

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



**Monthly Investor Report**

**30 May 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>				<b>15,870,000,000 €</b>	<b>14,176,700,000 €</b>	

**1. Summary**

All amounts in EURO	Current	At Issue
Reporting Date	30-May-22	04-Dec-20
Portfolio Cut off date	30-Apr-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)	306,970,388.79	44,820.55
Of which Realised Loss (3)	0.00	0.00
Of which Active Outstanding Notional Amount (4)	15,443,029,611.21	14,056,455,179.45
Of which Principal in Arrears	360,852.91	0.00
Number of Loans	157,621	137,493
Number of Borrowers	156,794	136,884
Average Principal Balance (Loanparts)	97,975.71	102,233.97
Average Principal Balance (Borrowers)	98,492.48	102,688.81
Coupon: Weighted Average	0.88%	1.07%
Minimum	0.00%	0.00%
Maximum	5.61%	4.41%
Weighted Average Original Loan to Market Value	71.50%	70.95%
Weighted Average Loan to Indexed Market Value	55.25%	58.84%
Seasoning (months): Weighted Average	70.71	61.59
Remaining Tenor (months): Weighted Average	308.39	313.60
Weighted Average Interest Rate on Fixed Interest Rate Loans	1.88%	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	15.4	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	3,097,793,701	20.06%	29,672	18.82%	1.88%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	12,345,235,911	79.94%	127,949	81.18%	0.63%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	<b>15,443,029,611</b>	<b>100.00%</b>	<b>157,621</b>	<b>100.00%</b>	<b>0.88%</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%	1,690,367,948	10.95%	24,270	15.40%	0.00%	178,564,802	1.27%	2,066	1.50%	0.00%
0.01% - 0.50%	3,783,889,409	24.50%	36,845	23.38%	0.40%	2,353,648,402	16.74%	29,921	21.76%	0.25%
0.51% - 1.00%	4,827,080,167	31.26%	43,446	27.56%	0.65%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	1,798,259,104	11.64%	18,911	12.00%	1.32%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	2,756,388,419	17.85%	26,890	17.06%	1.85%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	418,056,689	2.71%	5,152	3.27%	2.27%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	161,330,343	1.04%	1,978	1.25%	2.70%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	5,624,355	0.04%	95	0.06%	3.08%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	523,889	0.00%	9	0.01%	3.38%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	200,130	0.00%	7	0.00%	3.63%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	1,025,460	0.01%	13	0.01%	3.86%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	86,554	0.00%	2	0.00%	4.10%	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%	53,284	0.00%	1	0.00%	4.67%					
5.51% - 5.75%	143,862	0.00%	2	0.00%	5.59%					
	<b>15,443,029,611</b>	<b>100.00%</b>	<b>157,621</b>	<b>100.00%</b>	<b>0.88%</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	12,693,590	0.08%	291	0.18%	0.07%	13,138,132	0.09%	251	0.18%	0.37%
2004	98,891,098	0.64%	2,265	1.44%	0.08%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	277,160,333	1.79%	5,630	3.57%	0.08%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	357,532,586	2.32%	5,792	3.67%	0.06%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	568,521,775	3.68%	7,842	4.98%	0.03%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	530,056,312	3.43%	7,015	4.45%	0.04%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	212,072,772	1.37%	2,854	1.81%	0.31%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	321,857,239	2.08%	3,765	2.39%	0.22%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	525,416,147	3.40%	5,842	3.71%	0.27%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	338,065,838	2.19%	4,265	2.71%	1.12%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	214,329,531	1.39%	2,776	1.76%	1.77%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	490,232,969	3.17%	6,133	3.89%	1.46%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	834,683,099	5.40%	9,275	5.88%	0.86%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	1,330,647,587	8.62%	13,456	8.54%	0.73%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,592,183,271	10.31%	14,930	9.47%	0.85%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	2,378,403,583	15.40%	21,149	13.42%	1.03%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,885,036,256	18.68%	25,038	15.88%	1.17%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,858,091,326	12.03%	15,081	9.57%	1.08%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	617,154,299	4.00%	4,222	2.68%	1.34%					
