

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



## **Monthly Investor Report**

**28 October 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>				<b>15,870,000,000 €</b>	<b>14,176,700,000 €</b>	

**1. Summary**

All amounts in EURO	Current	At Issue
Reporting Date	28-Oct-22	04-Dec-20
Portfolio Cut off date	30-Sep-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)	213,004,977.77	44,820.55
Of which Realised Loss (3)	0.00	0.00
Of which Active Outstanding Notional Amount (4)	15,536,995,022.23	14,056,455,179.45
Of which Principal in Arrears	552,617.86	0.00
Number of Loans	160,742	137,493
Number of Borrowers	159,791	136,884
Average Principal Balance (Loanparts)	96,657.97	102,233.97
Average Principal Balance (Borrowers)	97,233.23	102,688.81
Coupon: Weighted Average	1.44%	1.07%
Minimum	0.00%	0.00%
Maximum	6.98%	4.41%
Weighted Average Original Loan to Market Value	71.62%	70.95%
Weighted Average Loan to Indexed Market Value	53.88%	58.84%
Seasoning (months): Weighted Average	71.42	61.59
Remaining Tenor (months): Weighted Average	307.88	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%	0.10%	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**

	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	3,128,928,562	20.14%	30,364	18.89%	1.87%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	12,408,066,461	79.86%	130,378	81.11%	1.33%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	<b>15,536,995,022</b>	<b>100.00%</b>	<b>160,742</b>	<b>100.00%</b>	<b>1.44%</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%	152,677,433	0.98%	2,043	1.27%	0.00%	178,564,802	1.27%	2,066	1.50%	0.00%
0.01% - 0.50%	920,649,552	5.93%	13,616	8.47%	0.28%	2,353,648,402	16.74%	29,921	21.76%	0.25%
0.51% - 1.00%	3,776,776,556	24.31%	36,381	22.63%	0.79%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	3,391,890,146	21.83%	35,362	22.00%	1.31%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	5,311,352,473	34.19%	50,076	31.15%	1.86%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	1,325,016,675	8.53%	14,844	9.23%	2.25%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	568,716,746	3.66%	7,037	4.38%	2.73%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	44,659,361	0.29%	657	0.41%	3.14%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	22,013,209	0.14%	343	0.21%	3.34%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	14,121,452	0.09%	227	0.14%	3.61%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	5,250,423	0.03%	89	0.06%	3.87%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	896,317	0.01%	21	0.01%	4.11%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%	1,602,224	0.01%	25	0.02%	4.37%	89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	475,898	0.00%	10	0.01%	4.64%					
4.76% - 5.00%	74,919	0.00%	2	0.00%	4.78%					
5.01% - 5.25%	232,993	0.00%	3	0.00%	5.14%					
5.26% - 5.50%	71,594	0.00%	2	0.00%	5.30%					
6.26% - 6.50%	244,005	0.00%	2	0.00%	6.44%					
6.51% - 6.75%	41,528	0.00%	1	0.00%	6.65%					
6.76% - 7.00%	231,517	0.00%	1	0.00%	6.98%					
	<b>15,536,995,022</b>	<b>100.00%</b>	<b>160,742</b>	<b>100.00%</b>	<b>1.44%</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	11,843,277	0.08%	276	0.17%	0.61%	13,138,132	0.09%	251	0.18%	0.37%
2004	91,124,156	0.59%	2,175	1.35%	0.70%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	258,260,414	1.66%	5,460	3.40%	0.74%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	334,021,315	2.15%	5,582	3.47%	0.71%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	533,238,111	3.43%	7,584	4.72%	0.63%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	498,400,185	3.21%	6,812	4.24%	0.75%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	198,675,974	1.28%	2,762	1.72%	1.05%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	302,925,614	1.95%	3,644	2.27%	0.90%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	496,231,577	3.19%	5,683	3.54%	1.01%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	312,343,773	2.01%	4,066	2.53%	1.84%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	196,453,379	1.26%	2,625	1.63%	2.48%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	442,899,403	2.85%	5,746	3.57%	2.14%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	766,798,267	4.94%	8,783	5.46%	1.53%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	1,224,050,395	7.88%	12,840	7.99%	1.38%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,489,100,934	9.58%	14,400	8.96%	1.45%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	2,262,466,611	14.56%	20,631	12.83%	1.52%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,758,215,142	17.75%	24,494	15.24%	1.63%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,976,748,093	12.72%	16,675	10.37%	1.50%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	1,317,215,900	8.48%	9,964	6.20%	1.62%					
2022	65,982,504	0.42%	540	0.34%	2.11%					
	<b>15,536,995,022</b>	<b>100.00%</b>	<b>160,742</b>	<b>100.00%</b>	<b>1.44%</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	352,522	0.00%	355	0.22%	1.03%	8,855,293	0.06%	660	0.48%	0.61%
2023	5,952,072	0.04%	1,122	0.70%	1.09%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	15,922,982	0.10%	1,430	0.89%	1.12%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	32,167,866	0.21%	1,912	1.19%	1.04%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	45,546,532	0.29%	2,026	1.26%	1.07%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	57,592,250	0.37%	2,011	1.25%	1.13%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	70,951,489	0.46%	2,132	1.33%	1.20%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	97,970,805	0.63%	2,545	1.58%	1.21%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	136,387,187	0.88%	3,096	1.93%	1.18%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	163,049,002	1.05%	3,252	2.02%	1.23%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	172,770,253	1.11%	3,132	1.95%	1.19%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	200,516,902	1.29%	3,388	2.11%	1.22%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	242,031,056	1.56%	3,904	2.43%	1.27%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	322,587,516	2.08%	4,926	3.06%	1.14%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	390,121,211	2.51%	5,254	3.27%	1.12%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	389,402,981	2.51%	4,918	3.06%	1.12%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	353,528,612	2.28%	4,335	2.70%	1.29%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	302,809,337	1.95%	3,692	2.30%	1.55%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	351,176,705	2.26%	3,972	2.47%	1.44%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	426,626,629	2.75%	4,501	2.80%	1.36%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	