

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



## **Monthly Investor Report**

**29 November 2021**

**Description**

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

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

**1. Summary**

All amounts in EURO	Current	At Issue
Reporting Date	29-Nov-21	04-Dec-20
Portfolio Cut off date	31-Oct-21	31-Oct-20
Current Principal Balance (*)	15,870,000,000.00	14,176,700,000.00
Of which Cash Reserve (1)	120,000,000.00	120,200,000.00
Of which Cash Available for Replenishment of the Notes (2)	239,845,636.45	44,820.55
Of which Realised Loss (3)	0.00	0.00
Of which Active Outstanding Notional Amount (4)	15,510,154,363.55	14,056,455,179.45
Of which Principal in Arrears	205,943.39	0.00
Number of Loans	156,749	137,493
Number of Borrowers	155,968	136,884
Average Principal Balance (Loanparts)	98,948.98	102,233.97
Average Principal Balance (Borrowers)	99,444.47	102,688.81
Coupon: Weighted Average	0.86%	1.07%
Minimum	0.00%	0.00%
Maximum	4.67%	4.41%
Weighted Average Original Loan to Market Value	71.33%	70.95%
Weighted Average Loan to Indexed Market Value	56.95%	58.84%
Seasoning (months): Weighted Average	68.25	61.59
Remaining Tenor (months): Weighted Average	309.54	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**

