

SOL Lion II RMBS Fondo de Titulización



Monthly Investor Report

28 November 2022

Description

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

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

1. Summary

All amounts in EURO	Current	At Issue
Reporting Date	28-Nov-22	04-Dec-20
Portfolio Cut off date	31-Oct-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)	440,861,096.91	44,820.55
Of which Realised Loss (3)	0.00	0.00
Of which Active Outstanding Notional Amount (4)	15,309,138,903.09	14,056,455,179.45
Of which Principal in Arrears	599,947.52	0.00
Number of Loans	159,421	137,493
Number of Borrowers	158,482	136,884
Average Principal Balance (Loanparts)	96,029.63	102,233.97
Average Principal Balance (Borrowers)	96,598.60	102,688.81
Coupon: Weighted Average	1.64%	1.07%
Minimum	0.00%	0.00%
Maximum	7.61%	4.41%
Weighted Average Original Loan to Market Value	71.65%	70.95%
Weighted Average Loan to Indexed Market Value	53.74%	58.84%
Seasoning (months): Weighted Average	72.24	61.59
Remaining Tenor (months): Weighted Average	301.59	313.60
Weighted Average Interest Rate on Fixed Interest Rate Loans	1.87%	1.94%
Weighted Average Spread on Floating Rate Loans	1.04%	1.03%

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

Stop Replenishment Criteria

	Current	Initial
1. Aggregate Outstanding Balance of Delinquent Receivables > 2.5%	0.11%	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	15.3	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	3,109,267,603	20.31%	30,275	18.99%	1.87%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	12,199,871,300	79.69%	129,146	81.01%	1.58%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

3. Loan Coupon

Coupon Loan Part (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0.00% - 0.00%	12,183,170	0.08%	100	0.06%	0.00%	178,564,802	1.27%	2,066	1.50%	0.00%
0.01% - 0.50%	658,760,412	4.30%	9,972	6.26%	0.30%	2,353,648,402	16.74%	29,921	21.76%	0.25%
0.51% - 1.00%	2,581,994,078	16.87%	25,862	16.22%	0.83%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	3,091,696,513	20.20%	32,289	20.25%	1.32%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	5,421,349,540	35.41%	52,966	33.22%	1.85%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	2,512,190,748	16.41%	25,297	15.87%	2.25%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	770,872,183	5.04%	9,289	5.83%	2.73%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	179,585,055	1.17%	2,358	1.48%	3.14%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	27,518,727	0.18%	436	0.27%	3.35%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	31,269,141	0.20%	477	0.30%	3.59%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	12,339,408	0.08%	200	0.13%	3.90%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	4,009,917	0.03%	82	0.05%	4.08%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%	2,995,694	0.02%	45	0.03%	4.36%	89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	1,347,863	0.01%	27	0.02%	4.69%					
4.76% - 5.00%	282,917	0.00%	6	0.00%	4.90%					
5.01% - 5.25%	259,878	0.00%	4	0.00%	5.14%					
5.26% - 5.50%	114,094	0.00%	3	0.00%	5.32%					
5.51% - 5.75%	217,750	0.00%	3	0.00%	5.59%					
6.51% - 6.75%	41,366	0.00%	1	0.00%	6.65%					
7.26% - 7.50%	95,135	0.00%	3	0.00%	7.29%					
7.51% - >	15,315	0.00%	1	0.00%	7.61%					
	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

