169,276	2.59%	4,953	3.12%	0.60%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	362,733,840	2.33%	4,367	2.75%	0.79%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	308,727,270	1.98%	3,705	2.33%	1.09%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	355,372,074	2.28%	3,943	2.48%	0.98%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	424,292,035	2.73%	4,377	2.76%	0.87%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	434,156,333	2.79%	4,371	2.75%	0.86%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	537,517,750	3.46%	5,308	3.34%	0.86%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	540,983,265	3.48%	5,397	3.40%	1.09%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	569,381,518	3.66%	5,375	3.38%	1.01%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	613,089,623	3.94%	5,509	3.47%	0.95%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	551,833,697	3.55%	4,830	3.04%	1.03%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	602,802,300	3.88%	5,235	3.30%	1.12%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	723,131,360	4.65%	6,203	3.91%	1.17%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	660,417,020	4.25%	5,338	3.36%	1.09%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	638,904,045	4.11%	4,865	3.06%	0.98%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	495,097,215	3.18%	3,736	2.35%	1.05%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	517,401,479	3.33%	3,956	2.49%	1.11%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	590,319,448	3.80%	4,554	2.87%	1.16%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	529,367,822	3.40%	4,037	2.54%	1.07%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	592,141,674	3.81%	4,516	2.84%	1.00%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	608,393,398	3.91%	4,687	2.95%	1.01%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	761,245,899	4.89%	5,999	3.78%	1.07%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	876,135,991	5.63%	6,858	4.32%	1.21%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	549,682,035	3.53%	4,114	2.59%	1.14%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	275,144,825	1.77%	1,757	1.11%	1.24%					
2062	14,609,859	0.09%	94	0.06%	1.91%					
	<b>15,553,876,351</b>	<b>100.00%</b>	<b>158,840</b>	<b>100.00%</b>	<b>0.99%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**6. Seasoning**

Seasoning (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<b>average: 5.89</b>										
< 0.5	3,425,087	0.02%	27	0.02%	2.00%					
0.5 - 1	429,451,997	2.76%	2,946	1.85%	2.05%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,572,463,712	10.11%	11,771	7.41%	1.08%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	2,310,257,727	14.85%	20,128	12.67%	1.19%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	2,680,951,241	17.24%	23,572	14.84%	1.22%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	1,848,009,287	11.88%	16,988	10.70%	1.06%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	1,429,972,140	9.19%	14,106	8.88%	0.89%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,126,175,496	7.24%	12,003	7.56%	0.84%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	569,863,197	3.66%	6,800	4.28%	1.33%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	347,641,459	2.24%	4,580	2.88%	1.75%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	270,368,829	1.74%	3,496	2.20%	1.57%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,965,296,180	19.06%	42,423	26.71%	0.26%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	<b>15,553,876,351</b>	<b>100.00%</b>	<b>158,840</b>	<b>100.00%</b>	<b>0.99%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**7. Original Tenor**

Tenor (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0 - 5	143,475	0.00%	5	0.00%	0.46%	22,090	0.00%	1	0.00%	1.49%
6 - 10	36,315,627	0.23%	993	0.63%	1.23%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	329,861,914	2.12%	6,892	4.34%	1.44%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	913,479,340	5.87%	15,935	10.03%	1.16%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	1,879,380,569	12.08%	24,300	15.30%	1.02%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,417,800,128	28.40%	46,521	29.29%	0.88%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	3,200,032,792	20.57%	26,507	16.69%	0.90%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,776,862,507	30.71%	37,687	23.73%	1.07%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	<b>15,553,876,351</b>	<b>100.00%</b>	<b>158,840</b>	<b>100.00%</b>	<b>0.99%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**8. Remaining Tenor**