	<u>Current</u>	<u>Initial</u>
1. Aggregate Outstanding Balance of Delinquent Receivables > 2.5%	0.07%	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	15.5	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	3,108,509,162	20.04%	29,349	18.72%	1.88%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	12,401,645,202	79.96%	127,400	81.28%	0.60%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	<b>15,510,154,364</b>	<b>100.00%</b>	<b>156,749</b>	<b>100.00%</b>	<b>0.86%</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
average: 0.86%										
0.00% - 0.00%	2,186,697,214	14.10%	30,905	19.72%	0.00%	178,564,802	1.27%	2,066	1.50%	0.00%
0.01% - 0.50%	5,769,521,153	37.20%	51,511	32.86%	0.46%	2,353,648,402	16.74%	29,921	21.76%	0.25%
0.51% - 1.00%	2,576,557,780	16.61%	23,887	15.24%	0.74%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	1,689,780,539	10.89%	18,091	11.54%	1.36%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	2,733,053,136	17.62%	25,579	16.32%	1.87%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	412,317,400	2.66%	4,960	3.16%	2.27%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	137,748,987	0.89%	1,733	1.11%	2.71%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	2,770,226	0.02%	56	0.04%	3.11%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	329,775	0.00%	6	0.00%	3.40%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	157,313	0.00%	4	0.00%	3.60%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	1,164,905	0.01%	16	0.01%	3.84%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%						553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%						89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	55,934	0.00%	1	0.00%	4.67%					
	<b>15,510,154,364</b>	<b>100.00%</b>	<b>156,749</b>	<b>100.00%</b>	<b>0.86%</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	14,053,833	0.09%	302	0.19%	0.08%	13,138,132	0.09%	251	0.18%	0.37%
2004	108,600,106	0.70%	2,343	1.49%	0.06%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	299,235,186	1.93%	5,801	3.70%	0.05%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	386,735,696	2.49%	5,982	3.82%	0.04%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	612,338,651	3.95%	8,136	5.19%	0.03%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	568,271,849	3.66%	7,234	4.62%	0.03%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	225,459,423	1.45%	2,947	1.88%	0.28%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	343,906,022	2.22%	3,889	2.48%	0.21%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	560,152,864	3.61%	6,031	3.85%	0.24%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	366,202,862	2.36%	4,470	2.85%	1.10%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	232,066,813	1.50%	2,922	1.86%	1.75%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	531,713,940	3.43%	6,444	4.11%	1.43%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	888,083,711	5.73%	9,594	6.12%	0.84%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	1,414,407,486	9.12%	13,920	8.88%	0.71%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,677,855,000	10.82%	15,348	9.79%	0.83%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	2,481,342,876	16.00%	21,584	13.77%	1.02%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,945,921,572	18.99%	25,087	16.00%	1.14%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,812,665,381	11.69%	14,433	9.21%	1.25%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	41,141,093	0.27%	282	0.18%	2.01%					
	<b>15,510,154,364</b>	<b>100.00%</b>	<b>156,749</b>	<b>100.00%</b>	<b>0.86%</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	89,254	0.00%	106	0.07%	0.66%	1,274,836	0.01%	111	0.08%	0.58%
2022	4,214,534	0.03%	753	0.48%	0.41%	8,855,293	0.06%	660	0.48%	0.61%
2023	13,551,249	0.09%	1,217	0.78%	0.42%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	25,350,810	0.16%	1,531	0.98%	0.43%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	44,426,141	0.29%	1,991	1.27%	0.36%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	60,048,680	0.39%	2,123	1.35%	0.38%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	70,300,389	0.45%	2,072	1.32%	0.43%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	85,428,716	0.55%	2,189	1.40%	0.53%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	111,564,273	0.72%	2,560	1.63%	0.60%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	156,611,236	1.01%	3,144	2.01%	0.56%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	185,371,036	1.20%	3,339	2.13%	0.57%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	192,916,139	1.24%	3,180	2.03%	0.57%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	222,145,818	1.43%	3,450	2.20%	0.60%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	271,306,760	1.75%	4,040	2.58%	0.66%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	359,737,209	2.32%	5,098	3.25%	0.50%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	414,797,293	2.67%	5,185	3.31%	0.43%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	430,343,860	2.77%	5,065	3.23%	0.48%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	393,180,594	2.53%	4,523	2.89%	0.67%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	323,472,698	2.09%	3,728	2.38%	0.97%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	369,032,202	2.38%	3,964	2.53%	0.85%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	416,426,390	2.68%	4,202	2.68%	0.68%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	457,018,227	2.95%	4,434	2.83%	0.71%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	565,465,527	3.65%	5,423	3.46%	0.73%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	569,492,638	3.67%	5,522	3.52%	0.98%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	588,124,562	3.79%	5,419	3.46%	0.89%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	581,287,135	3.75%	5,145	3.28%	0.77%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	573,537,279	3.70%	4,913	3.13%	0.89%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	625,853,321	4.04%	5,323	3.40%	1.00%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	738,625,553	4.76%	6,209	3.96%	1.05%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	661,306,309	4.26%	5,264	3.36%	1.01%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	540,575,948	3.49%	4,102	2.62%	0.81%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	488,281,180	3.15%	3,640	2.32%	0.92%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	520,274,090	3.35%	3,902	2.49%	0.99%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	583,034,831	3.76%	4,453	2.84%	1.05%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	518,967,320	3.35%	3,927	2.51%	0.97%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	551,734,727	3.56%	4,228	2.70%	0.86%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	603,287,493	3.89%	4,605	2.94%	0.88%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	772,189,068	4.98%	5,965	3.81%	0.96%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	869,330,957	5.60%	6,748	4.30%	1.11%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	508,721,511	3.28%	3,802	2.43%	1.15%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	42,731,408	0.28%	265	0.17%	1.83%					
