

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



## **Monthly Investor Report**

**28 March 2023**

**Description**

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

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

**1. Summary**

All amounts in EURO	Current	At Issue
Reporting Date	28-Mar-23	04-Dec-20
Portfolio Cut off date	28-Feb-23	31-Oct-20
Current Principal Balance (*)	15,870,000,000.00	14,176,700,000.00
Of which Cash Reserve (1)	120,000,000.00	120,200,000.00
Of which Cash Available for Replenishment of the Notes (2)	577,105,109.50	44,820.55
Of which Realised Loss (3)	0.00	0.00
Of which Active Outstanding Notional Amount (4)	15,172,894,890.50	14,056,455,179.45
Of which Principal in Arrears	821,769.33	0.00
Number of Loans	159,613	137,493
Number of Borrowers	158,583	136,884
Average Principal Balance (Loanparts)	95,060.52	102,233.97
Average Principal Balance (Borrowers)	95,677.94	102,688.81
Coupon: Weighted Average	2.88%	1.07%
Minimum	0.00%	0.00%
Maximum	7.61%	4.41%
Weighted Average Original Loan to Market Value	71.57%	70.95%
Weighted Average Loan to Indexed Market Value	53.77%	58.84%
Seasoning (months): Weighted Average	72.37	61.59
Remaining Tenor (months): Weighted Average	306.92	313.60
Weighted Average Interest Rate on Fixed Interest Rate Loans	1.86%	1.94%
Weighted Average Spread on Floating Rate Loans	1.03%	1.03%
(*) = (1) + (2) + (3) + (4)		

**Stop Replenishment Criteria**

	<u>Current</u>	<u>Initial</u>
1. Aggregate Outstanding Balance of Delinquent Receivables > 2.5%	0.14%	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	15.2	14.1
4. Reserve Fund not funded up to the Reserve Fund Required Amount	N	N
5. Seller replaced as Servicer of the Receivables	N	N
6. Seller not able to sell Additional Receivables	N	N

