

SOL Lion II RMBS Fondo de Titulización



Monthly Investor Report

28 March 2022

Description

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

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

1. Summary

All amounts in EURO	Current	At Issue
Reporting Date	28-Mar-22	04-Dec-20
Portfolio Cut off date	28-Feb-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)	138.43	44,820.55
Of which Realised Loss (3)	0.00	0.00
Of which Active Outstanding Notional Amount (4)	15,749,999,861.57	14,056,455,179.45
Of which Principal in Arrears	311,007.64	0.00
Number of Loans	159,346	137,493
Number of Borrowers	158,501	136,884
Average Principal Balance (Loanparts)	98,841.51	102,233.97
Average Principal Balance (Borrowers)	99,368.46	102,688.81
Coupon: Weighted Average	0.88%	1.07%
Minimum	0.00%	0.00%
Maximum	4.67%	4.41%
Weighted Average Original Loan to Market Value	71.45%	70.95%
Weighted Average Loan to Indexed Market Value	55.51%	58.84%
Seasoning (months): Weighted Average	68.91	61.59
Remaining Tenor (months): Weighted Average	309.89	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	15.7	14.1
4. Reserve Fund not funded up to the Reserve Fund Required Amount	N	N
5. Seller replaced as Servicer of the Receivables	N	N
6. Seller not able to sell Additional Receivables	N	N