4. Origination Year

Origination Year	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
2003	11,633,801	0.08%	274	0.17%	0.75%	13,138,132	0.09%	251	0.18%	0.37%
2004	89,408,074	0.58%	2,159	1.35%	0.95%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	254,541,258	1.66%	5,425	3.40%	0.99%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	328,363,993	2.14%	5,537	3.47%	0.94%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	524,793,914	3.43%	7,511	4.71%	0.91%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	490,839,818	3.21%	6,765	4.24%	0.95%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	195,919,678	1.28%	2,739	1.72%	1.29%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	297,878,367	1.95%	3,616	2.27%	1.10%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	488,591,752	3.19%	5,640	3.54%	1.27%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	305,783,688	2.00%	4,023	2.52%	2.05%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	191,733,925	1.25%	2,583	1.62%	2.69%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	430,404,781	2.81%	5,651	3.54%	2.41%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	749,414,870	4.90%	8,659	5.43%	1.76%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	1,201,124,902	7.85%	12,701	7.97%	1.63%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,463,797,402	9.56%	14,263	8.95%	1.66%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	2,235,309,925	14.60%	20,502	12.86%	1.67%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,730,766,027	17.84%	24,365	15.28%	1.83%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,955,265,567	12.77%	16,582	10.40%	1.64%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	1,298,143,156	8.48%	9,888	6.20%	1.79%					
2022	65,424,005	0.43%	538	0.34%	2.10%					
	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

5. Maturity Year

Maturity Year	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
2021						1,274,836	0.01%	111	0.08%	0.58%
2022	212,678	0.00%	281	0.18%	1.32%	8,855,293	0.06%	660	0.48%	0.61%
2023	5,369,047	0.04%	1,114	0.70%	1.33%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	15,149,312	0.10%	1,430	0.90%	1.36%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	31,093,122	0.20%	1,907	1.20%	1.31%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	44,622,706	0.29%	2,038	1.28%	1.32%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	56,331,188	0.37%	2,003	1.26%	1.37%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	69,536,862	0.45%	2,124	1.33%	1.42%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	96,549,957	0.63%	2,536	1.59%	1.44%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	133,944,077	0.87%	3,091	1.94%	1.42%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	159,477,547	1.04%	3,219	2.02%	1.45%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	171,162,700	1.12%	3,139	1.97%	1.43%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	198,274,556	1.30%	3,388	2.13%	1.43%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	236,937,468	1.55%	3,853	2.42%	1.50%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	318,888,112	2.08%	4,908	3.08%	1.37%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	384,394,583	2.51%	5,231	3.28%	1.34%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	383,315,311	2.50%	4,875	3.06%	1.36%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	351,524,636	2.30%	4,326	2.71%	1.47%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	296,649,648	1.94%	3,645	2.29%	1.77%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	346,241,743	2.26%	3,931	2.47%	1.64%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	418,066,534	2.73%	4,448	2.79%	1.57%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	418,569,120	2.73%	4,310	2.70%	1.57%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	520,600,635	3.40%	5,252	3.29%	1.53%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	520,725,515	3.40%	5,323	3.34%	1.80%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	550,851,754	3.60%	5,319	3.34%	1.70%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	606,085,194	3.96%	5,610	3.52%	1.64%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	528,234,450	3.45%	4,752	2.98%	1.73%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	583,720,604	3.81%	5,179	3.25%	1.72%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	699,111,908	4.57%	6,099	3.83%	1.79%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	658,091,227	4.30%	5,436	3.41%	1.69%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	666,802,948	4.36%	5,263	3.30%	1.64%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	494,981,421	3.23%	3,822	2.40%	1.72%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	501,887,750	3.28%	3,919	2.46%	1.75%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	571,430,685	3.73%	4,492	2.82%	1.77%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	526,035,658	3.44%	4,098	2.57%	1.69%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	592,927,106	3.87%	4,600	2.89%	1.65%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	602,273,825	3.93%	4,722	2.96%	1.66%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	751,317,856	4.91%	5,992	3.76%	1.64%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	864,102,593	5.64%	6,852	4.30%	1.78%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	563,640,423	3.68%	4,309	2.70%	1.61%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	337,210,523	2.20%	2,352	1.48%	1.63%					
2062	32,795,920	0.21%	233	0.15%	1.95%					
	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