**Repurchase Rights**

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

## 2. Product Type

Product Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Mixta	3,084,218,448	20.33%	30,513	19.12%	1.86%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	12,088,676,443	79.67%	129,100	80.88%	3.14%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	<b>15,172,894,890</b>	<b>100.00%</b>	<b>159,613</b>	<b>100.00%</b>	<b>2.88%</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%	3,733,271	0.02%	39	0.02%	0.00%	178,564,802	1.27%	2,066	1.50%	0.00%
0.01% - 0.50%						2,353,648,402	16.74%	29,921	21.76%	0.25%
0.51% - 1.00%	181,094,891	1.19%	1,394	0.87%	0.93%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	1,058,650,738	6.98%	10,546	6.61%	1.41%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	3,457,282,050	22.79%	34,704	21.74%	1.86%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	1,910,190,147	12.59%	18,715	11.73%	2.25%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	967,041,093	6.37%	12,894	8.08%	2.76%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	1,347,504,997	8.88%	15,023	9.41%	3.18%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	912,324,847	6.01%	12,053	7.55%	3.37%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	1,580,218,546	10.41%	14,913	9.34%	3.64%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	2,039,970,986	13.44%	19,058	11.94%	3.91%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	743,932,230	4.90%	7,835	4.91%	4.12%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%	355,142,992	2.34%	4,106	2.57%	4.38%	89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	321,335,729	2.12%	3,997	2.50%	4.61%					
4.76% - 5.00%	176,965,873	1.17%	2,457	1.54%	4.89%					
5.01% - 5.25%	48,859,611	0.32%	771	0.48%	5.11%					
5.26% - 5.50%	36,888,094	0.24%	557	0.35%	5.33%					
5.51% - 5.75%	22,587,466	0.15%	369	0.23%	5.60%					
5.76% - 6.00%	3,054,034	0.02%	70	0.04%	5.88%					
6.01% - 6.25%	3,132,645	0.02%	52	0.03%	6.11%					
6.26% - 6.50%	1,821,970	0.01%	33	0.02%	6.38%					
6.51% - 6.75%	505,509	0.00%	13	0.01%	6.58%					
6.76% - 7.00%	148,836	0.00%	3	0.00%	6.91%					
7.01% - 7.25%	85,980	0.00%	2	0.00%	7.12%					
7.26% - 7.50%	407,400	0.00%	8	0.01%	7.32%					
7.51% - >	14,957	0.00%	1	0.00%	7.61%					
	<b>15,172,894,891</b>	<b>100.00%</b>	<b>159,613</b>	<b>100.00%</b>	<b>2.88%</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	10,561,674	0.07%	254	0.16%	3.03%	13,138,132	0.09%	251	0.18%	0.37%
2004	82,673,055	0.54%	2,051	1.28%	2.83%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	236,841,268	1.56%	5,212	3.27%	2.78%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	304,975,521	2.01%	5,306	3.32%	2.72%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	489,015,787	3.22%	7,150	4.48%	2.58%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	459,880,300	3.03%	6,496	4.07%	2.72%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	183,676,843	1.21%	2,620	1.64%	2.96%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	277,021,151	1.83%	3,441	2.16%	3.09%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	458,031,382	3.02%	5,420	3.40%	2.94%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	274,424,574	1.81%	3,730	2.34%	3.90%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	169,031,145	1.11%	2,373	1.49%	4.51%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	385,492,127	2.54%	5,227	3.27%	4.16%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	686,807,274	4.53%	8,201	5.14%	3.50%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	1,111,002,454	7.32%	12,109	7.59%	3.12%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,373,979,268	9.06%	13,765	8.62%	3.04%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	2,132,652,730	14.06%	20,016	12.54%	2.79%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,619,222,218	17.26%	23,910	14.98%	2.79%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,928,550,912	12.71%	16,879	10.57%	2.54%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	1,232,716,706	8.12%	9,691	6.07%	3.10%					
2022	756,338,501	4.98%	5,762	3.61%	1.72%					
	<b>15,172,894,891</b>	<b>100.00%</b>	<b>159,613</b>	<b>100.00%</b>	<b>2.88%</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						8,855,293	0.06%	660	0.48%	0.61%