Remaining Tenor (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 1	3,059,680	0.02%	909	0.57%	0.55%	427,186	0.00%	40	0.03%	0.52%
1 - 2	11,479,337	0.07%	1,262	0.79%	0.57%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	24,420,490	0.16%	1,624	1.02%	0.54%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	43,003,045	0.28%	2,126	1.34%	0.49%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	52,887,610	0.34%	1,981	1.25%	0.56%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	65,222,575	0.42%	2,058	1.30%	0.59%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	85,685,876	0.55%	2,288	1.44%	0.70%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	113,250,542	0.73%	2,693	1.70%	0.69%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	159,980,323	1.03%	3,343	2.10%	0.69%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	171,936,797	1.11%	3,153	1.99%	0.71%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	183,863,045	1.18%	3,171	2.00%	0.70%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	227,517,518	1.46%	3,660	2.30%	0.76%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	270,467,890	1.74%	4,173	2.63%	0.72%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	374,709,476	2.41%	5,380	3.39%	0.59%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	413,285,671	2.66%	5,124	3.23%	0.58%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	374,837,964	2.41%	4,611	2.90%	0.67%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	341,655,268	2.20%	4,152	2.61%	0.94%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	306,108,595	1.97%	3,549	2.23%	1.07%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	395,078,712	2.54%	4,272	2.69%	0.88%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	413,381,757	2.66%	4,175	2.63%	0.91%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	483,953,716	3.11%	4,838	3.05%	0.82%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	558,044,304	3.59%	5,555	3.50%	0.96%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	524,187,028	3.37%	5,137	3.23%	1.09%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	618,647,710	3.98%	5,704	3.59%	0.93%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	577,981,012	3.72%	5,138	3.23%	1.01%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	549,383,128	3.53%	4,788	3.01%	1.07%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	686,361,734	4.41%	5,930	3.73%	1.14%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	670,535,623	4.31%	5,705	3.59%	1.15%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	685,204,708	4.41%	5,287	3.33%	0.99%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	554,745,665	3.57%	4,229	2.66%	1.07%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,612,999,553	36.09%	42,825	26.96%	1.11%	5,198,639,048	36.98%	38,870	28.27%	1.20%
	<b>15,553,876,351</b>	<b>100.00%</b>	<b>158,840</b>	<b>100.00%</b>	<b>0.99%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**9. Interest Type**

Interest Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Fixed 10Y	3,123,436,740	20.08%	30,031	18.91%	1.87%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	12,430,439,611	79.92%	128,809	81.09%	0.77%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	<b>15,553,876,351</b>	<b>100.00%</b>	<b>158,840</b>	<b>100.00%</b>	<b>0.99%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**10. Interest Reset Dates**

Interest Reset Dates	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Floating	12,430,439,611	79.92%	128,809	81.09%	0.77%	11,574,908,234	82.35%	114,550	83.31%	0.88%
2020						904,915	0.01%	10	0.01%	0.93%
2021						2,510,602	0.02%	30	0.02%	1.11%
2022	3,164,747	0.02%	54	0.03%	1.48%	120,672	0.00%	9	0.01%	2.11%
2023	294,831	0.00%	36	0.02%	2.15%	261,114	0.00%	11	0.01%	1.99%
2024	547,494	0.00%	42	0.03%	2.10%	577,280	0.00%	27	0.02%	2.08%
2025	17,978,773	0.12%	284	0.18%	2.30%	22,646,882	0.16%	290	0.21%	2.30%
2026	114,289,477	0.73%	1,439	0.91%	2.12%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	256,873,542	1.65%	2,805	1.77%	2.07%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	732,063,291	4.71%	7,155	4.50%	1.92%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,057,289,471	6.80%	9,990	6.29%	1.97%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	857,249,155	5.51%	7,559	4.76%	1.63%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	83,358,802	0.54%	665	0.42%	1.58%					
2032	327,157	0.00%	2	0.00%	1.79%					
	<b>15,553,876,351</b>	<b>100.00%</b>	<b>158,840</b>	<b>100.00%</b>	<b>0.99%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**11. Interest and Principal Payment Frequency**

Payment Frequency	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
P1M	15,553,876,351	100.00%	158,840	100.00%	0.99%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,553,876,351</b>	<b>100.00%</b>	<b>158,840</b>	<b>100.00%</b>	<b>0.99%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**12. Payment Holidays**

Payment Holidays	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
None	15,552,268,098	99.99%	158,827	99.99%	0.99%	13,862,607,211	98.62%	135,929	98.86%	1.05%
Royal Decree	136,101	0.00%	1	0.00%	0.00%	13,751,245	0.10%	123	0.09%	0.00%
SBA	1,034,553	0.01%	9	0.01%	0.00%	180,096,724	1.28%	1,441	1.05%	0.01%
Extension	294,110	0.00%	1	0.00%	0.00%					
Palma	143,490	0.00%	2	0.00%	0.00%					
	<b>15,553,876,351</b>	<b>100.00%</b>	<b>158,840</b>	<b>100.00%</b>	<b>0.99%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>