	<b>15,443,029,611</b>	<b>100.00%</b>	<b>157,621</b>	<b>100.00%</b>	<b>0.88%</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	1,603,012	0.01%	632	0.40%	0.44%	8,855,293	0.06%	660	0.48%	0.61%
2023	9,312,837	0.06%	1,174	0.74%	0.44%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	20,331,940	0.13%	1,497	0.95%	0.47%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	37,302,919	0.24%	1,947	1.24%	0.38%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	52,261,418	0.34%	2,082	1.32%	0.41%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	62,393,754	0.40%	2,004	1.27%	0.47%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	77,725,592	0.50%	2,157	1.37%	0.54%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	102,960,232	0.67%	2,531	1.61%	0.60%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	147,083,648	0.95%	3,144	1.99%	0.59%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	170,296,684	1.10%	3,256	2.07%	0.61%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	182,569,453	1.18%	3,158	2.00%	0.60%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	208,500,531	1.35%	3,382	2.15%	0.61%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	253,974,270	1.64%	3,939	2.50%	0.68%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	338,431,703	2.19%	5,001	3.17%	0.52%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	397,633,076	2.57%	5,183	3.29%	0.47%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	407,214,963	2.64%	4,950	3.14%	0.51%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	368,055,988	2.38%	4,394	2.79%	0.69%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	312,016,262	2.02%	3,693	2.34%	0.99%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	354,898,229	2.30%	3,918	2.49%	0.86%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	421,785,341	2.73%	4,325	2.74%	0.74%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	437,965,682	2.84%	4,352	2.76%	0.74%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	544,174,346	3.52%	5,334	3.38%	0.75%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	547,051,982	3.54%	5,419	3.44%	0.99%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	574,069,317	3.72%	5,404	3.43%	0.89%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	598,730,277	3.88%	5,368	3.41%	0.81%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	552,829,018	3.58%	4,825	3.06%	0.91%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	610,728,497	3.95%	5,269	3.34%	1.01%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	722,104,219	4.68%	6,172	3.92%	1.07%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	659,045,531	4.27%	5,309	3.37%	0.98%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	602,043,974	3.90%	4,582	2.91%	0.86%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	486,241,990	3.15%	3,669	2.33%	0.93%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	518,959,067	3.36%	3,936	2.50%	1.00%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	590,179,525	3.82%	4,539	2.88%	1.07%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	526,247,390	3.41%	3,998	2.54%	0.97%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	575,063,415	3.72%	4,400	2.79%	0.88%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	605,601,972	3.92%	4,648	2.95%	0.91%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	763,136,195	4.94%	5,976	3.79%	0.97%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	873,586,212	5.66%	6,830	4.33%	1.13%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	536,445,319	3.47%	4,019	2.55%	1.07%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	192,473,829	1.25%	1,205	0.76%	1.18%					
	<b>15,443,029,611</b>	<b>100.00%</b>	<b>157,621</b>	<b>100.00%</b>	<b>0.88%</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
<b>average: 5.89</b>										
< 0.5										