Repurchase Rights

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

2. Product Type

Product Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Mixta	3,148,263,417	19.99%	29,927	18.78%	1.87%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	12,601,736,444	80.01%	129,419	81.22%	0.63%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,749,999,862	100.00%	159,346	100.00%	0.88%	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%	1,962,046,517	12.46%	28,414	17.83%	0.00%	178,564,802	1.27%	2,066	1.50%	0.00%
0.01% - 0.50%	5,194,283,562	32.98%	47,303	29.69%	0.44%	2,353,648,402	16.74%	29,921	21.76%	0.25%
0.51% - 1.00%	3,375,495,982	21.43%	31,025	19.47%	0.69%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	1,743,856,956	11.07%	18,535	11.63%	1.35%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	2,848,113,447	18.08%	26,603	16.70%	1.87%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	428,647,298	2.72%	5,154	3.23%	2.27%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	191,387,089	1.22%	2,207	1.39%	2.70%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	4,529,582	0.03%	79	0.05%	3.08%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	329,220	0.00%	6	0.00%	3.40%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	173,850	0.00%	5	0.00%	3.60%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	1,046,559	0.01%	13	0.01%	3.83%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	35,625	0.00%	1	0.00%	4.01%	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%	54,174	0.00%	1	0.00%	4.67%					
	15,749,999,862	100.00%	159,346	100.00%	0.88%	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	12,985,151	0.08%	294	0.18%	0.06%	13,138,132	0.09%	251	0.18%	0.37%
2004	102,040,493	0.65%	2,287	1.44%	0.06%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	284,706,939	1.81%	5,702	3.58%	0.06%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	366,983,524	2.33%	5,853	3.67%	0.05%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	582,767,669	3.70%	7,957	4.99%	0.03%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	542,757,900	3.45%	7,104	4.46%	0.04%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	215,976,399	1.37%	2,885	1.81%	0.28%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	327,978,949	2.08%	3,807	2.39%	0.20%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	537,176,292	3.41%	5,914	3.71%	0.24%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	346,952,454	2.20%	4,334	2.72%	1.10%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	220,991,616	1.40%	2,827	1.77%	1.75%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	506,190,066	3.21%	6,250	3.92%	1.43%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	857,395,982	5.44%	9,411	5.91%	0.84%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	1,362,946,467	8.65%	13,633	8.56%	0.70%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,625,911,293	10.32%	15,096	9.47%	0.83%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	2,419,545,112	15.36%	21,354	13.40%	1.01%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,927,389,997	18.59%	25,238	15.84%	1.15%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,882,563,965	11.95%	15,157	9.51%	1.06%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	626,739,592	3.98%	4,243	2.66%	1.81%					
	15,749,999,862	100.00%	159,346	100.00%	0.88%	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	2,359,548	0.01%	717	0.45%	0.41%	8,855,293	0.06%	660	0.48%	0.61%
2023	10,818,911	0.07%	1,205	0.76%	0.42%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	21,940,864	0.14%	1,505	0.94%	0.44%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	39,651,357	0.25%	1,968	1.24%	0.36%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	54,546,455	0.35%	2,090	1.31%	0.38%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	65,798,942	0.42%	2,047	1.28%	0.46%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	79,649,887	0.51%	2,161	1.36%	0.52%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	106,559,013	0.68%	2,553	1.60%	0.58%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	150,472,693	0.96%	3,151	1.98%	0.58%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	175,375,428	1.11%	3,283	2.06%	0.60%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	186,945,051	1.19%	3,190	2.00%	0.59%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	213,749,834	1.36%	3,412	2.14%	0.60%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	261,767,768	1.66%	4,008	2.52%	0.67%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	347,963,015	2.21%	5,064	3.18%	0.51%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	407,205,713	2.59%	5,242	3.29%	0.47%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	414,490,814	2.63%	4,987	3.13%	0.49%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	376,469,833	2.39%	4,431	2.78%	0.68%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	319,963,836	2.03%	3,748	2.35%	0.97%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	361,325,818	2.29%	3,958	2.48%	0.84%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	429,736,333	2.73%	4,365	2.74%	0.74%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	446,929,098	2.84%	4,390	2.76%	0.72%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	553,184,121	3.51%	5,373	3.37%	0.74%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	562,300,493	3.57%	5,516	3.46%	0.97%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	583,300,043	3.70%	5,446	3.42%	0.88%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	612,311,406	3.89%	5,439	3.41%	0.83%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	565,637,795	3.59%	4,899	3.07%	0.89%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	623,274,995	3.96%	5,326	3.34%	1.00%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	737,103,564	4.68%	6,245	3.92%	1.05%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	670,931,729	4.26%	5,367	3.37%	0.96%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	614,647,883	3.90%	4,650	2.92%	0.91%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	493,559,856	3.13%	3,701	2.32%	0.92%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	527,326,629	3.35%	3,974	2.49%	1.00%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	599,591,864	3.81%	4,587	2.88%	1.06%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	536,878,854	3.41%	4,048	2.54%	0.97%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	581,767,444	3.69%	4,423	2.78%	0.89%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	616,664,335	3.92%	4,701	2.95%	0.90%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	775,653,052	4.92%	6,036	3.79%	0.96%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	886,153,711	5.63%	6,889	4.32%	1.12%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	542,016,802	3.44%	4,039	2.53%	1.07%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	193,975,074	1.23%	1,212	0.76%	1.52%					
	15,749,999,862	100.00%	159,346	100.00%	0.88%	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	367,315	0.00%	4	0.00%	2.08%					
0.5 - 1	443,712,623	2.82%	2,999	1.88%	2.04%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,705,768,432	10.83%	13,289	8.34%	1.07%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	2,821,999,818	17.92%	24,347	15.28%	1.14%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	2,572,511,320	16.33%	22,585	14.17%	1.05%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	1,707,158,214	10.84%	15,667	9.83%	0.85%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	1,382,995,119	8.78%	13,685	8.59%	0.72%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	982,056,272	6.24%	10,588	6.64%	0.77%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	535,842,455	3.40%	6,474	4.06%	1.37%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	254,556,174	1.62%	3,280	2.06%	1.72%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	337,314,405	2.14%	4,231	2.66%	1.18%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	3,005,717,714	19.08%	42,197	26.48%	0.12%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	15,749,999,862	100.00%	159,346	100.00%	0.88%	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	162,154	0.00%	5	0.00%	0.27%	22,090	0.00%	1	0.00%	1.49%
6 - 10	37,222,521	0.24%	1,021	0.64%	1.11%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	340,522,491	2.16%	6,988	4.39%	1.35%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	936,991,185	5.95%	16,087	10.10%	1.04%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	1,909,797,946	12.13%	24,375	15.30%	0.90%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,504,072,176	28.60%	46,912	29.44%	0.76%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	3,241,630,707	20.58%	26,572	16.68%	0.78%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,779,600,682	30.35%	37,386	23.46%	0.97%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	15,749,999,862	100.00%	159,346	100.00%	0.88%	14,056,455,179	100.00%	137,493	100.00%	1.07%