2023	2,626,439	0.02%	1,052	0.66%	3.06%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	11,819,561	0.08%	1,376	0.86%	3.06%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	26,632,221	0.18%	1,865	1.17%	3.01%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	39,669,115	0.26%	2,009	1.26%	2.98%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	51,906,349	0.34%	1,976	1.24%	2.92%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	66,129,492	0.44%	2,108	1.32%	3.00%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	90,748,180	0.60%	2,524	1.58%	3.04%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	123,219,501	0.81%	2,983	1.87%	2.95%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	150,464,751	0.99%	3,188	2.00%	2.91%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	165,682,867	1.09%	3,142	1.97%	2.88%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	187,887,227	1.24%	3,336	2.09%	2.94%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	226,525,150	1.49%	3,789	2.37%	2.94%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	302,002,938	1.99%	4,787	3.00%	2.89%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	361,225,030	2.38%	5,065	3.17%	2.88%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	371,563,263	2.45%	4,848	3.04%	2.85%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	338,970,025	2.23%	4,251	2.66%	2.95%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	290,405,497	1.91%	3,649	2.29%	3.04%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	332,763,352	2.19%	3,877	2.43%	3.02%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	399,428,935	2.63%	4,343	2.72%	3.04%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	412,690,850	2.72%	4,374	2.74%	2.95%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	500,294,200	3.30%	5,148	3.23%	2.98%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	507,613,163	3.35%	5,240	3.28%	3.08%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	530,879,885	3.50%	5,255	3.29%	3.04%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	581,248,933	3.83%	5,488	3.44%	3.02%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	545,112,054	3.59%	4,966	3.11%	2.93%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	564,238,264	3.72%	5,088	3.19%	2.92%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	680,812,283	4.49%	6,011	3.77%	2.89%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	657,223,277	4.33%	5,514	3.45%	2.80%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	638,788,218	4.21%	5,143	3.22%	3.01%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	542,250,231	3.57%	4,276	2.68%	2.82%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	496,031,722	3.27%	3,926	2.46%	2.90%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	562,391,004	3.71%	4,476	2.80%	2.91%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	515,880,410	3.40%	4,092	2.56%	2.88%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	582,874,168	3.84%	4,568	2.86%	2.90%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	617,172,613	4.07%	4,871	3.05%	2.83%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	738,311,251	4.87%	5,957	3.73%	2.81%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	859,413,382	5.66%	6,860	4.30%	2.72%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	573,170,817	3.78%	4,439	2.78%	2.47%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	345,948,971	2.28%	2,446	1.53%	2.88%					
2062	160,689,089	1.06%	1,162	0.73%	1.93%					
2063	20,190,210	0.13%	145	0.09%	1.60%					
	<b>15,172,894,891</b>	<b>100.00%</b>	<b>159,613</b>	<b>100.00%</b>	<b>2.88%</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
< 0.5	336,156,682	2.22%	2,518	1.58%	2.20%					
0.5 - 1	414,420,946	2.73%	3,294	2.06%	2.30%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,188,666,588	7.83%	9,585	6.01%	2.69%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	1,740,348,639	11.47%	15,023	9.41%	2.72%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	2,219,168,971	14.63%	20,092	12.59%	2.70%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	2,284,552,933	15.06%	21,237	13.31%	2.81%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	1,551,245,396	10.22%	15,304	9.59%	2.96%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,150,390,030	7.58%	12,330	7.72%	3.12%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	801,672,242	5.28%	9,131	5.72%	3.27%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	455,678,381	3.00%	5,900	3.70%	3.85%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	275,918,803	1.82%	3,814	2.39%	4.23%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,754,675,279	18.16%	41,385	25.93%	2.89%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	<b>15,172,894,891</b>	<b>100.00%</b>	<b>159,613</b>	<b>100.00%</b>	<b>2.88%</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	160,194	0.00%	7	0.00%	2.85%	22,090	0.00%	1	0.00%	1.49%
6 - 10	41,772,214	0.28%	1,083	0.68%	3.28%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	326,015,933	2.15%	6,905	4.33%	2.86%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	888,576,595	5.86%	15,764	9.88%	2.93%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	1,849,562,058	12.19%	24,470	15.33%	2.94%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,209,499,665	27.74%	45,968	28.80%	2.89%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	3,086,688,393	20.34%	26,538	16.63%	2.89%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,770,619,838	31.44%	38,878	24.36%	2.84%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	<b>15,172,894,891</b>	<b>100.00%</b>	<b>159,613</b>	<b>100.00%</b>	<b>2.88%</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**