0.5 - 1	232,389,269	1.50%	1,619	1.03%	2.04%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,635,445,917	10.59%	12,418	7.88%	1.03%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	2,488,464,338	16.11%	21,579	13.69%	1.14%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	2,709,501,716	17.55%	23,799	15.10%	1.11%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	1,768,087,333	11.45%	16,219	10.29%	0.92%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	1,397,065,089	9.05%	13,811	8.76%	0.76%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,073,225,162	6.95%	11,451	7.26%	0.75%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	537,563,185	3.48%	6,468	4.10%	1.32%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	313,941,607	2.03%	4,109	2.61%	1.67%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	302,602,553	1.96%	3,840	2.44%	1.32%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,984,743,442	19.33%	42,308	26.84%	0.14%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	<b>15,443,029,611</b>	<b>100.00%</b>	<b>157,621</b>	<b>100.00%</b>	<b>0.88%</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	152,822	0.00%	5	0.00%	0.33%	22,090	0.00%	1	0.00%	1.49%
6 - 10	35,336,192	0.23%	987	0.63%	1.05%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	327,508,539	2.12%	6,862	4.35%	1.35%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	910,000,828	5.89%	15,858	10.06%	1.04%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	1,867,426,807	12.09%	24,142	15.32%	0.90%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,410,829,067	28.56%	46,397	29.44%	0.76%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	3,185,318,444	20.63%	26,314	16.69%	0.79%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,706,456,913	30.48%	37,056	23.51%	0.97%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	<b>15,443,029,611</b>	<b>100.00%</b>	<b>157,621</b>	<b>100.00%</b>	<b>0.88%</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**

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	2,957,584	0.02%	881	0.56%	0.43%	427,186	0.00%	40	0.03%	0.52%
1 - 2	11,730,585	0.08%	1,258	0.80%	0.46%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	23,717,261	0.15%	1,583	1.00%	0.44%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	42,573,503	0.28%	2,076	1.32%	0.37%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	54,256,756	0.35%	2,025	1.28%	0.43%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	65,236,163	0.42%	2,040	1.29%	0.49%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	82,952,725	0.54%	2,203	1.40%	0.58%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	112,086,013	0.73%	2,664	1.69%	0.59%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	157,588,155	1.02%	3,308	2.10%	0.58%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	171,755,683	1.11%	3,162	2.01%	0.61%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	184,758,933	1.20%	3,159	2.00%	0.60%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	222,559,867	1.44%	3,535	2.24%	0.64%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	268,454,712	1.74%	4,144	2.63%	0.65%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	364,349,637	2.36%	5,281	3.35%	0.49%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	409,084,578	2.65%	5,104	3.24%	0.48%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	391,671,083	2.54%	4,746	3.01%	0.54%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	346,043,538	2.24%	4,150	2.63%	0.77%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	317,187,276	2.05%	3,696	2.34%	0.99%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	377,026,007	2.44%	4,098	2.60%	0.78%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	414,061,787	2.68%	4,166	2.64%	0.77%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	470,944,596	3.05%	4,693	2.98%	0.72%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	549,010,204	3.56%	5,403	3.43%	0.81%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	550,459,276	3.56%	5,378	3.41%	1.00%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	598,524,766	3.88%	5,550	3.52%	0.83%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	572,114,252	3.70%	5,120	3.25%	0.85%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	554,604,813	3.59%	4,786	3.04%	0.93%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	656,492,853	4.25%	5,660	3.59%	1.03%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	701,820,137	4.54%	5,997	3.80%	1.06%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	663,078,864	4.29%	5,177	3.28%	0.91%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	545,150,767	3.53%	4,179	2.65%	0.91%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,560,777,237	36.01%	42,399	26.90%	1.01%	5,198,639,048	36.98%	38,870	28.27%	1.20%