8. Remaining Tenor

Remaining Tenor (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 1	2,876,158	0.02%	804	0.50%	0.42%	427,186	0.00%	40	0.03%	0.52%
1 - 2	11,748,535	0.07%	1,235	0.78%	0.42%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	23,278,108	0.15%	1,539	0.97%	0.43%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	41,304,890	0.26%	2,008	1.26%	0.36%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	55,227,320	0.35%	2,062	1.29%	0.39%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	66,140,331	0.42%	2,051	1.29%	0.47%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	83,205,793	0.53%	2,209	1.39%	0.53%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	109,914,783	0.70%	2,600	1.63%	0.58%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	153,208,211	0.97%	3,195	2.01%	0.58%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	175,585,033	1.11%	3,257	2.04%	0.60%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	187,641,818	1.19%	3,178	1.99%	0.60%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	215,631,392	1.37%	3,427	2.15%	0.61%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	271,303,620	1.72%	4,140	2.60%	0.65%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	354,860,855	2.25%	5,150	3.23%	0.50%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	411,534,036	2.61%	5,194	3.26%	0.47%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	410,578,417	2.61%	4,955	3.11%	0.51%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	368,379,015	2.34%	4,324	2.71%	0.70%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	324,647,091	2.06%	3,785	2.38%	0.97%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	374,323,260	2.38%	4,072	2.56%	0.80%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	418,088,724	2.65%	4,222	2.65%	0.76%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	464,087,601	2.95%	4,564	2.86%	0.73%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	550,968,580	3.50%	5,353	3.36%	0.75%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	568,898,557	3.61%	5,535	3.47%	0.98%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	594,149,548	3.77%	5,531	3.47%	0.85%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	596,051,965	3.78%	5,289	3.32%	0.85%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	562,373,890	3.57%	4,850	3.04%	0.90%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	640,213,962	4.06%	5,468	3.43%	1.01%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	734,348,885	4.66%	6,216	3.90%	1.05%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	683,879,434	4.34%	5,422	3.40%	0.93%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	583,679,658	3.71%	4,414	2.77%	0.93%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,711,870,390	36.27%	43,297	27.17%	1.01%	5,198,639,048	36.98%	38,870	28.27%	1.20%
	15,749,999,862	100.00%	159,346	100.00%	0.88%	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	3,148,263,417	19.99%	29,927	18.78%	1.87%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	12,601,736,444	80.01%	129,419	81.22%	0.63%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,749,999,862	100.00%	159,346	100.00%	0.88%	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	12,601,736,444	80.01%	129,419	81.22%	0.63%	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	3,661,509	0.02%	71	0.04%	1.35%	120,672	0.00%	9	0.01%	2.11%
2023	344,832	0.00%	31	0.02%	2.21%	261,114	0.00%	11	0.01%	1.99%
2024	661,088	0.00%	45	0.03%	2.07%	577,280	0.00%	27	0.02%	2.08%
2025	19,177,025	0.12%	282	0.18%	2.30%	22,646,882	0.16%	290	0.21%	2.30%
2026	121,618,004	0.77%	1,486	0.93%	2.12%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	269,540,901	1.71%	2,884	1.81%	2.06%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	758,571,032	4.82%	7,288	4.57%	1.92%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,089,812,498	6.92%	10,151	6.37%	1.97%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	861,329,983	5.47%	7,503	4.71%	1.63%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	23,546,544	0.15%	186	0.12%	1.56%					
	15,749,999,862	100.00%	159,346	100.00%	0.88%	14,056,455,179	100.00%	137,493	100.00%	1.07%

11. Interest and Principal Payment Frequency

Payment Frequency	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
P1M	15,749,999,862	100.00%	159,346	100.00%	0.88%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,749,999,862	100.00%	159,346	100.00%	0.88%	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	15,747,954,075	99.99%	159,330	99.99%	0.88%	13,862,607,211	98.62%	135,929	98.86%	1.05%
Royal Decree	302,515	0.00%	2	0.00%	0.00%	13,751,245	0.10%	123	0.09%	0.00%
SBA	1,599,782	0.01%	12	0.01%	0.00%	180,096,724	1.28%	1,441	1.05%	0.01%
Palma	143,490	0.00%	2	0.00%	0.00%					
	15,749,999,862	100.00%	159,346	100.00%	0.88%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13a. Original Loan to Market Value

average: 71.45% 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%	211,451,073	1.34%	4,974	3.12%	0.85%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	402,082,087	2.55%	7,549	4.74%	0.75%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	735,157,975	4.67%	11,306	7.10%	0.74%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,188,258,563	7.54%	15,433	9.69%	0.77%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,106,946,418	13.38%	23,158	14.53%	0.83%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,764,152,249	61.99%	86,292	54.15%	0.91%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,341,702,252	8.52%	10,631	6.67%	0.88%	1,016,656,032	7.23%	7,941	5.78%	1.06%
90.01% - 100.00%	102,163	0.00%	1	0.00%	0.00%					
100.01% - 110.00%	147,082	0.00%	2	0.00%	0.00%					
	15,749,999,862	100.00%	159,346	100.00%	0.88%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13b. Current Loan to Market Value