6. Seasoning

Seasoning (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 0.5	98,319	0.00%	1	0.00%	1.99%					
0.5 - 1	258,864,608	1.69%	1,975	1.24%	2.08%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,511,979,906	9.88%	11,725	7.35%	1.64%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	1,915,026,908	12.51%	16,655	10.45%	1.67%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	2,806,492,855	18.33%	24,947	15.65%	1.81%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	2,069,663,531	13.52%	19,168	12.02%	1.69%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	1,420,763,859	9.28%	14,085	8.84%	1.66%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,180,444,785	7.71%	12,647	7.93%	1.63%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	625,939,658	4.09%	7,398	4.64%	1.94%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	395,695,193	2.58%	5,316	3.33%	2.52%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	223,314,694	1.46%	2,985	1.87%	2.53%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,900,854,587	18.95%	42,519	26.67%	1.12%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

7. Original Tenor

Tenor (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0 - 5	183,388	0.00%	7	0.00%	1.01%	22,090	0.00%	1	0.00%	1.49%
6 - 10	36,990,214	0.24%	1,022	0.64%	1.99%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	321,851,428	2.10%	6,877	4.31%	1.94%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	891,398,610	5.82%	15,874	9.96%	1.77%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	1,848,531,817	12.07%	24,427	15.32%	1.68%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,311,314,543	28.16%	46,417	29.12%	1.56%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	3,140,485,281	20.51%	26,550	16.65%	1.58%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,758,383,623	31.08%	38,247	23.99%	1.68%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

8. Remaining Tenor

Remaining Tenor (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 1	3,328,865	0.02%	1,078	0.68%	1.33%	427,186	0.00%	40	0.03%	0.52%
1 - 2	12,313,571	0.08%	1,337	0.84%	1.38%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	26,393,120	0.17%	1,783	1.12%	1.36%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	42,654,588	0.28%	2,079	1.30%	1.29%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	52,682,728	0.34%	1,985	1.25%	1.37%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	66,871,518	0.44%	2,124	1.33%	1.38%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	87,274,897	0.57%	2,356	1.48%	1.47%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	122,783,329	0.80%	2,939	1.84%	1.43%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	157,563,292	1.03%	3,296	2.07%	1.44%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	168,186,153	1.10%	3,123	1.96%	1.44%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	189,069,278	1.24%	3,287	2.06%	1.41%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	228,269,701	1.49%	3,732	2.34%	1.51%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	292,522,402	1.91%	4,584	2.88%	1.41%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	372,570,269	2.43%	5,318	3.34%	1.36%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	402,474,367	2.63%	5,081	3.19%	1.32%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	359,020,026	2.35%	4,439	2.78%	1.42%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	298,730,818	1.95%	3,709	2.33%	1.74%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	312,731,726	2.04%	3,624	2.27%	1.70%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	424,493,953	2.77%	4,604	2.89%	1.55%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	402,865,573	2.63%	4,158	2.61%	1.60%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	512,393,600	3.35%	5,159	3.24%	1.49%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	523,382,753	3.42%	5,384	3.38%	1.76%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	518,149,744	3.38%	5,091	3.19%	1.78%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	619,010,050	4.04%	5,747	3.60%	1.60%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	539,535,490	3.52%	4,905	3.08%	1.72%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	555,222,513	3.63%	4,943	3.10%	1.73%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	684,321,161	4.47%	6,004	3.77%	1.77%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	637,518,450	4.16%	5,383	3.38%	1.73%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	713,882,244	4.66%	5,622	3.53%	1.60%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	514,219,342	3.36%	3,998	2.51%	1.74%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,468,703,381	35.72%	42,549	26.69%	1.69%	5,198,639,048	36.98%	38,870	28.27%	1.20%
	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

9. Interest Type

Interest Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Fixed 10Y	3,109,267,603	20.31%	30,275	18.99%	1.87%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	12,199,871,300	79.69%	129,146	81.01%	1.58%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