	<b>15,510,154,364</b>	<b>100.00%</b>	<b>156,749</b>	<b>100.00%</b>	<b>0.86%</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	51,854	0.00%	1	0.00%	2.19%					
0.5 - 1	275,928,281	1.78%	1,900	1.21%	1.94%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,948,616,031	12.56%	16,041	10.23%	1.13%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	3,059,527,044	19.73%	25,971	16.57%	1.14%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	2,310,651,426	14.90%	20,244	12.91%	0.99%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	1,640,026,832	10.57%	15,231	9.72%	0.80%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	1,389,940,602	8.96%	13,861	8.84%	0.70%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	747,851,778	4.82%	8,255	5.27%	0.95%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	487,927,626	3.15%	6,064	3.87%	1.51%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	270,190,819	1.74%	3,371	2.15%	1.62%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	309,517,153	2.00%	3,761	2.40%	0.90%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	3,069,924,918	19.79%	42,049	26.83%	0.10%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	<b>15,510,154,364</b>	<b>100.00%</b>	<b>156,749</b>	<b>100.00%</b>	<b>0.86%</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	192,776	0.00%	5	0.00%	0.29%	22,090	0.00%	1	0.00%	1.49%
6 - 10	35,299,960	0.23%	1,003	0.64%	1.00%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	341,404,464	2.20%	6,944	4.43%	1.33%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	941,452,786	6.07%	16,028	10.23%	1.01%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	1,897,035,780	12.23%	24,107	15.38%	0.87%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,500,915,799	29.02%	46,571	29.71%	0.74%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	3,194,519,311	20.60%	26,076	16.64%	0.76%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,599,333,487	29.65%	36,015	22.98%	0.96%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	<b>15,510,154,364</b>	<b>100.00%</b>	<b>156,749</b>	<b>100.00%</b>	<b>0.86%</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: 25.80 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	2,445,419	0.02%	628	0.40%	0.42%	427,186	0.00%	40	0.03%	0.52%
1 - 2	11,099,755	0.07%	1,127	0.72%	0.40%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	21,879,275	0.14%	1,434	0.91%	0.44%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	38,759,314	0.25%	1,854	1.18%	0.39%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	57,509,273	0.37%	2,161	1.38%	0.35%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	68,581,254	0.44%	2,075	1.32%	0.44%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	81,034,981	0.52%	2,177	1.39%	0.48%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	102,812,403	0.66%	2,399	1.53%	0.61%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	144,010,482	0.93%	3,013	1.92%	0.57%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	182,220,901	1.17%	3,372	2.15%	0.57%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	191,437,704	1.23%	3,191	2.04%	0.58%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	212,795,542	1.37%	3,347	2.14%	0.57%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	259,642,053	1.67%	3,887	2.48%	0.67%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	330,733,567	2.13%	4,764	3.04%	0.53%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	406,409,353	2.62%	5,331	3.40%	0.43%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	446,363,851	2.88%	5,192	3.31%	0.45%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	400,376,817	2.58%	4,649	2.97%	0.61%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	328,719,527	2.12%	3,806	2.43%	0.95%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	341,505,430	2.20%	3,730	2.38%	0.87%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	425,277,209	2.74%	4,381	2.79%	0.71%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	424,729,603	2.74%	4,142	2.64%	0.71%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	564,711,276	3.64%	5,383	3.43%	0.68%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	568,118,373	3.66%	5,564	3.55%	0.96%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	561,823,798	3.62%	5,248	3.35%	0.93%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	606,985,344	3.91%	5,374	3.43%	0.78%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	566,215,212	3.65%	4,913	3.13%	0.86%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	596,796,342	3.85%	5,095	3.25%	0.98%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	730,800,379	4.71%	6,163	3.93%	1.05%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	655,031,016	4.22%	5,354	3.42%	0.99%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	605,884,211	3.91%	4,566	2.91%	0.87%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,575,444,700	35.95%	42,429	27.07%	1.00%	5,198,639,048	36.98%	38,870	28.27%	1.20%
	<b>15,510,154,364</b>	<b>100.00%</b>	<b>156,749</b>	<b>100.00%</b>	<b>0.86%</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	3,108,509,162	20.04%	29,349	18.72%	1.88%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	12,401,645,202	79.96%	127,400	81.28%	0.60%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	<b>15,510,154,364</b>	<b>100.00%</b>	<b>156,749</b>	<b>100.00%</b>	<b>0.86%</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	12,401,645,202	79.96%	127,400	81.28%	0.60%	11,574,908,234	82.35%	114,550	83.31%	0.88%
2020						904,915	0.01%	10	0.01%	0.93%
2021	946,996	0.01%	25	0.02%	0.79%	2,510,602	0.02%	30	0.02%	1.11%
2022	2,747,676	0.02%	56	0.04%	1.56%	120,672	0.00%	9	0.01%	2.11%
2023	425,696	0.00%	33	0.02%	2.17%	261,114	0.00%	11	0.01%	1.99%
2024	633,908	0.00%	41	0.03%	2.08%	577,280	0.00%	27	0.02%	2.08%
2025	20,292,477	0.13%	285	0.18%	2.30%	22,646,882	0.16%	290	0.21%	2.30%
2026	128,808,271	0.83%	1,530	0.98%	2.12%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	280,472,804	1.81%	2,944	1.88%	2.06%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	781,853,834	5.04%	7,415	4.73%	1.92%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,099,847,082	7.09%	10,124	6.46%	1.96%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	791,999,705	5.11%	6,892	4.40%	1.63%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	480,712	0.00%	4	0.00%	1.67%					
	<b>15,510,154,364</b>	<b>100.00%</b>	<b>156,749</b>	<b>100.00%</b>	<b>0.86%</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	15,510,154,364	100.00%	156,749	100.00%	0.86%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,510,154,364</b>	<b>100.00%</b>	<b>156,749</b>	<b>100.00%</b>	<b>0.86%</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	15,494,913,102	99.90%	156,618	99.92%	0.86%	13,862,607,211	98.62%	135,929	98.86%	1.05%
Royal Decree	10,582,423	0.07%	93	0.06%	0.00%	13,751,245	0.10%	123	0.09%	0.00%
SBA	4,214,734	0.03%	35	0.02%	0.00%	180,096,724	1.28%	1,441	1.05%	0.01%
Extension	300,615	0.00%	1	0.00%	0.00%					
Palma	143,490	0.00%	2	0.00%	0.00%					
	<b>15,510,154,364</b>	<b>100.00%</b>	<b>156,749</b>	<b>100.00%</b>	<b>0.86%</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**