average: 25.58 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	3,195,935	0.02%	1,153	0.72%	3.09%	427,186	0.00%	40	0.03%	0.52%
1 - 2	12,916,351	0.09%	1,412	0.88%	3.07%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	28,082,900	0.19%	1,911	1.20%	3.02%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	40,325,468	0.27%	1,981	1.24%	2.99%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	52,258,798	0.34%	1,973	1.24%	2.91%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	68,616,335	0.45%	2,149	1.35%	3.01%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	93,733,317	0.62%	2,578	1.62%	3.04%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	126,865,985	0.84%	3,037	1.90%	2.96%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	150,193,396	0.99%	3,151	1.97%	2.90%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	166,806,621	1.10%	3,142	1.97%	2.90%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	188,952,424	1.25%	3,337	2.09%	2.94%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	235,588,443	1.55%	3,916	2.45%	2.95%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	307,789,107	2.03%	4,873	3.05%	2.90%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	363,613,097	2.40%	5,000	3.13%	2.89%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	371,274,298	2.45%	4,847	3.04%	2.84%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	333,233,473	2.20%	4,173	2.61%	2.95%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	293,553,062	1.93%	3,664	2.30%	3.06%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	343,635,299	2.26%	3,985	2.50%	3.02%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	389,756,824	2.57%	4,215	2.64%	3.03%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	427,763,846	2.82%	4,523	2.83%	2.95%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	498,309,349	3.28%	5,131	3.21%	2.99%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	512,602,568	3.38%	5,255	3.29%	3.10%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	543,154,988	3.58%	5,362	3.36%	3.04%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	569,834,384	3.76%	5,359	3.36%	3.01%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	544,197,244	3.59%	4,934	3.09%	2.91%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	575,569,488	3.79%	5,194	3.25%	2.91%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	680,450,049	4.48%	5,992	3.75%	2.90%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	675,180,539	4.45%	5,624	3.52%	2.82%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	613,530,109	4.04%	4,933	3.09%	3.00%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	543,916,622	3.58%	4,304	2.70%	2.80%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,417,994,573	35.71%	42,505	26.63%	2.77%	5,198,639,048	36.98%	38,870	28.27%	1.20%
	<b>15,172,894,891</b>	<b>100.00%</b>	<b>159,613</b>	<b>100.00%</b>	<b>2.88%</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	3,084,218,448	20.33%	30,513	19.12%	1.86%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	12,088,676,443	79.67%	129,100	80.88%	3.14%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	<b>15,172,894,890</b>	<b>100.00%</b>	<b>159,613</b>	<b>100.00%</b>	<b>2.88%</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	12,088,676,443	79.67%	129,100	80.88%	3.14%	11,574,908,234	82.35%	114,550	83.31%	0.88%
2020						904,915	0.01%	10	0.01%	0.93%
2021						2,510,602	0.02%	30	0.02%	1.11%
2022						120,672	0.00%	9	0.01%	2.11%
2023	1,330,018	0.01%	45	0.03%	3.20%	261,114	0.00%	11	0.01%	1.99%
2024	485,612	0.00%	52	0.03%	2.07%	577,280	0.00%	27	0.02%	2.08%
2025	16,380,248	0.11%	274	0.17%	2.30%	22,646,882	0.16%	290	0.21%	2.30%
2026	104,627,787	0.69%	1,383	0.87%	2.12%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	241,038,430	1.59%	2,741	1.72%	2.06%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	694,770,571	4.58%	6,991	4.38%	1.92%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,012,267,704	6.67%	9,792	6.13%	1.97%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	883,992,882	5.83%	8,129	5.09%	1.63%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	128,783,695	0.85%	1,101	0.69%	1.60%					
2032	451,052	0.00%	4	0.00%	1.66%					
2033	90,447	0.00%	1	0.00%	2.39%					
	<b>15,172,894,890</b>	<b>100.00%</b>	<b>159,613</b>	<b>100.00%</b>	<b>2.88%</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	15,172,894,890	100.00%	159,613	100.00%	2.88%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,172,894,890</b>	<b>100.00%</b>	<b>159,613</b>	<b>100.00%</b>	<b>2.88%</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	15,172,283,495	100.00%	159,608	100.00%	2.88%	13,862,607,211	98.62%	135,929	98.86%	1.05%
Royal Decree						13,751,245	0.10%	123	0.09%	0.00%
SBA						180,096,724	1.28%	1,441	1.05%	0.01%
Royal Decree Euribor	611,396	0.00%	5	0.00%	0.00%					
	<b>15,172,894,890</b>	<b>100.00%</b>	<b>159,613</b>	<b>100.00%</b>	<b>2.88%</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: 71.57%	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
Original Loan to Market Value (%)										
<= 30.00%	198,101,179	1.31%	4,757	2.98%	3.02%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	375,084,211	2.47%	7,293	4.57%	2.95%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	687,911,873	4.53%	11,022	6.91%	2.93%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,127,829,671	7.43%	15,141	9.49%	2.94%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,025,665,975	13.35%	23,203	14.54%	2.91%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,444,581,751	62.25%	87,230	54.65%	2.87%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,313,561,783	8.66%	10,965	6.87%	2.79%	1,016,656,032	7.23%	7,941	5.78%	1.06%
90.01% - 100.00%	158,447	0.00%	2	0.00%	3.67%					
	15,172,894,891	100.00%	159,613	100.00%	2.88%	14,056,455,179	100.00%	137,493	100.00%	1.07%