10. Interest Reset Dates

Interest Reset Dates	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Floating	12,199,871,300	79.69%	129,146	81.01%	1.58%	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	805,224	0.01%	21	0.01%	0.99%	120,672	0.00%	9	0.01%	2.11%
2023	659,064	0.00%	34	0.02%	2.35%	261,114	0.00%	11	0.01%	1.99%
2024	561,845	0.00%	49	0.03%	2.08%	577,280	0.00%	27	0.02%	2.08%
2025	17,309,843	0.11%	281	0.18%	2.30%	22,646,882	0.16%	290	0.21%	2.30%
2026	109,372,336	0.71%	1,402	0.88%	2.12%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	248,669,508	1.62%	2,774	1.74%	2.07%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	711,576,323	4.65%	7,063	4.43%	1.92%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,033,590,657	6.75%	9,873	6.19%	1.97%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	855,329,053	5.59%	7,672	4.81%	1.63%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	130,936,665	0.86%	1,102	0.69%	1.60%					
2032	457,086	0.00%	4	0.00%	1.70%					
	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

11. Interest and Principal Payment Frequency

Payment Frequency	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
P1M	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

12. Payment Holidays

Payment Holidays	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
None	15,307,549,815	99.99%	159,408	99.99%	1.64%	13,862,607,211	98.62%	135,929	98.86%	1.05%
Royal Decree	134,904	0.00%	1	0.00%	0.00%	13,751,245	0.10%	123	0.09%	0.00%
SBA	1,019,744	0.01%	9	0.01%	0.00%	180,096,724	1.28%	1,441	1.05%	0.01%
Extension	290,950	0.00%	1	0.00%	0.00%					
Palma	143,490	0.00%	2	0.00%	0.00%					
	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13a. Original Loan to Market Value

average: 71.65% 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%	195,052,673	1.27%	4,773	2.99%	1.67%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	374,311,424	2.45%	7,356	4.61%	1.58%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	690,314,108	4.51%	11,080	6.95%	1.57%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,124,078,361	7.34%	15,155	9.51%	1.59%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,025,016,335	13.23%	23,106	14.49%	1.61%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,552,091,598	62.39%	86,954	54.54%	1.66%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,348,110,601	8.81%	10,996	6.90%	1.58%	1,016,656,032	7.23%	7,941	5.78%	1.06%
120.01% - 130.00%	163,803	0.00%	1	0.00%	1.44%					
	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13b. Current Loan to Market Value

average: 58.69% 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%	1,439,862,476	9.41%	33,909	21.27%	1.33%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,154,922,727	7.54%	14,830	9.30%	1.42%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,469,577,970	9.60%	15,746	9.88%	1.54%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	1,985,040,375	12.97%	19,245	12.07%	1.67%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	4,004,687,685	26.16%	35,498	22.27%	1.73%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	5,228,387,817	34.15%	40,074	25.14%	1.71%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	25,412,249	0.17%	113	0.07%	1.57%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	137,499	0.00%	1	0.00%	1.29%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	672,982	0.00%	2	0.00%	1.97%					
130.00% >=	437,124	0.00%	3	0.00%	1.63%					
	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13c. Current Loan to Indexed Market Value

average: 53.74% 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%	1,628,299,848	10.64%	35,995	22.58%	1.45%	1,152,363,587	8.21%	24,052	17.51%	0.77%
30.01% - 40.00%	1,407,826,366	9.20%	16,827	10.56%	1.56%	1,060,151,680	7.55%	12,915	9.40%	0.86%
40.01% - 50.00%	2,253,298,063	14.72%	22,111	13.87%	1.63%	1,521,645,307	10.84%	15,498	11.28%	0.97%
50.01% - 60.00%	3,159,364,529	20.64%	28,392	17.81%	1.65%	2,508,754,086	17.87%	21,656	15.77%	1.02%
60.01% - 70.00%	4,919,702,017	32.14%	40,782	25.58%	1.70%	3,216,021,266	22.91%	26,877	19.57%	1.07%
70.01% - 80.00%	1,926,141,241	12.58%	15,196	9.53%	1.70%	4,169,121,210	29.70%	33,030	24.05%	1.25%
80.01% - 90.00%	14,069,716	0.09%	115	0.07%	1.32%	409,291,492	2.92%	3,305	2.41%	1.37%
130.00% >=	437,124	0.00%	3	0.00%	1.63%					
	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,037,348,629	100.00%	137,333	100.00%	1.07%