**13a. Original Loan to Market Value**

average: <b>71.54%</b>	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
<= 30.00%	205,372,217	1.32%	4,902	3.09%	0.98%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	389,357,332	2.50%	7,439	4.68%	0.88%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	714,878,876	4.60%	11,178	7.04%	0.86%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,158,067,951	7.45%	15,259	9.61%	0.88%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,069,515,125	13.31%	23,027	14.50%	0.95%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,678,978,046	62.23%	86,343	54.36%	1.03%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,337,581,668	8.60%	10,691	6.73%	0.96%	1,016,656,032	7.23%	7,941	5.78%	1.06%
100.01% - 110.00%	125,136	0.00%	1	0.00%	0.00%					
	<b>15,553,876,351</b>	<b>100.00%</b>	<b>158,840</b>	<b>100.00%</b>	<b>0.99%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**13b. Current Loan to Market Value**

average: <b>58.96%</b>	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
<= 30.00%	1,437,056,737	9.24%	33,144	20.87%	0.56%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,171,129,893	7.53%	14,787	9.31%	0.67%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,485,904,005	9.55%	15,735	9.91%	0.80%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	1,996,108,185	12.83%	19,040	11.99%	0.96%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	3,926,478,931	25.24%	34,476	21.70%	1.06%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	5,504,956,905	35.39%	41,523	26.14%	1.18%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	31,305,946	0.20%	131	0.08%	1.10%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	138,815	0.00%	1	0.00%	0.51%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	477,511	0.00%	1	0.00%	0.55%					
130.00% >=	319,424	0.00%	2	0.00%	0.68%					
	<b>15,553,876,351</b>	<b>100.00%</b>	<b>158,840</b>	<b>100.00%</b>	<b>0.99%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

## 13c. Current Loan to Indexed Market Value

average: <b>53.97%</b> 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%	1,599,937,271	10.29%	34,877	21.96%	0.69%	1,152,363,587	8.20%	24,052	17.49%	0.77%
30.01% - 40.00%	1,410,335,937	9.07%	16,803	10.58%	0.81%	1,060,151,680	7.54%	12,915	9.39%	0.86%
40.01% - 50.00%	2,281,907,130	14.67%	22,166	13.95%	0.91%	1,521,645,307	10.83%	15,498	11.27%	0.97%
50.01% - 60.00%	3,255,203,784	20.93%	28,753	18.10%	0.95%	2,508,754,086	17.85%	21,656	15.75%	1.02%
60.01% - 70.00%	4,865,931,372	31.28%	39,975	25.17%	1.10%	3,216,021,266	22.88%	26,877	19.55%	1.07%
70.01% - 80.00%	2,125,144,185	13.66%	16,139	10.16%	1.21%	4,169,121,210	29.66%	33,030	24.02%	1.25%
80.01% - 90.00%	14,619,737	0.09%	124	0.08%	0.67%	409,291,492	2.91%	3,305	2.40%	1.37%
90.01% - 100.00%	477,511	0.00%	1	0.00%	0.55%	19,106,551	0.14%	160	0.12%	0.38%
130.00% >=	319,424	0.00%	2	0.00%	0.68%					
	<b>15,553,876,351</b>	<b>100.00%</b>	<b>158,840</b>	<b>100.00%</b>	<b>0.99%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

## 14. Original Notional Amount

Aggregate Outstanding Notional	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0 - 50,000	170,363,238	1.10%	5,015	3.16%	1.39%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,080,971,417	6.95%	22,640	14.25%	1.26%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,050,639,002	13.18%	30,753	19.36%	1.14%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,397,811,172	15.42%	28,058	17.66%	1.07%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,443,622,175	15.71%	24,042	15.14%	1.00%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,877,193,109	12.07%	15,661	9.86%	0.94%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,610,659,663	10.36%	11,960	7.53%	0.89%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	998,024,214	6.42%	6,497	4.09%	0.87%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	816,418,133	5.25%	4,897	3.08%	0.84%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	535,584,840	3.44%	2,878	1.81%	0.83%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	453,474,223	2.92%	2,269	1.43%	0.81%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	266,271,899	1.71%	1,203	0.76%	0.81%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	199,978,885	1.29%	875	0.55%	0.80%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	134,370,394	0.86%	530	0.33%	0.80%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	125,475,898	0.81%	471	0.30%	0.73%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	72,008,013	0.46%	240	0.15%	0.73%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	64,265,983	0.41%	203	0.13%	0.73%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	39,495,712	0.25%	124	0.08%	0.78%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	43,550,498	0.28%	129	0.08%	0.72%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	160,795,875	1.03%	379	0.24%	0.71%	122,635,514	0.87%	297	0.22%	0.73%
more	12,902,009	0.08%	16	0.01%	0.38%	15,900,181	0.11%	19	0.01%	0.66%
	<b>15,553,876,351</b>	<b>100.00%</b>	<b>158,840</b>	<b>100.00%</b>	<b>0.99%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