## 13b. Current Loan to Market Value

average: 58.67%	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%	1,431,419,506	9.43%	34,317	21.50%	2.92%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,140,168,021	7.51%	14,796	9.27%	2.95%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,449,564,746	9.55%	15,655	9.81%	3.02%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	1,947,702,977	12.84%	19,140	11.99%	3.07%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	4,064,756,220	26.79%	36,311	22.75%	3.00%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	5,109,129,693	33.67%	39,255	24.59%	2.66%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	29,040,573	0.19%	133	0.08%	2.66%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	125,235	0.00%	1	0.00%	3.82%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	667,116	0.00%	2	0.00%	3.49%					
130.00% >=	320,803	0.00%	3	0.00%	2.79%					
	15,172,894,891	100.00%	159,613	100.00%	2.88%	14,056,455,179	100.00%	137,493	100.00%	1.07%

**13c. Current Loan to Indexed Market Value**

<b>average: 53.77%</b> <b>Current Loan to Indexed Market Value (%)</b>	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%	1,626,030,833	10.72%	36,648	22.96%	3.02%	1,152,363,587	8.20%	24,052	17.49%	0.77%
30.01% - 40.00%	1,386,747,126	9.14%	16,801	10.53%	3.08%	1,060,151,680	7.54%	12,915	9.39%	0.86%
40.01% - 50.00%	2,198,768,003	14.49%	21,931	13.74%	3.10%	1,521,645,307	10.83%	15,498	11.27%	0.97%
50.01% - 60.00%	3,199,798,486	21.09%	29,141	18.26%	2.95%	2,508,754,086	17.85%	21,656	15.75%	1.02%
60.01% - 70.00%	4,858,943,421	32.02%	40,442	25.34%	2.78%	3,216,021,266	22.88%	26,877	19.55%	1.07%
70.01% - 80.00%	1,869,483,671	12.32%	14,421	9.03%	2.53%	4,169,121,210	29.66%	33,030	24.02%	1.25%
80.01% - 90.00%	32,677,313	0.22%	225	0.14%	2.15%	409,291,492	2.91%	3,305	2.40%	1.37%
90.01% - 100.00%	125,235	0.00%	1	0.00%	3.82%	19,106,551	0.14%	160	0.12%	0.38%
130.00% >=	320,803	0.00%	3	0.00%	2.79%					
	<b>15,172,894,891</b>	<b>100.00%</b>	<b>159,613</b>	<b>100.00%</b>	<b>2.88%</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	175,638,469	1.16%	5,215	3.27%	3.00%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,111,533,753	7.33%	23,470	14.70%	2.93%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,087,462,868	13.76%	31,557	19.77%	2.91%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,425,653,164	15.99%	28,607	17.92%	2.89%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,406,621,051	15.86%	23,983	15.03%	2.88%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,832,284,793	12.08%	15,509	9.72%	2.88%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,525,774,510	10.06%	11,578	7.25%	2.87%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	957,472,966	6.31%	6,327	3.96%	2.84%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	759,106,314	5.00%	4,647	2.91%	2.87%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	494,840,428	3.26%	2,744	1.72%	2.87%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	412,918,132	2.72%	2,132	1.34%	2.88%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	237,506,318	1.57%	1,108	0.69%	2.79%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	180,052,233	1.19%	811	0.51%	2.88%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	123,024,392	0.81%	506	0.32%	2.89%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	107,738,522	0.71%	424	0.27%	2.90%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	63,530,539	0.42%	225	0.14%	2.90%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	57,727,571	0.38%	189	0.12%	2.85%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	33,523,679	0.22%	112	0.07%	2.91%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	41,531,607	0.27%	130	0.08%	2.62%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	130,085,351	0.86%	328	0.21%	2.84%	122,635,514	0.87%	297	0.22%	0.73%
more	8,868,232	0.06%	11	0.01%	2.62%	15,900,181	0.11%	19	0.01%	0.66%
	<b>15,172,894,891</b>	<b>100.00%</b>	<b>159,613</b>	<b>100.00%</b>	<b>2.88%</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	193,472	0.00%	408	0.26%	2.97%					
1,000 - 8,000	10,772,862	0.07%	2,251	1.41%	3.04%					