14. Original Notional Amount

Aggregate Outstanding Notional	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0 - 50,000	172,463,094	1.13%	5,138	3.22%	1.94%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,095,617,143	7.16%	23,113	14.50%	1.83%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,071,256,352	13.53%	31,252	19.60%	1.76%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,412,336,194	15.76%	28,400	17.81%	1.70%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,414,655,027	15.77%	23,998	15.05%	1.65%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,845,495,775	12.05%	15,585	9.78%	1.60%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,565,453,183	10.23%	11,799	7.40%	1.56%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	971,948,607	6.35%	6,409	4.02%	1.54%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	779,249,706	5.09%	4,752	2.98%	1.53%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	506,938,164	3.31%	2,781	1.74%	1.50%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	430,520,711	2.81%	2,196	1.38%	1.51%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	252,067,809	1.65%	1,164	0.73%	1.48%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	186,909,139	1.22%	833	0.52%	1.47%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	127,174,412	0.83%	511	0.32%	1.43%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	115,711,245	0.76%	449	0.28%	1.50%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	68,171,413	0.45%	234	0.15%	1.39%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	59,746,636	0.39%	194	0.12%	1.48%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	37,073,684	0.24%	119	0.07%	1.45%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	40,524,337	0.26%	123	0.08%	1.46%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	145,144,395	0.95%	357	0.22%	1.37%	122,635,514	0.87%	297	0.22%	0.73%
more	10,681,879	0.07%	14	0.01%	1.50%	15,900,181	0.11%	19	0.01%	0.66%
	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

15. Outstanding Notional Amount

Aggregate Outstanding Notional	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 1,000	158,469	0.00%	298	0.19%	1.46%					
1,000 - 8,000	10,243,602	0.07%	2,099	1.32%	1.33%					
8,001 - 20,000	77,720,212	0.51%	5,469	3.43%	1.38%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	932,668,232	6.09%	24,803	15.56%	1.61%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,051,318,401	13.40%	32,720	20.52%	1.66%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,747,074,858	17.94%	31,502	19.76%	1.65%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,708,186,044	17.69%	24,253	15.21%	1.65%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,053,802,614	13.42%	15,050	9.44%	1.65%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,502,979,653	9.82%	9,309	5.84%	1.64%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	1,001,749,574	6.54%	5,372	3.37%	1.63%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	665,728,126	4.35%	3,146	1.97%	1.63%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	467,591,856	3.05%	1,979	1.24%	1.61%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	321,764,474	2.10%	1,231	0.77%	1.59%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	212,985,972	1.39%	744	0.47%	1.60%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	124,214,633	0.81%	399	0.25%	1.56%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	99,284,129	0.65%	295	0.19%	1.59%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	73,057,995	0.48%	202	0.13%	1.64%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	63,785,140	0.42%	165	0.10%	1.57%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	31,866,471	0.21%	77	0.05%	1.55%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	31,982,248	0.21%	73	0.05%	1.59%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	23,073,285	0.15%	50	0.03%	1.51%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	20,946,464	0.14%	43	0.03%	1.52%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	82,078,471	0.54%	138	0.09%	1.43%	71,165,625	0.51%	118	0.09%	0.85%
more	4,877,978	0.03%	4	0.00%	1.76%	8,441,288	0.06%	7	0.01%	0.64%
	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