<b>average: 71.33%</b> 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%	212,938,739	1.37%	4,951	3.16%	0.80%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	409,212,906	2.64%	7,592	4.84%	0.73%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	736,505,496	4.75%	11,250	7.18%	0.70%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,193,207,716	7.69%	15,381	9.81%	0.74%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,085,593,427	13.45%	22,862	14.59%	0.81%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,590,574,941	61.83%	84,534	53.93%	0.90%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,282,121,139	8.27%	10,179	6.49%	0.86%	1,016,656,032	7.23%	7,941	5.78%	1.06%
	<b>15,510,154,364</b>	<b>100.00%</b>	<b>156,749</b>	<b>100.00%</b>	<b>0.86%</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**

<b>average: 59.25%</b> 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%	1,413,395,715	9.11%	31,662	20.20%	0.42%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,193,330,100	7.69%	14,879	9.49%	0.53%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,501,213,743	9.68%	15,742	10.04%	0.64%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	1,970,223,314	12.70%	18,464	11.78%	0.79%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	3,572,195,442	23.03%	31,278	19.95%	0.94%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	5,831,523,453	37.60%	44,603	28.46%	1.06%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	27,909,760	0.18%	119	0.08%	0.98%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	141,680	0.00%	1	0.00%	0.52%	443,358	0.00%	3	0.00%	0.68%
130.00% >=	221,157	0.00%	1	0.00%	0.51%					
	<b>15,510,154,364</b>	<b>100.00%</b>	<b>156,749</b>	<b>100.00%</b>	<b>0.86%</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**