## 15. Outstanding Notional Amount

Aggregate Outstanding Notional	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 1,000	119,335	0.00%	219	0.14%	0.78%					
1,000 - 8,000	9,705,684	0.06%	1,925	1.21%	0.55%					
8,001 - 20,000	74,880,782	0.48%	5,246	3.30%	0.57%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	905,168,503	5.82%	24,012	15.12%	0.89%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,014,809,022	12.95%	32,112	20.22%	1.00%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,715,111,456	17.46%	31,120	19.59%	1.00%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,728,099,154	17.54%	24,413	15.37%	1.01%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,105,343,739	13.54%	15,421	9.71%	1.02%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,541,825,639	9.91%	9,542	6.01%	1.00%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	1,047,075,714	6.73%	5,616	3.54%	1.02%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	702,392,636	4.52%	3,321	2.09%	0.99%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	500,400,843	3.22%	2,117	1.33%	0.98%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	356,415,792	2.29%	1,363	0.86%	0.96%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	231,082,628	1.49%	806	0.51%	0.96%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	140,240,751	0.90%	450	0.28%	0.97%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	103,488,989	0.67%	307	0.19%	0.98%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	84,725,967	0.54%	234	0.15%	0.92%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	63,885,492	0.41%	165	0.10%	0.91%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	36,546,636	0.23%	89	0.06%	0.76%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	38,086,992	0.24%	87	0.05%	0.83%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	26,852,396	0.17%	58	0.04%	0.95%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	20,440,013	0.13%	42	0.03%	0.82%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	101,183,547	0.65%	170	0.11%	0.82%	71,165,625	0.51%	118	0.09%	0.85%
more	5,994,641	0.04%	5	0.00%	0.34%	8,441,288	0.06%	7	0.01%	0.64%
	<b>15,553,876,351</b>	<b>100.00%</b>	<b>158,840</b>	<b>100.00%</b>	<b>0.99%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**16. Geographic Region**

Region	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Andalucía	2,024,164,356	13.01%	25,604	16.12%	0.86%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	196,178,481	1.26%	2,468	1.55%	1.12%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	532,199,822	3.42%	4,404	2.77%	1.11%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	698,174	0.00%	5	0.00%	0.79%					
Canarias	660,383,956	4.25%	7,583	4.77%	1.16%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	114,277,069	0.73%	1,387	0.87%	1.01%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	374,026,948	2.40%	4,530	2.85%	0.96%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	366,484,854	2.36%	4,671	2.94%	0.97%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,598,518,127	29.57%	39,161	24.65%	1.05%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	1,648,786	0.01%	20	0.01%	0.77%	1,810,656	0.01%	25	0.02%	0.84%
Extremadura	137,313	0.00%	1	0.00%	1.00%					
Galicia	245,602,492	1.58%	3,155	1.99%	0.96%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	27,412,607	0.18%	339	0.21%	1.18%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,762,228,389	30.62%	44,521	28.03%	0.95%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	880,195	0.01%	14	0.01%	0.86%	820,879	0.01%	12	0.01%	1.11%
Murcia	246,442,956	1.58%	3,192	2.01%	0.97%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	32,627,086	0.21%	357	0.22%	1.02%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	165,526,392	1.06%	1,800	1.13%	0.91%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	102,244,831	0.66%	1,414	0.89%	0.94%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,102,193,520	7.09%	14,214	8.95%	0.96%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	<b>15,553,876,351</b>	<b>100.00%</b>	<b>158,840</b>	<b>100.00%</b>	<b>0.99%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**17. Borrower Nationality**