	<b>15,443,029,611</b>	<b>100.00%</b>	<b>157,621</b>	<b>100.00%</b>	<b>0.88%</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	3,097,793,701	20.06%	29,672	18.82%	1.88%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	12,345,235,911	79.94%	127,949	81.18%	0.63%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	<b>15,443,029,611</b>	<b>100.00%</b>	<b>157,621</b>	<b>100.00%</b>	<b>0.88%</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	12,345,235,911	79.94%	127,949	81.18%	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	3,407,191	0.02%	67	0.04%	1.40%	120,672	0.00%	9	0.01%	2.11%
2023	329,180	0.00%	33	0.02%	2.16%	261,114	0.00%	11	0.01%	1.99%
2024	684,456	0.00%	49	0.03%	2.09%	577,280	0.00%	27	0.02%	2.08%
2025	18,721,093	0.12%	280	0.18%	2.30%	22,646,882	0.16%	290	0.21%	2.30%
2026	118,293,057	0.77%	1,463	0.93%	2.12%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	263,132,176	1.70%	2,846	1.81%	2.07%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	744,710,266	4.82%	7,214	4.58%	1.92%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,073,250,253	6.95%	10,066	6.39%	1.97%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	851,707,829	5.52%	7,468	4.74%	1.63%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	23,425,470	0.15%	185	0.12%	1.56%					
2032	132,729	0.00%	1	0.00%	1.49%					
	<b>15,443,029,611</b>	<b>100.00%</b>	<b>157,621</b>	<b>100.00%</b>	<b>0.88%</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	15,443,029,611	100.00%	157,621	100.00%	0.88%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,443,029,611</b>	<b>100.00%</b>	<b>157,621</b>	<b>100.00%</b>	<b>0.88%</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	15,441,534,048	99.99%	157,608	99.99%	0.88%	13,862,607,211	98.62%	135,929	98.86%	1.05%
Royal Decree	136,757	0.00%	1	0.00%	0.00%	13,751,245	0.10%	123	0.09%	0.00%
SBA	1,215,316	0.01%	10	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%					
	<b>15,443,029,611</b>	<b>100.00%</b>	<b>157,621</b>	<b>100.00%</b>	<b>0.88%</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: <b>71.50%</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%	204,861,721	1.33%	4,897	3.11%	0.84%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	389,821,998	2.52%	7,423	4.71%	0.76%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	716,044,097	4.64%	11,162	7.08%	0.74%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,158,868,196	7.50%	15,227	9.66%	0.77%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,058,744,594	13.33%	22,899	14.53%	0.83%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,596,038,885	62.14%	85,473	54.23%	0.92%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,318,650,121	8.54%	10,540	6.69%	0.87%	1,016,656,032	7.23%	7,941	5.78%	1.06%
	<b>15,443,029,611</b>	<b>100.00%</b>	<b>157,621</b>	<b>100.00%</b>	<b>0.88%</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>58.95%</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%	1,427,692,637	9.24%	32,804	20.81%	0.45%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,172,307,912	7.59%	14,778	9.38%	0.56%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,486,952,746	9.63%	15,686	9.95%	0.68%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	1,984,613,737	12.85%	18,822	11.94%	0.84%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	3,834,766,614	24.83%	33,649	21.35%	0.95%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	5,507,713,775	35.66%	41,758	26.49%	1.07%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	28,041,231	0.18%	120	0.08%	0.96%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	139,532	0.00%	1	0.00%	0.51%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	480,027	0.00%	1	0.00%	0.55%					
130.00% >=	321,400	0.00%	2	0.00%	0.35%					
	<b>15,443,029,611</b>	<b>100.00%</b>	<b>157,621</b>	<b>100.00%</b>	<b>0.88%</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>55.25%</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%	1,497,197,860	9.69%	33,395	21.19%	0.57%	1,152,363,587	8.20%	24,052	17.49%	0.77%