<b>average: 56.95%</b> <b>Current Loan to Indexed Market Value (%)</b>	<b>Current Period</b>					<b>Issue Date</b>				
	<b>Aggregate Outstanding Not. Amount</b>	<b>% of Total</b>	<b>Nr of Loans</b>	<b>% of Total</b>	<b>Weighted Average Coupon</b>	<b>Aggregate Outstanding Not. Amount</b>	<b>% of Total</b>	<b>Nr of Loans</b>	<b>% of Total</b>	<b>Weighted Average Coupon</b>
<= 30.00%	1,398,013,306	9.01%	31,102	19.84%	0.54%	1,152,363,587	8.20%	24,052	17.49%	0.77%
30.01% - 40.00%	1,246,357,086	8.04%	15,325	9.78%	0.64%	1,060,151,680	7.54%	12,915	9.39%	0.86%
40.01% - 50.00%	1,868,747,118	12.05%	18,910	12.06%	0.75%	1,521,645,307	10.83%	15,498	11.27%	0.97%
50.01% - 60.00%	2,903,442,723	18.72%	25,617	16.34%	0.78%	2,508,754,086	17.85%	21,656	15.75%	1.02%
60.01% - 70.00%	4,041,059,313	26.05%	34,292	21.88%	0.91%	3,216,021,266	22.88%	26,877	19.55%	1.07%
70.01% - 80.00%	3,972,481,807	25.61%	30,873	19.70%	1.09%	4,169,121,210	29.66%	33,030	24.02%	1.25%
80.01% - 90.00%	75,828,133	0.49%	597	0.38%	0.60%	409,291,492	2.91%	3,305	2.40%	1.37%
90.01% - 100.00%	4,003,721	0.03%	32	0.02%	0.12%	19,106,551	0.14%	160	0.12%	0.38%
130.00% >=	221,157	0.00%	1	0.00%	0.51%					
	<b>15,510,154,364</b>	<b>100.00%</b>	<b>156,749</b>	<b>100.00%</b>	<b>0.86%</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	176,191,492	1.14%	5,020	3.20%	1.26%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,097,147,371	7.07%	22,446	14.32%	1.13%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,068,108,128	13.33%	30,500	19.46%	1.02%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,386,149,655	15.38%	27,569	17.59%	0.94%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,435,817,939	15.70%	23,651	15.09%	0.87%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,876,667,544	12.10%	15,440	9.85%	0.81%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,617,511,155	10.43%	11,866	7.57%	0.75%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	982,894,983	6.34%	6,359	4.06%	0.73%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	813,425,474	5.24%	4,833	3.08%	0.71%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	530,732,761	3.42%	2,833	1.81%	0.68%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	448,201,281	2.89%	2,215	1.41%	0.66%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	257,066,420	1.66%	1,152	0.73%	0.68%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	194,989,888	1.26%	850	0.54%	0.65%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	133,179,753	0.86%	525	0.33%	0.67%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	119,846,894	0.77%	448	0.29%	0.63%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	68,081,847	0.44%	229	0.15%	0.64%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	64,443,409	0.42%	201	0.13%	0.60%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	36,243,089	0.23%	115	0.07%	0.58%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	37,406,225	0.24%	116	0.07%	0.54%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	148,924,012	0.96%	362	0.23%	0.54%	122,635,514	0.87%	297	0.22%	0.73%
more	17,125,044	0.11%	19	0.01%	0.29%	15,900,181	0.11%	19	0.01%	0.66%
	<b>15,510,154,364</b>	<b>100.00%</b>	<b>156,749</b>	<b>100.00%</b>	<b>0.86%</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	59,008	0.00%	107	0.07%	0.76%					
1,000 - 8,000	7,376,483	0.05%	1,385	0.88%	0.41%					
8,001 - 20,000	71,592,156	0.46%	5,005	3.19%	0.42%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	866,591,733	5.59%	22,951	14.64%	0.75%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	1,990,642,722	12.83%	31,719	20.24%	0.87%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,702,856,214	17.43%	30,984	19.77%	0.86%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,736,504,288	17.64%	24,484	15.62%	0.88%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,128,110,306	13.72%	15,595	9.95%	0.88%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,548,133,317	9.98%	9,583	6.11%	0.87%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	1,083,714,953	6.99%	5,819	3.71%	0.87%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	706,654,562	4.56%	3,340	2.13%	0.85%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	498,197,987	3.21%	2,108	1.34%	0.86%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	348,393,500	2.25%	1,331	0.85%	0.86%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	226,850,132	1.46%	792	0.51%	0.80%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	141,201,949	0.91%	454	0.29%	0.82%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	104,429,773	0.67%	310	0.20%	0.89%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	74,898,508	0.48%	207	0.13%	0.80%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	61,390,849	0.40%	159	0.10%	0.81%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	40,666,254	0.26%	99	0.06%	0.80%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	28,462,283	0.18%	65	0.04%	0.66%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	27,247,253	0.18%	59	0.04%	0.66%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	19,955,231	0.13%	41	0.03%	0.75%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	85,355,931	0.55%	143	0.09%	0.63%	71,165,625	0.51%	118	0.09%	0.85%