8,001 - 20,000	79,661,600	0.53%	5,621	3.52%	3.05%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	954,957,669	6.29%	25,388	15.91%	3.02%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,064,244,195	13.60%	32,917	20.62%	2.94%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,745,343,523	18.09%	31,473	19.72%	2.92%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,672,606,556	17.61%	23,943	15.00%	2.88%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,042,029,748	13.46%	14,956	9.37%	2.84%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,454,266,308	9.58%	9,013	5.65%	2.85%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	984,920,627	6.49%	5,283	3.31%	2.84%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	660,544,965	4.35%	3,121	1.96%	2.81%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	464,172,974	3.06%	1,963	1.23%	2.81%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	310,692,203	2.05%	1,188	0.74%	2.83%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	208,110,010	1.37%	727	0.46%	2.86%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	118,486,188	0.78%	380	0.24%	2.75%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	94,019,782	0.62%	280	0.18%	2.80%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	73,504,116	0.48%	203	0.13%	2.83%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	50,638,240	0.33%	131	0.08%	2.86%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	33,404,854	0.22%	81	0.05%	2.72%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	29,272,666	0.19%	67	0.04%	2.63%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	23,170,857	0.15%	50	0.03%	2.86%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	20,997,507	0.14%	43	0.03%	2.73%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	72,077,219	0.48%	122	0.08%	2.85%	71,165,625	0.51%	118	0.09%	0.85%
more	4,806,750	0.03%	4	0.00%	2.17%	8,441,288	0.06%	7	0.01%	0.64%
	<b>15,172,894,891</b>	<b>100.00%</b>	<b>159,613</b>	<b>100.00%</b>	<b>2.88%</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	2,205,240,710	14.53%	27,810	17.42%	2.95%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	191,259,850	1.26%	2,464	1.54%	2.77%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	517,305,680	3.41%	4,362	2.73%	2.76%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	261,087	0.00%	2	0.00%	2.15%					
Canarias	641,294,805	4.23%	7,543	4.73%	2.77%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	109,409,843	0.72%	1,380	0.86%	2.99%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	370,586,657	2.44%	4,544	2.85%	2.88%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	346,070,435	2.28%	4,561	2.86%	3.01%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,376,771,679	28.85%	38,337	24.02%	2.82%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	1,625,649	0.01%	21	0.01%	3.05%	1,810,656	0.01%	25	0.02%	0.84%
Galicia	234,206,787	1.54%	3,111	1.95%	2.91%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	26,303,498	0.17%	329	0.21%	2.69%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,371,195,646	28.81%	42,500	26.63%	2.96%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	1,049,840	0.01%	15	0.01%	2.50%	820,879	0.01%	12	0.01%	1.11%
Murcia	240,136,580	1.58%	3,191	2.00%	2.87%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	30,806,190	0.20%	348	0.22%	2.78%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	151,711,544	1.00%	1,729	1.08%	2.90%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	95,234,907	0.63%	1,362	0.85%	2.92%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,262,423,502	8.32%	16,004	10.03%	2.82%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	<b>15,172,894,891</b>	<b>100.00%</b>	<b>159,613</b>	<b>100.00%</b>	<b>2.88%</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	14,415,805,941	95.01%	152,570	95.59%	2.89%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	757,088,949	4.99%	7,043	4.41%	2.83%	230,136,528	1.64%	1,699	1.24%	1.21%
	<b>15,172,894,890</b>	<b>100.00%</b>	<b>159,613</b>	<b>100.00%</b>	<b>2.88%</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	1,514,830	0.01%	1	1.64%
2	1,126,891	0.01%	1	2.24%
3	1,122,462	0.01%	1	2.14%
4	1,042,566	0.01%	1	2.92%
5	978,590	0.01%	1	3.02%
6	908,015	0.01%	1	2.08%
7	889,784	0.01%	1	0.85%
8	863,526	0.01%	2	0.96%
9	840,165	0.01%	1	4.01%
10	821,872	0.01%	1	4.02%
<b>Top 10</b>	<b>10,108,702</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	11,897,338,753	78.41%	122,847	76.97%	2.87%	10,863,004,535	77.28%	104,769	76.20%	1.09%
Employed - Public Sector	1,507,688,964	9.94%	17,376	10.89%	2.97%	1,524,253,118	10.84%	16,198	11.78%	0.97%
Employed - Sector Unknown	31,719,153	0.21%	689	0.43%	3.09%	18,526,738	0.13%	223	0.16%	1.21%
Other	38,907,202	0.26%	585	0.37%	2.79%	39,914,076	0.28%	543	0.39%	0.70%
Pensioner	216,340,421	1.43%	3,629	2.27%	3.02%	193,051,175	1.37%	2,854	2.08%	1.16%
Self-employed	1,262,657,195	8.32%	11,839	7.42%	2.86%	1,223,136,070	8.70%	10,688	7.77%	0.99%
Student	36,473,071	0.24%	437	0.27%	2.96%	18,655,934	0.13%	210	0.15%	0.92%
Unemployed	181,770,131	1.20%	2,211	1.39%	2.93%	175,913,533	1.25%	2,008	1.46%	0.99%
	<b>15,172,894,890</b>	<b>100.00%</b>	<b>159,613</b>	<b>100.00%</b>	<b>2.88%</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: 20.89%										