30.01% - 40.00%	1,328,374,829	8.60%	16,081	10.20%	0.68%	1,060,151,680	7.54%	12,915	9.39%	0.86%
40.01% - 50.00%	2,086,388,767	13.51%	20,689	13.13%	0.79%	1,521,645,307	10.83%	15,498	11.27%	0.97%
50.01% - 60.00%	3,052,415,923	19.77%	27,137	17.22%	0.82%	2,508,754,086	17.85%	21,656	15.75%	1.02%
60.01% - 70.00%	4,449,058,018	28.81%	37,378	23.71%	0.97%	3,216,021,266	22.88%	26,877	19.55%	1.07%
70.01% - 80.00%	2,994,542,397	19.39%	22,667	14.38%	1.10%	4,169,121,210	29.66%	33,030	24.02%	1.25%
80.01% - 90.00%	34,154,958	0.22%	270	0.17%	0.68%	409,291,492	2.91%	3,305	2.40%	1.37%
90.01% - 100.00%	575,459	0.00%	2	0.00%	0.49%	19,106,551	0.14%	160	0.12%	0.38%
130.00% >=	321,400	0.00%	2	0.00%	0.35%					
	<b>15,443,029,611</b>	<b>100.00%</b>	<b>157,621</b>	<b>100.00%</b>	<b>0.88%</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	169,990,859	1.10%	4,985	3.16%	1.28%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,079,136,787	6.99%	22,492	14.27%	1.16%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,038,628,998	13.20%	30,516	19.36%	1.04%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,380,785,041	15.42%	27,838	17.66%	0.96%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,422,141,439	15.68%	23,810	15.11%	0.89%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,867,508,418	12.09%	15,554	9.87%	0.83%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,605,173,780	10.39%	11,909	7.56%	0.77%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	985,951,663	6.38%	6,422	4.07%	0.76%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	809,518,497	5.24%	4,861	3.08%	0.73%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	536,191,700	3.47%	2,879	1.83%	0.71%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	447,370,122	2.90%	2,242	1.42%	0.68%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	264,206,047	1.71%	1,193	0.76%	0.70%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	196,943,502	1.28%	864	0.55%	0.66%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	130,095,111	0.84%	518	0.33%	0.64%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	123,995,668	0.80%	464	0.29%	0.61%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	71,642,208	0.46%	239	0.15%	0.67%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	66,068,206	0.43%	207	0.13%	0.60%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	38,699,959	0.25%	121	0.08%	0.67%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	38,576,483	0.25%	118	0.07%	0.54%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	155,684,865	1.01%	371	0.24%	0.55%	122,635,514	0.87%	297	0.22%	0.73%
more	14,720,257	0.10%	18	0.01%	0.29%	15,900,181	0.11%	19	0.01%	0.66%
	<b>15,443,029,611</b>	<b>100.00%</b>	<b>157,621</b>	<b>100.00%</b>	<b>0.88%</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	100,434	0.00%	199	0.13%	0.67%					
1,000 - 8,000	9,250,217	0.06%	1,843	1.17%	0.43%					
8,001 - 20,000	73,950,697	0.48%	5,193	3.29%	0.46%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	891,276,159	5.77%	23,659	15.01%	0.79%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,005,995,337	12.99%	31,980	20.29%	0.89%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,695,133,632	17.45%	30,892	19.60%	0.89%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,713,739,430	17.57%	24,288	15.41%	0.90%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,094,903,339	13.57%	15,350	9.74%	0.91%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,537,456,559	9.96%	9,514	6.04%	0.89%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	1,051,545,117	6.81%	5,640	3.58%	0.89%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	694,506,665	4.50%	3,282	2.08%	0.88%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	486,798,824	3.15%	2,060	1.31%	0.85%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	357,947,447	2.32%	1,369	0.87%	0.86%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	224,263,763	1.45%	782	0.50%	0.82%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	140,126,020	0.91%	450	0.29%	0.83%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	100,454,695	0.65%	298	0.19%	0.86%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	79,397,215	0.51%	219	0.14%	0.73%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	61,191,008	0.40%	158	0.10%	0.81%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	40,952,243	0.27%	100	0.06%	0.73%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	34,110,430	0.22%	78	0.05%	0.65%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	29,069,593	0.19%	63	0.04%	0.80%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	17,491,425	0.11%	36	0.02%	0.71%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	97,339,236	0.63%	163	0.10%	0.63%	71,165,625	0.51%	118	0.09%	0.85%