16. Geographic Region

Region	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Andalucía	2,184,383,801	14.27%	27,393	17.18%	1.61%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	191,500,804	1.25%	2,446	1.53%	1.71%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	509,688,492	3.33%	4,297	2.70%	1.67%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	523,505	0.00%	5	0.00%	1.79%					
Canarias	645,603,386	4.22%	7,521	4.72%	1.70%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	110,251,728	0.72%	1,369	0.86%	1.66%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	366,252,347	2.39%	4,501	2.82%	1.63%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	353,199,887	2.31%	4,585	2.88%	1.66%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,390,498,410	28.68%	38,165	23.94%	1.65%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	2,040,402	0.01%	23	0.01%	1.45%	1,810,656	0.01%	25	0.02%	0.84%
Galicia	237,953,440	1.55%	3,115	1.95%	1.66%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	26,682,207	0.17%	333	0.21%	1.70%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,523,955,889	29.55%	43,356	27.20%	1.62%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	859,690	0.01%	14	0.01%	1.67%	820,879	0.01%	12	0.01%	1.11%
Murcia	240,604,064	1.57%	3,175	1.99%	1.60%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	31,633,651	0.21%	354	0.22%	1.58%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	158,382,814	1.03%	1,761	1.10%	1.59%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	97,853,931	0.64%	1,384	0.87%	1.64%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,237,270,454	8.08%	15,624	9.80%	1.65%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

17. Borrower Nationality

Country	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Spain	14,545,329,645	95.01%	152,380	95.58%	1.63%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	763,809,258	4.99%	7,041	4.42%	1.74%	230,136,528	1.64%	1,699	1.24%	1.21%
	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

18. Debtor's concentration

Debtor Nr	Aggregate Outstanding Not. Amount	% of Aggregate Outstanding Not. Amt	Nr of Loans	Weighted Average Coupon
1	1,528,953	0.01%	1	1.84%
2	1,140,715	0.01%	1	2.24%
3	1,130,186	0.01%	1	2.14%
4	1,078,125	0.01%	1	0.75%
5	983,706	0.01%	1	1.99%
6	926,410	0.01%	1	0.80%
7	915,229	0.01%	1	2.08%
8	882,040	0.01%	1	1.94%
9	851,056	0.01%	1	1.84%
10	846,903	0.01%	1	1.00%
Top 10	10,283,321	0.07%		

19. Employment Type

Employment Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Employed - Private Sector	11,968,143,377	78.18%	122,320	76.73%	1.65%	10,863,004,535	77.28%	104,769	76.20%	1.09%
Employed - Public Sector	1,555,072,450	10.16%	17,706	11.11%	1.59%	1,524,253,118	10.84%	16,198	11.78%	0.97%
Employed - Sector Unknown	34,575,930	0.23%	727	0.46%	1.37%	18,526,738	0.13%	223	0.16%	1.21%
Other	36,145,222	0.24%	564	0.35%	1.46%	39,914,076	0.28%	543	0.39%	0.70%
Pensioner	214,747,826	1.40%	3,585	2.25%	1.74%	193,051,175	1.37%	2,854	2.08%	1.16%
Self-employed	1,281,097,435	8.37%	11,871	7.45%	1.58%	1,223,136,070	8.70%	10,688	7.77%	0.99%
Student	35,215,633	0.23%	417	0.26%	1.56%	18,655,934	0.13%	210	0.15%	0.92%
Unemployed	184,141,031	1.20%	2,231	1.40%	1.65%	175,913,533	1.25%	2,008	1.46%	0.99%
	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

20. Payment to Income

Payment to Income	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
average: 17.99%										
[0% - 10%]	2,950,910,990	19.28%	36,414	22.84%	1.55%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	4,299,171,633	28.08%	42,034	26.37%	1.60%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,113,539,913	20.34%	32,711	20.52%	1.62%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,367,798,899	15.47%	25,259	15.84%	1.65%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,480,729,756	9.67%	14,297	8.97%	1.75%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	680,352,963	4.44%	5,644	3.54%	1.85%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	268,209,218	1.75%	1,964	1.23%	1.94%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	95,897,793	0.63%	642	0.40%	2.00%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	25,549,742	0.17%	178	0.11%	1.94%	13,696,118	0.10%	94	0.07%	1.57%
>50%	26,977,996	0.18%	278	0.17%	1.89%	15,489,509	0.11%	176	0.13%	1.36%
	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