Country	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Spain	14,778,009,841	95.01%	151,790	95.56%	0.98%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	775,866,510	4.99%	7,050	4.44%	1.20%	230,136,528	1.64%	1,699	1.24%	1.21%
	<b>15,553,876,351</b>	<b>100.00%</b>	<b>158,840</b>	<b>100.00%</b>	<b>0.99%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**18. Debtor's concentration**

Debtor Nr	Aggregate Outstanding Not. Amount	% of Aggregate Outstanding Not. Amt	Nr of Loans	Weighted Average Coupon
1	1,546,669	0.01%	1	0.26%
2	1,157,167	0.01%	1	0.66%
3	1,140,409	0.01%	1	0.56%
4	1,094,097	0.01%	1	0.00%
5	1,056,299	0.01%	1	0.26%
6	989,665	0.01%	1	1.99%
7	936,260	0.01%	1	0.80%
8	923,856	0.01%	1	0.61%
9	895,981	0.01%	1	0.47%
10	862,771	0.01%	1	0.49%
<b>Top 10</b>	<b>10,603,174</b>	<b>0.07%</b>		

**19. Employment Type**

Employment Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Employed - Private Sector	12,147,281,365	78.10%	121,695	76.61%	1.01%	10,863,004,535	77.28%	104,769	76.20%	1.09%
Employed - Public Sector	1,583,011,680	10.18%	17,760	11.18%	0.88%	1,524,253,118	10.84%	16,198	11.78%	0.97%
Employed - Sector Unknown	36,408,890	0.23%	750	0.47%	0.50%	18,526,738	0.13%	223	0.16%	1.21%
Other	36,808,543	0.24%	567	0.36%	0.63%	39,914,076	0.28%	543	0.39%	0.70%
Pensioner	211,187,362	1.36%	3,483	2.19%	1.11%	193,051,175	1.37%	2,854	2.08%	1.16%
Self-employed	1,319,913,366	8.49%	11,977	7.54%	0.92%	1,223,136,070	8.70%	10,688	7.77%	0.99%
Student	32,830,228	0.21%	374	0.24%	0.81%	18,655,934	0.13%	210	0.15%	0.92%
Unemployed	186,434,917	1.20%	2,234	1.41%	0.94%	175,913,533	1.25%	2,008	1.46%	0.99%
	<b>15,553,876,351</b>	<b>100.00%</b>	<b>158,840</b>	<b>100.00%</b>	<b>0.99%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**20. Payment to Income**

Payment to Income	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
average: 16.70%										
[0% - 10%]	3,763,050,066	24.19%	42,612	26.83%	0.91%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	4,472,718,885	28.76%	42,984	27.06%	0.94%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,158,908,751	20.31%	33,268	20.94%	0.97%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,273,520,186	14.62%	23,382	14.72%	1.01%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,164,935,135	7.49%	10,848	6.83%	1.17%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	460,124,013	2.96%	3,749	2.36%	1.37%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	166,720,625	1.07%	1,247	0.79%	1.52%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	58,006,397	0.37%	409	0.26%	1.63%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	15,359,624	0.10%	115	0.07%	1.54%	13,696,118	0.10%	94	0.07%	1.57%
>50%	20,532,670	0.13%	226	0.14%	1.31%	15,489,509	0.11%	176	0.13%	1.36%
	<b>15,553,876,351</b>	<b>100.00%</b>	<b>158,840</b>	<b>100.00%</b>	<b>0.99%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**21. ING Staff at Date of Origination**

ING Staff at Date of Origination	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
No	15,553,555,795	100.00%	158,838	100.00%	0.99%	14,056,455,179	100.00%	137,493	100.00%	1.07%
Yes	320,555	0.00%	2	0.00%	0.56%					
	<b>15,553,876,351</b>	<b>100.00%</b>	<b>158,840</b>	<b>100.00%</b>	<b>0.99%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**22. Number of Loans Per Borrower**

Number of Loans Per Borrower	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
1	15,356,695,863	98.73%	157,123	98.92%	0.98%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2	195,881,635	1.26%	1,702	1.07%	0.01%	143,165,229	1.02%	1,218	0.89%	0.01%
3	1,298,853	0.01%	15	0.01%	0.00%					
	<b>15,553,876,351</b>	<b>100.00%</b>	<b>158,840</b>	<b>100.00%</b>	<b>0.99%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**23. Loan Purpose**