more	6,030,126	0.04%	5	0.00%	0.34%	8,441,288	0.06%	7	0.01%	0.64%
	<b>15,443,029,611</b>	<b>100.00%</b>	<b>157,621</b>	<b>100.00%</b>	<b>0.88%</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	2,070,879,831	13.41%	25,940	16.46%	0.76%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	192,398,064	1.25%	2,423	1.54%	1.02%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	521,889,594	3.38%	4,318	2.74%	1.01%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	209,182	0.00%	2	0.00%	0.00%					
Canarias	650,498,042	4.21%	7,459	4.73%	1.07%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	110,284,573	0.71%	1,349	0.86%	0.87%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	367,473,903	2.38%	4,448	2.82%	0.84%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	360,954,534	2.34%	4,588	2.91%	0.84%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,517,854,029	29.25%	38,456	24.40%	0.95%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	1,670,585	0.01%	20	0.01%	0.62%	1,810,656	0.01%	25	0.02%	0.84%
Extremadura	101,029	0.00%	1	0.00%	0.50%					
Galicia	241,835,478	1.57%	3,107	1.97%	0.85%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	25,472,485	0.16%	321	0.20%	1.06%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,716,804,647	30.54%	44,140	28.00%	0.83%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	890,627	0.01%	14	0.01%	0.83%	820,879	0.01%	12	0.01%	1.11%
Murcia	242,757,113	1.57%	3,132	1.99%	0.85%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	31,925,347	0.21%	347	0.22%	0.90%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	163,107,833	1.06%	1,774	1.13%	0.79%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	101,905,590	0.66%	1,399	0.89%	0.82%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,124,117,124	7.28%	14,383	9.13%	0.87%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	<b>15,443,029,611</b>	<b>100.00%</b>	<b>157,621</b>	<b>100.00%</b>	<b>0.88%</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	14,676,544,615	95.04%	150,659	95.58%	0.87%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	766,484,996	4.96%	6,962	4.42%	1.11%	230,136,528	1.64%	1,699	1.24%	1.21%
	<b>15,443,029,611</b>	<b>100.00%</b>	<b>157,621</b>	<b>100.00%</b>	<b>0.88%</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	1,555,521	0.01%	1	0.26%
2	1,165,379	0.01%	1	0.66%
3	1,145,514	0.01%	1	0.56%
4	1,102,083	0.01%	1	0.00%
5	1,061,629	0.01%	1	0.26%
6	990,980	0.01%	1	0.11%
7	941,591	0.01%	1	0.31%
8	928,404	0.01%	1	0.61%
9	903,191	0.01%	1	0.47%
10	869,061	0.01%	1	0.49%
<b>Top 10</b>	<b>10,663,353</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	12,027,589,029	77.88%	120,420	76.40%	0.90%	10,863,004,535	77.28%	104,769	76.20%	1.09%
Employed - Public Sector	1,591,180,776	10.30%	17,810	11.30%	0.77%	1,524,253,118	10.84%	16,198	11.78%	0.97%
Employed - Sector Unknown	38,004,184	0.25%	766	0.49%	0.40%	18,526,738	0.13%	223	0.16%	1.21%
Other	36,569,082	0.24%	562	0.36%	0.52%	39,914,076	0.28%	543	0.39%	0.70%
Pensioner	210,038,460	1.36%	3,439	2.18%	0.98%	193,051,175	1.37%	2,854	2.08%	1.16%
Self-employed	1,320,646,859	8.55%	12,024	7.63%	0.80%	1,223,136,070	8.70%	10,688	7.77%	0.99%
Student	30,470,362	0.20%	350	0.22%	0.70%	18,655,934	0.13%	210	0.15%	0.92%
Unemployed	188,530,859	1.22%	2,250	1.43%	0.83%	175,913,533	1.25%	2,008	1.46%	0.99%
	<b>15,443,029,611</b>	<b>100.00%</b>	<b>157,621</b>	<b>100.00%</b>	<b>0.88%</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: 16.49%										