more	10,868,970	0.07%	9	0.01%	0.31%	8,441,288	0.06%	7	0.01%	0.64%
	<b>15,510,154,364</b>	<b>100.00%</b>	<b>156,749</b>	<b>100.00%</b>	<b>0.86%</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	2,181,176,594	14.06%	26,661	17.01%	0.74%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	188,035,832	1.21%	2,341	1.49%	0.99%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	510,640,523	3.29%	4,202	2.68%	1.00%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	153,764	0.00%	2	0.00%	0.22%					
Canarias	648,395,585	4.18%	7,345	4.69%	1.05%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	108,960,127	0.70%	1,308	0.83%	0.84%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	365,206,466	2.35%	4,357	2.78%	0.80%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	358,830,848	2.31%	4,490	2.86%	0.82%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,420,182,626	28.50%	37,396	23.86%	0.93%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	1,559,822	0.01%	20	0.01%	0.65%	1,810,656	0.01%	25	0.02%	0.84%
Galicia	239,747,664	1.55%	3,050	1.95%	0.81%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	24,429,720	0.16%	305	0.19%	1.03%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,739,869,954	30.56%	43,934	28.03%	0.81%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	951,978	0.01%	14	0.01%	0.87%	820,879	0.01%	12	0.01%	1.11%
Murcia	243,303,714	1.57%	3,091	1.97%	0.82%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	30,848,495	0.20%	338	0.22%	0.87%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	167,199,487	1.08%	1,787	1.14%	0.77%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	102,436,349	0.66%	1,389	0.89%	0.80%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,178,224,814	7.60%	14,719	9.39%	0.85%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	<b>15,510,154,364</b>	<b>100.00%</b>	<b>156,749</b>	<b>100.00%</b>	<b>0.86%</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	14,741,207,187	95.04%	149,905	95.63%	0.84%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	768,947,176	4.96%	6,844	4.37%	1.08%	230,136,528	1.64%	1,699	1.24%	1.21%
	<b>15,510,154,364</b>	<b>100.00%</b>	<b>156,749</b>	<b>100.00%</b>	<b>0.86%</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	1,582,690	0.01%	1	0.09%
2	1,295,096	0.01%	1	0.42%
3	1,249,616	0.01%	1	0.30%
4	1,190,427	0.01%	1	0.49%
5	1,161,247	0.01%	1	0.39%
6	1,160,381	0.01%	1	0.31%
7	1,116,033	0.01%	1	0.51%
8	1,077,597	0.01%	1	0.27%
9	1,035,883	0.01%	1	0.10%
10	952,076	0.01%	1	1.99%
<b>Top 10</b>	<b>11,821,047</b>	<b>0.08%</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	12,047,290,354	77.67%	119,545	76.27%	0.88%	10,863,004,535	77.28%	104,769	76.27%	1.09%
Employed - Public Sector	1,624,467,453	10.47%	17,934	11.44%	0.75%	1,524,253,118	10.84%	16,198	11.44%	0.97%
Employed - Sector Unknown	41,890,658	0.27%	806	0.51%	0.37%	18,526,738	0.13%	223	0.51%	1.21%
Other	38,970,648	0.25%	570	0.36%	0.49%	39,914,076	0.28%	543	0.36%	0.70%
Pensioner	211,294,722	1.36%	3,352	2.14%	0.95%	193,051,175	1.37%	2,854	2.14%	1.16%
Self-employed	1,324,575,120	8.54%	11,975	7.64%	0.78%	1,223,136,070	8.70%	10,688	7.64%	0.99%
Student	27,524,478	0.18%	305	0.19%	0.67%	18,655,934	0.13%	210	0.19%	0.92%
Unemployed	194,140,931	1.25%	2,262	1.44%	0.81%	175,913,533	1.25%	2,008	1.44%	0.99%
	<b>15,510,154,364</b>	<b>100.00%</b>	<b>156,749</b>	<b>100.00%</b>	<b>0.86%</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: 16.35%										
[0% - 10%]	3,904,755,345	25.18%	43,168	27.54%	0.78%	3,463,270,511	24.64%	37,060	26.95%	1.03%
[10% - 15%]	4,520,784,146	29.15%	42,964	27.41%	0.81%	4,184,992,353	29.77%	38,129	27.73%	1.03%
[15% - 20%]	3,131,151,076	20.19%	32,691	20.86%	0.83%	2,804,070,168	19.95%	28,279	20.57%	1.04%
[20% - 25%]	2,225,008,115	14.35%	22,645	14.45%	0.88%	2,001,892,917	14.24%	20,076	14.60%	1.07%
[25% - 30%]	1,091,962,756	7.04%	10,103	6.45%	1.05%	1,021,758,946	7.27%	9,311	6.77%	1.20%
[30% - 35%]	411,450,840	2.65%	3,397	2.17%	1.29%	377,006,312	2.68%	3,063	2.23%	1.39%
[35% - 40%]	142,726,834	0.92%	1,110	0.71%	1.46%	130,440,174	0.93%	995	0.72%	1.54%
[40% - 45%]	49,636,853	0.32%	356	0.23%	1.56%	43,838,172	0.31%	310	0.23%	1.59%
[45% - 50%]	13,957,591	0.09%	105	0.07%	1.55%	13,696,118	0.10%	94	0.07%	1.57%
>50%	18,720,807	0.12%	210	0.13%	1.19%	15,489,509	0.11%	176	0.13%	1.36%
	<b>15,510,154,364</b>	<b>100.00%</b>	<b>156,749</b>	<b>100.00%</b>	<b>0.86%</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	15,510,154,364	100.00%	156,749	100.00%	0.86%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,510,154,364</b>	<b>100.00%</b>	<b>156,749</b>	<b>100.00%</b>	<b>0.86%</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	15,330,208,679	98.84%	155,190	99.01%	0.85%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2	179,235,996	1.16%	1,550	0.99%	0.01%	143,165,229	1.02%	1,218	0.89%	0.01%
3	709,689	0.00%	9	0.01%	0.00%					
	<b>15,510,154,364</b>	<b>100.00%</b>	<b>156,749</b>	<b>100.00%</b>	<b>0.86%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