[0% - 10%]	2,009,359,366	13.24%	27,922	17.49%	2.57%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	3,637,140,666	23.97%	37,478	23.48%	2.76%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,136,276,686	20.67%	32,056	20.08%	2.90%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,407,505,620	15.87%	25,695	16.10%	2.89%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,794,886,409	11.83%	18,309	11.47%	2.96%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	1,103,067,549	7.27%	10,083	6.32%	3.15%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	573,901,784	3.78%	4,570	2.86%	3.30%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	295,932,517	1.95%	2,071	1.30%	3.46%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	115,563,888	0.76%	745	0.47%	3.64%	13,696,118	0.10%	94	0.07%	1.57%
>50%	99,260,406	0.65%	684	0.43%	3.61%	15,489,509	0.11%	176	0.13%	1.36%
	<b>15,172,894,891</b>	<b>100.00%</b>	<b>159,613</b>	<b>100.00%</b>	<b>2.88%</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	15,172,894,890	100.00%	159,613	100.00%	2.88%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,172,894,890</b>	<b>100.00%</b>	<b>159,613</b>	<b>100.00%</b>	<b>2.88%</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	14,948,958,028	98.52%	157,562	98.72%	2.84%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2	221,612,111	1.46%	2,024	1.27%	0.04%	143,165,229	1.02%	1,218	0.89%	0.01%
3	2,324,751	0.02%	27	0.02%	0.00%					
	<b>15,172,894,890</b>	<b>100.00%</b>	<b>159,613</b>	<b>100.00%</b>	<b>2.88%</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	13,648,374,962	89.95%	138,266	86.63%	2.88%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	1,381,003,268	9.10%	18,618	11.66%	2.88%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	143,516,661	0.95%	2,729	1.71%	2.84%	168,480,337	1.20%	2,717	1.98%	0.60%
	<b>15,172,894,890</b>	<b>100.00%</b>	<b>159,613</b>	<b>100.00%</b>	<b>2.88%</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	15,172,894,890	100.00%	159,613	100.00%	2.88%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,172,894,890</b>	<b>100.00%</b>	<b>159,613</b>	<b>100.00%</b>	<b>2.88%</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	4,675,823,189	30.82%	53,251	33.36%	2.89%	4,540,891,035	32.30%	47,549	34.58%	0.95%
Internet	5,402,494,288	35.61%	54,391	34.08%	2.88%	5,000,304,175	35.57%	46,757	34.01%	1.08%
Office or Branch Network	3,071,646,835	20.24%	32,326	20.25%	2.98%	3,057,955,108	21.75%	29,412	21.39%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	2,022,930,579	13.33%	19,645	12.31%	2.74%	1,457,304,862	10.37%	13,775	10.02%	1.08%
	<b>15,172,894,891</b>	<b>100.00%</b>	<b>159,613</b>	<b>100.00%</b>	<b>2.88%</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	954,588,680	6.29%	11,718	7.34%	2.94%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,218,306,211	93.71%	147,895	92.66%	2.88%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	<b>15,172,894,890</b>	<b>100.00%</b>	<b>159,613</b>	<b>100.00%</b>	<b>2.88%</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%[	12,784,493,203	84.26%	139,758	87.56%	2.91%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,616,532,077	10.65%	13,482	8.45%	2.73%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	664,175,905	4.38%	5,287	3.31%	2.69%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	10,334,616	0.07%	134	0.08%	2.95%					
[7.50% - 20.00%[	17,694,959	0.12%	187	0.12%	3.11%					
[20.00% - 100.00%[	56,119,176	0.37%	531	0.33%	3.13%					
100.00%	23,544,954	0.16%	234	0.15%	2.79%					
	<b>15,172,894,890</b>	<b>100.00%</b>	<b>159,613</b>	<b>100.00%</b>	<b>2.88%</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: 0.40%      Weighted average LGD: 34.86%

**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	159,060	401	64	466	15,115,338,088	99.65%	99.62%
1 - 29 Days	185	23,701	11,794	35,495	18,499,853	0.12%	0.12%
30 - 59 Days	58	23,803	12,674	36,477	6,074,327	0.04%	0.04%
90 - 179 Days	96	80,950	34,398	115,348	10,422,893	0.06%	0.07%
180 - 359 Days	114	243,288	93,770	337,059	12,020,994	0.07%	0.08%
>= 360 Days	100	449,626	212,153	661,779	10,538,736	0.06%	0.07%
	<b>159,613</b>	<b>821,769</b>	<b>364,853</b>	<b>1,186,622</b>	<b>15,172,894,891</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  
Spain

**Legal Adviser**

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

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**Arranger**

**ING Bank N.V**

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The Netherlands

**Auditor of the Fund**

**KPMG**

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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.**

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28020 Madrid  
Spain

**Verification Agent (STS)**

**Prime Collateralised Securities (EU)**

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75002 Paris  
France

**Rating Agency**

**Fitch Ratings España, S.A.U.**

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P.2 Barcelona 08028  
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