[0% - 10%]	3,857,243,669	24.98%	43,243	27.43%	0.79%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	4,471,359,925	28.95%	42,943	27.24%	0.83%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,112,883,403	20.16%	32,845	20.84%	0.85%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,233,507,998	14.46%	22,915	14.54%	0.91%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,104,440,373	7.15%	10,310	6.54%	1.07%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	428,520,405	2.77%	3,510	2.23%	1.30%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	151,927,899	0.98%	1,164	0.74%	1.47%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	50,489,506	0.33%	368	0.23%	1.57%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	14,469,370	0.09%	110	0.07%	1.46%	13,696,118	0.10%	94	0.07%	1.57%
>50%	18,187,063	0.12%	213	0.14%	1.18%	15,489,509	0.11%	176	0.13%	1.36%
	<b>15,443,029,611</b>	<b>100.00%</b>	<b>157,621</b>	<b>100.00%</b>	<b>0.88%</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	15,443,029,611	100.00%	157,621	100.00%	0.88%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,443,029,611</b>	<b>100.00%</b>	<b>157,621</b>	<b>100.00%</b>	<b>0.88%</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	15,252,330,279	98.77%	155,971	98.95%	0.87%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2	189,642,475	1.23%	1,638	1.04%	0.01%	143,165,229	1.02%	1,218	0.89%	0.01%
3	1,056,857	0.01%	12	0.01%	0.00%					
	<b>15,443,029,611</b>	<b>100.00%</b>	<b>157,621</b>	<b>100.00%</b>	<b>0.88%</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	13,973,389,744	90.48%	136,875	86.84%	0.90%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	1,316,839,071	8.53%	17,923	11.37%	0.74%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	152,800,796	0.99%	2,823	1.79%	0.44%	168,480,337	1.20%	2,717	1.98%	0.60%
	<b>15,443,029,611</b>	<b>100.00%</b>	<b>157,621</b>	<b>100.00%</b>	<b>0.88%</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	15,443,029,611	100.00%	157,621	100.00%	0.88%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,443,029,611</b>	<b>100.00%</b>	<b>157,621</b>	<b>100.00%</b>	<b>0.88%</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	4,878,299,125	31.59%	53,747	34.10%	0.77%	4,540,891,035	32.30%	47,549	34.58%	0.95%
Internet	5,522,419,321	35.76%	53,860	34.17%	0.90%	5,000,304,175	35.57%	46,757	34.01%	1.08%
Office or Branch Network	3,204,994,971	20.75%	32,339	20.52%	0.98%	3,057,955,108	21.75%	29,412	21.39%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	1,837,316,195	11.90%	17,675	11.21%	0.91%	1,457,304,862	10.37%	13,775	10.02%	1.08%
	<b>15,443,029,611</b>	<b>100.00%</b>	<b>157,621</b>	<b>100.00%</b>	<b>0.88%</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	950,914,490	6.16%	11,303	7.17%	1.00%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,492,115,121	93.84%	146,318	92.83%	0.87%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	<b>15,443,029,611</b>	<b>100.00%</b>	<b>157,621</b>	<b>100.00%</b>	<b>0.88%</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%[	13,092,907,651	84.78%	138,486	87.86%	0.85%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,657,113,377	10.73%	13,396	8.50%	1.04%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	623,495,874	4.04%	5,048	3.20%	1.04%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	8,082,899	0.05%	94	0.06%	1.33%					
[7.50% - 20.00%[	14,729,826	0.10%	148	0.09%	1.33%					
[20.00% - 100.00%[	35,835,973	0.23%	344	0.22%	1.37%					
100.00%	10,864,012	0.07%	105	0.07%	1.59%					
	<b>15,443,029,611</b>	<b>100.00%</b>	<b>157,621</b>	<b>100.00%</b>	<b>0.88%</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: 0.26%      Weighted average LGD: 35.30%

**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	157,331	0	0	0	15,412,850,804	99.82%	99.80%
30 - 59 Days	92	15,120	2,939	18,059	9,510,112	0.06%	0.06%
60 - 89 Days	58	31,131	6,839	37,971	5,809,846	0.04%	0.04%
90 - 179 Days	48	54,679	10,820	65,499	4,522,141	0.03%	0.03%
180 - 359 Days	61	153,336	58,650	211,986	7,478,249	0.04%	0.05%
>= 360 Days	31	106,587	38,296	144,883	2,858,459	0.02%	0.02%
	<b>157,621</b>	<b>360,853</b>	<b>117,545</b>	<b>478,398</b>	<b>15,443,029,611</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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**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  
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**Verification Agent (STS)**

**Prime Collateralised Securities (EU)**

4, Place de l'Opéra  
75002 Paris  
France

**Rating Agency**

**Fitch Ratings España, S.A.U.**

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