average: 59.24% 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%	1,427,579,545	9.06%	32,566	20.44%	0.43%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,189,950,989	7.56%	14,924	9.37%	0.54%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,497,925,986	9.51%	15,764	9.89%	0.67%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	1,997,785,989	12.68%	18,806	11.80%	0.82%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	3,813,457,387	24.21%	33,325	20.91%	0.94%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	5,790,372,338	36.76%	43,816	27.50%	1.08%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	32,085,945	0.20%	142	0.09%	1.11%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	140,249	0.00%	1	0.00%	0.51%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	482,539	0.00%	1	0.00%	0.55%					
130.00% >=	218,894	0.00%	1	0.00%	0.51%					
	15,749,999,862	100.00%	159,346	100.00%	0.88%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13c. Current Loan to Indexed Market Value

average: 55.51% 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%	1,503,595,580	9.55%	33,213	20.84%	0.56%	1,152,363,587	8.20%	24,052	17.49%	0.77%
30.01% - 40.00%	1,341,375,476	8.52%	16,194	10.16%	0.66%	1,060,151,680	7.54%	12,915	9.39%	0.86%
40.01% - 50.00%	2,091,774,487	13.28%	20,637	12.95%	0.77%	1,521,645,307	10.83%	15,498	11.27%	0.97%
50.01% - 60.00%	3,087,182,334	19.60%	27,289	17.13%	0.81%	2,508,754,086	17.85%	21,656	15.75%	1.02%
60.01% - 70.00%	4,487,835,545	28.49%	37,524	23.55%	0.96%	3,216,021,266	22.88%	26,877	19.55%	1.07%
70.01% - 80.00%	3,197,408,805	20.30%	24,167	15.17%	1.13%	4,169,121,210	29.66%	33,030	24.02%	1.25%
80.01% - 90.00%	39,911,299	0.25%	318	0.20%	0.68%	409,291,492	2.91%	3,305	2.40%	1.37%
90.01% - 100.00%	697,441	0.00%	3	0.00%	0.63%	19,106,551	0.14%	160	0.12%	0.38%
130.00% >=	218,894	0.00%	1	0.00%	0.51%					
	15,749,999,862	100.00%	159,346	100.00%	0.88%	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	174,325,132	1.11%	5,046	3.17%	1.27%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,098,920,970	6.98%	22,693	14.24%	1.15%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,074,634,686	13.17%	30,829	19.35%	1.03%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,420,085,170	15.37%	28,103	17.64%	0.95%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,466,118,898	15.66%	24,071	15.11%	0.89%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,902,820,319	12.08%	15,732	9.87%	0.83%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,639,125,968	10.41%	12,059	7.57%	0.77%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	1,007,169,875	6.39%	6,512	4.09%	0.76%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	826,866,961	5.25%	4,925	3.09%	0.73%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	548,044,858	3.48%	2,921	1.83%	0.72%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	456,664,940	2.90%	2,267	1.42%	0.69%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	270,282,458	1.72%	1,206	0.76%	0.72%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	202,472,875	1.29%	879	0.55%	0.67%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	133,523,564	0.85%	526	0.33%	0.65%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	126,307,373	0.80%	470	0.29%	0.64%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	75,011,396	0.48%	247	0.16%	0.70%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	67,756,120	0.43%	210	0.13%	0.66%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	40,575,254	0.26%	125	0.08%	0.70%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	39,111,568	0.25%	120	0.08%	0.56%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	164,067,894	1.04%	386	0.24%	0.60%	122,635,514	0.87%	297	0.22%	0.73%
more	16,113,582	0.10%	19	0.01%	0.36%	15,900,181	0.11%	19	0.01%	0.66%
	15,749,999,862	100.00%	159,346	100.00%	0.88%	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	82,650	0.00%	152	0.10%	0.60%					
1,000 - 8,000	8,804,221	0.06%	1,748	1.10%	0.39%					
8,001 - 20,000	73,938,788	0.47%	5,181	3.25%	0.43%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	885,157,502	5.62%	23,457	14.72%	0.76%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,013,180,849	12.78%	32,098	20.14%	0.88%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,727,983,432	17.32%	31,272	19.63%	0.88%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,760,600,296	17.53%	24,703	15.50%	0.89%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,142,694,795	13.60%	15,700	9.85%	0.91%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,577,290,687	10.01%	9,762	6.13%	0.89%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	1,086,942,789	6.90%	5,833	3.66%	0.89%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	721,397,608	4.58%	3,410	2.14%	0.90%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	507,684,752	3.22%	2,148	1.35%	0.87%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	365,118,878	2.32%	1,396	0.88%	0.89%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	234,333,142	1.49%	818	0.51%	0.85%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	