Loan Purpose	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Purchase	14,062,850,330	90.41%	137,899	86.82%	1.00%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	1,339,113,598	8.61%	18,123	11.41%	0.88%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	151,912,423	0.98%	2,818	1.77%	0.56%	168,480,337	1.20%	2,717	1.98%	0.60%
	<b>15,553,876,351</b>	<b>100.00%</b>	<b>158,840</b>	<b>100.00%</b>	<b>0.99%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**24. Occupancy Status**

Occupancy Status	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
1st home	15,553,876,351	100.00%	158,840	100.00%	0.99%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,553,876,351</b>	<b>100.00%</b>	<b>158,840</b>	<b>100.00%</b>	<b>0.99%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**25. Underwriting Source**

Underwriting Source	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Central or Direct	4,903,564,805	31.53%	54,002	34.00%	0.89%	4,540,891,035	32.30%	47,549	34.58%	0.95%
Internet	5,552,030,229	35.70%	54,234	34.14%	1.00%	5,000,304,175	35.57%	46,757	34.01%	1.08%
Office or Branch Network	3,207,436,664	20.62%	32,487	20.45%	1.09%	3,057,955,108	21.75%	29,412	21.39%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	1,890,844,652	12.16%	18,117	11.41%	1.01%	1,457,304,862	10.37%	13,775	10.02%	1.08%
	<b>15,553,876,351</b>	<b>100.00%</b>	<b>158,840</b>	<b>100.00%</b>	<b>0.99%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**26. Special Scheme**

Special Scheme	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Vivienda de proteccion oficial	953,809,727	6.13%	11,369	7.16%	1.10%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,600,066,624	93.87%	147,471	92.84%	0.98%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	<b>15,553,876,351</b>	<b>100.00%</b>	<b>158,840</b>	<b>100.00%</b>	<b>0.99%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**27. Probability of Default**

Probability of Default	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
[0.00% - 0.10%[	13,462,591,233	86.55%	141,584	89.14%	0.96%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,503,816,700	9.67%	12,284	7.73%	1.15%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	513,131,085	3.30%	4,225	2.66%	1.14%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	7,635,102	0.05%	92	0.06%	1.28%					
[7.50% - 20.00%[	14,979,387	0.10%	151	0.10%	1.42%					
[20.00% - 100.00%[	37,939,959	0.24%	368	0.23%	1.41%					
100.00%	13,782,885	0.09%	136	0.09%	1.69%					
	<b>15,553,876,351</b>	<b>100.00%</b>	<b>158,840</b>	<b>100.00%</b>	<b>0.99%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

Weighted average PD: 0.27%      Weighted average LGD: 34.78%

**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	158,502	0	0	0	15,518,890,852	99.79%	99.78%
30 - 59 Days	111	18,231	4,140	22,371	11,501,384	0.07%	0.07%
60 - 89 Days	54	26,327	6,283	32,610	5,325,023	0.03%	0.03%
90 - 179 Days	57	58,503	13,202	71,705	5,955,371	0.04%	0.04%
180 - 359 Days	69	150,951	52,557	203,508	7,364,047	0.04%	0.05%
>= 360 Days	47	172,647	73,532	246,179	4,839,674	0.03%	0.03%
	<b>158,840</b>	<b>426,660</b>	<b>149,713</b>	<b>576,373</b>	<b>15,553,876,351</b>	<b>100.00%</b>	<b>100.00%</b>



## 29. Transaction Parties

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

**ING Bank N.V., Sucursal en España**

Calle Via de los Poblados, 1F  
28033 Madrid  
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**Legal Adviser**

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

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**Arranger**

**ING Bank N.V**

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1102 MG Amsterdam  
The Netherlands

**Auditor of the Fund**

**KPMG**

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28046 Madrid  
Spain

**Rating Agency**

**DBRS Ratings GMBH**

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60311 Frankfurt am Main  
Germany

**Management Company**

**Titulización de Activos, S.G.F.T., S.A.**

Calla Orense, 58  
28020 Madrid  
Spain

**Verification Agent (STS)**

**Prime Collateralised Securities (EU)**

4, Place de l'Opéra  
75002 Paris  
France

**Rating Agency**

**Fitch Ratings España, S.A.U.**

Avenida Diagonal, 601  
P.2 Barcelona 08028  
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