21. ING Staff at Date of Origination

ING Staff at Date of Origination	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
No	15,297,075,601	99.92%	159,374	99.97%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%
Yes	12,063,302	0.08%	47	0.03%	0.32%					
	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

22. Number of Loans Per Borrower

Number of Loans Per Borrower	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
1	15,100,146,163	98.63%	157,549	98.83%	1.62%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2	207,587,987	1.36%	1,854	1.16%	0.02%	143,165,229	1.02%	1,218	0.89%	0.01%
3	1,404,753	0.01%	18	0.01%	0.00%					
	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

23. Loan Purpose

Loan Purpose	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Purchase	13,825,306,457	90.31%	138,366	86.79%	1.64%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	1,337,485,580	8.74%	18,290	11.47%	1.61%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	146,346,866	0.96%	2,765	1.73%	1.35%	168,480,337	1.20%	2,717	1.98%	0.60%
	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

24. Occupancy Status

Occupancy Status	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
1st home	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

25. Underwriting Source

Underwriting Source	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Central or Direct	4,782,684,721	31.24%	53,770	33.73%	1.56%	4,540,891,035	32.30%	47,549	34.58%	0.95%
Internet	5,427,876,032	35.46%	54,168	33.98%	1.65%	5,000,304,175	35.57%	46,757	34.01%	1.08%
Office or Branch Network	3,144,772,044	20.54%	32,521	20.40%	1.73%	3,057,955,108	21.75%	29,412	21.39%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	1,953,806,106	12.76%	18,962	11.89%	1.63%	1,457,304,862	10.37%	13,775	10.02%	1.08%
	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

26. Special Scheme

Special Scheme	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Vivienda de proteccion oficial	957,752,821	6.26%	11,605	7.28%	1.74%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,351,386,082	93.74%	147,816	92.72%	1.63%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

27. Probability of Default

Probability of Default	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
[0.00% - 0.10%[	13,119,810,383	85.70%	140,818	88.33%	1.62%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,558,959,427	10.18%	13,107	8.22%	1.70%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	539,586,006	3.52%	4,584	2.88%	1.72%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	11,905,251	0.08%	134	0.08%	1.84%					
[7.50% - 20.00%[	16,898,255	0.11%	171	0.11%	2.03%					
[20.00% - 100.00%[	43,097,391	0.28%	420	0.26%	2.02%					
100.00%	18,882,191	0.12%	187	0.12%	2.23%					
	15,309,138,903	100.00%	159,421	100.00%	1.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

Weighted average PD: 0.33% Weighted average LGD: 34.73%

28. Arrears

Days Past Due	Nr of Loans	Principal in arrears	Interest in arrears	Total amount in arrears	Aggregate Outstanding Not. Amount	% Nr of Loans	% of Aggregate Outstanding Not. Amt
No Arrear	158,986	0	0	0	15,263,579,328	99.73%	99.70%
30 - 59 Days	139	17,452	6,468	23,920	14,312,612	0.09%	0.09%
60 - 89 Days	57	27,250	7,158	34,407	6,142,291	0.04%	0.04%
90 - 179 Days	81	80,450	20,161	100,611	8,186,430	0.05%	0.05%
180 - 359 Days	85	187,047	51,037	238,084	9,094,365	0.05%	0.06%
>= 360 Days	73	287,749	144,028	431,777	7,823,875	0.05%	0.05%
	159,421	599,948	228,851	828,799	15,309,138,903	100.00%	100.00%

29. Transaction Parties

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

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Legal Adviser

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