149,903,904	0.95%	482	0.30%	0.87%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	107,168,600	0.68%	318	0.20%	0.87%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	80,080,138	0.51%	221	0.14%	0.78%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	66,118,797	0.42%	171	0.11%	0.83%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	45,103,760	0.29%	110	0.07%	0.81%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	35,920,063	0.23%	82	0.05%	0.80%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	30,463,149	0.19%	66	0.04%	0.79%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	19,936,857	0.13%	41	0.03%	0.78%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	100,798,410	0.64%	169	0.11%	0.72%	71,165,625	0.51%	118	0.09%	0.85%
more	9,295,796	0.06%	8	0.01%	0.44%	8,441,288	0.06%	7	0.01%	0.64%
	15,749,999,862	100.00%	159,346	100.00%	0.88%	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	2,111,480,091	13.41%	26,232	16.46%	0.74%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	195,745,512	1.24%	2,444	1.53%	1.04%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	532,658,719	3.38%	4,380	2.75%	1.02%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	398,597	0.00%	3	0.00%	0.30%					
Canarias	660,953,011	4.20%	7,525	4.72%	1.06%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	112,724,282	0.72%	1,363	0.86%	0.88%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	372,315,000	2.36%	4,464	2.80%	0.83%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	367,220,581	2.33%	4,634	2.91%	0.85%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,595,812,455	29.18%	38,831	24.37%	0.96%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	1,489,709	0.01%	18	0.01%	0.67%	1,810,656	0.01%	25	0.02%	0.84%
Extremadura	21,927	0.00%	1	0.00%	2.19%					
Galicia	246,109,676	1.56%	3,131	1.96%	0.85%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	26,314,234	0.17%	328	0.21%	1.06%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,833,384,027	30.69%	44,743	28.08%	0.83%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	995,691	0.01%	15	0.01%	0.84%	820,879	0.01%	12	0.01%	1.11%
Murcia	246,882,031	1.57%	3,162	1.98%	0.84%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	32,322,495	0.21%	349	0.22%	0.90%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	165,883,177	1.05%	1,791	1.12%	0.79%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	103,752,848	0.66%	1,414	0.89%	0.83%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,143,535,798	7.26%	14,518	9.11%	0.85%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	15,749,999,862	100.00%	159,346	100.00%	0.88%	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	14,965,490,260	95.02%	152,283	95.57%	0.86%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	784,509,602	4.98%	7,063	4.43%	1.10%	230,136,528	1.64%	1,699	1.24%	1.21%
	15,749,999,862	100.00%	159,346	100.00%	0.88%	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	1,564,579	0.01%	1	0.09%
2	1,173,735	0.01%	1	0.49%
3	1,150,762	0.01%	1	0.39%
4	1,147,471	0.01%	1	0.31%
5	1,110,069	0.01%	1	0.00%
6	1,076,743	0.01%	1	1.99%
7	1,066,956	0.01%	1	0.26%
8	1,005,480	0.01%	1	0.10%
9	941,538	0.01%	1	0.21%
10	932,306	0.01%	1	2.59%
Top 10	11,169,640	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	12,272,685,720	77.92%	121,812	76.44%	0.90%	10,863,004,535	77.28%	104,769	76.44%	1.09%
Employed - Public Sector	1,620,755,612	10.29%	18,029	11.31%	0.76%	1,524,253,118	10.84%	16,198	11.31%	0.97%
Employed - Sector Unknown	39,049,257	0.25%	776	0.49%	0.37%	18,526,738	0.13%	223	0.49%	1.21%
Other	37,426,839	0.24%	563	0.35%	0.48%	39,914,076	0.28%	543	0.35%	0.70%
Pensioner	212,763,529	1.35%	3,438	2.16%	0.98%	193,051,175	1.37%	2,854	2.16%	1.16%
Self-employed	1,345,804,866	8.54%	12,125	7.61%	0.81%	1,223,136,070	8.70%	10,688	7.61%	0.99%
Student	29,717,493	0.19%	343	0.22%	0.67%	18,655,934	0.13%	210	0.22%	0.92%
Unemployed	191,796,545	1.22%	2,260	1.42%	0.82%	175,913,533	1.25%	2,008	1.42%	0.99%
	15,749,999,862	100.00%	159,346	100.00%	0.88%	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: 16.45%										
[0% - 10%]	3,933,547,747	24.97%	43,778	27.47%	0.78%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	4,553,968,358	28.91%	43,419	27.25%	0.83%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,185,420,012	20.22%	33,251	20.87%	0.85%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,264,628,327	14.38%	23,002	14.44%	0.90%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,121,012,898	7.12%	10,385	6.52%	1.08%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	444,885,046	2.82%	3,604	2.26%	1.32%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	157,949,708	1.00%	1,193	0.75%	1.51%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	53,018,079	0.34%	378	0.24%	1.58%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	15,040,683	0.10%	113	0.07%	1.54%	13,696,118	0.10%	94	0.07%	1.57%
>50%	20,529,004	0.13%	223	0.14%	1.26%	15,489,509	0.11%	176	0.13%	1.36%
	15,749,999,862	100.00%	159,346	100.00%	0.88%	14,056,455,179	100.00%	137,493	100.00%	1.07%