## 23. Loan Purpose

Loan Purpose	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Purchase	14,011,210,929	90.34%	135,952	86.73%	0.88%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	1,335,495,409	8.61%	17,904	11.42%	0.69%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	163,448,025	1.05%	2,893	1.85%	0.41%	168,480,337	1.20%	2,717	1.98%	0.60%
	<b>15,510,154,364</b>	<b>100.00%</b>	<b>156,749</b>	<b>100.00%</b>	<b>0.86%</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	15,510,154,364	100.00%	156,749	100.00%	0.86%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,510,154,364</b>	<b>100.00%</b>	<b>156,749</b>	<b>100.00%</b>	<b>0.86%</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	4,942,813,616	31.87%	53,924	34.40%	0.75%	4,540,891,035	32.30%	47,549	34.40%	0.95%
Internet	5,549,588,530	35.78%	53,492	34.13%	0.88%	5,000,304,175	35.57%	46,757	34.13%	1.08%
Office or Branch Network	3,248,562,686	20.94%	32,303	20.61%	0.97%	3,057,955,108	21.75%	29,412	20.61%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	1,769,189,531	11.41%	17,030	10.86%	0.88%	1,457,304,862	10.37%	13,775	10.86%	1.08%
	<b>15,510,154,364</b>	<b>100.00%</b>	<b>156,749</b>	<b>100.00%</b>	<b>0.86%</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	960,817,491	6.19%	11,241	7.17%	0.97%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,549,336,872	93.81%	145,508	92.83%	0.85%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	<b>15,510,154,364</b>	<b>100.00%</b>	<b>156,749</b>	<b>100.00%</b>	<b>0.86%</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%[	12,759,727,425	82.27%	134,532	85.83%	0.82%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,845,945,770	11.90%	14,934	9.53%	1.01%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	849,588,167	5.48%	6,739	4.30%	1.04%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	5,956,115	0.04%	76	0.05%	0.99%					
[7.50% - 20.00%[	10,311,627	0.07%	96	0.06%	1.44%					
[20.00% - 100.00%[	28,904,608	0.19%	277	0.18%	1.31%					
100.00%	9,720,652	0.06%	95	0.06%	1.22%					
	<b>15,510,154,364</b>	<b>100.00%</b>	<b>156,749</b>	<b>100.00%</b>	<b>0.86%</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: 0.25%      Weighted average LGD: 35.96%

## 28. Arrears

Days Past Due	Nr of Loans	Principal in arrears	Interest in arrears	Total amount in arrears	Aggregate Outstanding Not. Amount	% Nr of Loans	% of Aggregate Outstanding Not. Amt
No Arrear	156,515	4,270	0	4,270	15,484,829,115	99.85%	99.84%
30 - 59 Days	99	15,357	3,339	18,696	10,304,232	0.06%	0.07%
60 - 89 Days	31	19,527	4,205	23,732	4,272,429	0.02%	0.03%
90 - 179 Days	61	64,371	17,024	81,394	6,410,930	0.04%	0.04%
180 - 359 Days	40	94,260	19,401	113,661	4,029,009	0.03%	0.03%
>= 360 Days	3	8,159	4,950	13,109	308,648	0.00%	0.00%
	<b>156,749</b>	<b>205,943</b>	<b>48,918</b>	<b>254,862</b>	<b>15,510,154,364</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**

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**Legal Adviser**

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

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**Arranger**

**ING Bank N.V**

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The Netherlands

**Auditor of the Fund**

**KPMG**

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**Rating Agency**

**DBRS Ratings GMBH**

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Germany

**Management Company**

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

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28020 Madrid  
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**Verification Agent (STS)**

**Prime Collateralised Securities (EU)**

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**Rating Agency**

**Fitch Ratings España, S.A.U.**

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