21. ING Staff at Date of Origination

ING Staff at Date of Origination	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
No	15,749,999,862	100.00%	159,346	100.00%	0.88%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,749,999,862	100.00%	159,346	100.00%	0.88%	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	15,553,171,944	98.75%	157,660	98.94%	0.87%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2	195,763,931	1.24%	1,674	1.05%	0.01%	143,165,229	1.02%	1,218	0.89%	0.01%
3	1,063,987	0.01%	12	0.01%	0.00%					
	15,749,999,862	100.00%	159,346	100.00%	0.88%	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	14,242,330,114	90.43%	138,336	86.81%	0.89%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	1,350,917,237	8.58%	18,156	11.39%	0.75%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	156,752,511	1.00%	2,854	1.79%	0.43%	168,480,337	1.20%	2,717	1.98%	0.60%
	15,749,999,862	100.00%	159,346	100.00%	0.88%	14,056,455,179	100.00%	137,493	100.00%	1.07%

24. Occupancy Status

Occupancy Status	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
1st home	15,749,999,862	100.00%	159,346	100.00%	0.88%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,749,999,862	100.00%	159,346	100.00%	0.88%	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	4,986,448,309	31.66%	54,419	34.15%	0.77%	4,540,891,035	32.30%	47,549	34.15%	0.95%
Internet	5,632,968,062	35.76%	54,463	34.18%	0.89%	5,000,304,175	35.57%	46,757	34.18%	1.08%
Office or Branch Network	3,268,753,042	20.75%	32,674	20.51%	0.97%	3,057,955,108	21.75%	29,412	20.51%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	1,861,830,449	11.82%	17,790	11.16%	0.92%	1,457,304,862	10.37%	13,775	11.16%	1.08%
	15,749,999,862	100.00%	159,346	100.00%	0.88%	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	967,288,870	6.14%	11,406	7.16%	0.99%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,782,710,991	93.86%	147,940	92.84%	0.87%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	15,749,999,862	100.00%	159,346	100.00%	0.88%	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%[	13,326,989,314	84.62%	139,810	87.74%	0.84%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,690,502,315	10.73%	13,567	8.51%	1.05%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	666,082,552	4.23%	5,304	3.33%	1.06%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	7,839,976	0.05%	93	0.06%	1.13%					
[7.50% - 20.00%[	12,072,090	0.08%	122	0.08%	1.37%					
[20.00% - 100.00%[	36,544,299	0.23%	347	0.22%	1.34%					
100.00%	9,969,316	0.06%	103	0.06%	1.48%					
	15,749,999,862	100.00%	159,346	100.00%	0.88%	14,056,455,179	100.00%	137,493	100.00%	1.07%

Weighted average PD: 0.25% Weighted average LGD: 35.88%

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	159,046	0	0	0	15,718,955,659	99.81%	99.80%
1 - 29 Days	111	18,669	3,963	22,632	11,559,611	0.07%	0.07%
30 - 59 Days	47	20,627	3,861	24,488	4,599,005	0.03%	0.03%
90 - 179 Days	59	60,021	12,858	72,879	5,771,815	0.04%	0.04%
180 - 359 Days	64	148,741	51,109	199,850	7,391,391	0.04%	0.05%
>= 360 Days	19	62,949	22,122	85,071	1,722,381	0.01%	0.01%
	159,346	311,008	93,913	404,920	15,749,999,862	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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