426,866,776	2.75%	4,360	2.71%	1.35%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	527,097,265	3.39%	5,283	3.29%	1.35%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	528,968,045	3.40%	5,374	3.34%	1.57%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	562,686,458	3.62%	5,386	3.35%	1.49%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	615,623,453	3.96%	5,667	3.53%	1.43%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	539,477,555	3.47%	4,816	3.00%	1.52%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	592,076,438	3.81%	5,225	3.25%	1.55%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	709,840,960	4.57%	6,166	3.84%	1.59%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	666,783,200	4.29%	5,485	3.41%	1.48%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	678,003,028	4.36%	5,315	3.31%	1.43%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	501,407,987	3.23%	3,854	2.40%	1.51%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	510,049,666	3.28%	3,954	2.46%	1.54%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	584,072,396	3.76%	4,562	2.84%	1.58%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	532,415,281	3.43%	4,122	2.56%	1.51%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	601,928,111	3.87%	4,650	2.89%	1.46%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	607,701,669	3.91%	4,749	2.95%	1.47%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	759,791,526	4.89%	6,036	3.76%	1.49%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	871,432,910	5.61%	6,893	4.29%	1.59%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	569,066,566	3.66%	4,338	2.70%	1.47%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	341,328,507	2.20%	2,370	1.47%	1.48%					
2062	32,913,314	0.21%	234	0.15%	1.96%					
	<b>15,536,995,022</b>	<b>100.00%</b>	<b>160,742</b>	<b>100.00%</b>	<b>1.44%</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	98,489	0.00%	1	0.00%	1.99%					
0.5 - 1	352,793,115	2.27%	2,651	1.65%	2.08%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,634,311,104	10.52%	12,716	7.91%	1.42%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	1,959,480,358	12.61%	17,114	10.65%	1.52%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	2,835,114,087	18.25%	25,084	15.61%	1.62%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	1,996,585,821	12.85%	18,446	11.48%	1.53%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	1,424,847,113	9.17%	14,106	8.78%	1.44%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,180,820,398	7.60%	12,607	7.84%	1.38%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	606,202,483	3.90%	7,184	4.47%	1.75%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	391,542,356	2.52%	5,238	3.26%	2.26%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	229,196,040	1.48%	3,025	1.88%	2.31%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,926,003,659	18.83%	42,570	26.48%	0.87%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	<b>15,536,995,022</b>	<b>100.00%</b>	<b>160,742</b>	<b>100.00%</b>	<b>1.44%</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	189,264	0.00%	7	0.00%	0.57%	22,090	0.00%	1	0.00%	1.49%
6 - 10	38,240,525	0.25%	1,039	0.65%	1.76%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	329,499,419	2.12%	6,976	4.34%	1.79%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	909,094,733	5.85%	16,026	9.97%	1.59%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	1,879,453,364	12.10%	24,620	15.32%	1.48%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,380,974,609	28.20%	46,797	29.11%	1.35%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	3,187,135,688	20.51%	26,760	16.65%	1.37%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,812,407,420	30.97%	38,517	23.96%	1.50%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	<b>15,536,995,022</b>	<b>100.00%</b>	<b>160,742</b>	<b>100.00%</b>	<b>1.44%</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	3,295,320	0.02%	1,058	0.66%	1.11%	427,186	0.00%	40	0.03%	0.52%
1 - 2	12,268,621	0.08%	1,328	0.83%	1.16%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	25,736,201	0.17%	1,725	1.07%	1.09%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	42,710,062	0.27%	2,081	1.29%	1.03%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	52,865,201	0.34%	1,988	1.24%	1.12%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	67,413,598	0.43%	2,132	1.33%	1.15%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	87,825,418	0.57%	2,362	1.47%	1.25%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	120,674,943	0.78%	2,865	1.78%	1.19%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	159,631,872	1.03%	3,329	2.07%	1.21%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	170,243,218	1.10%	3,142	1.95%	1.22%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	188,445,056	1.21%	3,260	2.03%	1.19%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	228,480,552	1.47%	3,729	2.32%	1.29%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	289,908,287	1.87%	4,512	2.81%	1.19%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	380,067,851	2.45%	5,415	3.37%	1.13%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	408,356,458	2.63%	5,104	3.18%	1.10%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	364,455,580	2.35%	4,514	2.81%	1.21%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	304,537,029	1.96%	3,768	2.34%	1.52%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	311,212,838	2.00%	3,593	2.24%	1.50%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	427,469,285	2.75%	4,627	2.88%	1.34%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	408,157,838	2.63%	4,208	2.62%	1.40%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	517,081,739	3.33%	5,173	3.22%	1.30%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	529,060,147	3.41%	5,397	3.36%	1.53%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	523,442,133	3.37%	5,125	3.19%	1.58%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	630,568,865	4.06%	5,843	3.64%	1.39%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	556,034,354	3.58%	5,034	3.13%	1.52%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	558,028,892	3.59%	4,934	3.07%	1.55%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	689,460,228	4.44%	6,019	3.74%	1.57%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	648,835,586	4.18%	5,487	3.41%	1.55%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	729,032,502	4.69%	5,719	3.56%	1.38%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	530,356,974	3.41%	4,109	2.56%	1.54%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,571,338,375	35.86%	43,162	26.85%	1.52%	5,198,639,048	36.98%	38,870	28.27%	1.20%
	<b>15,536,995,022</b>	<b>100.00%</b>	<b>160,742</b>	<b>100.00%</b>	<b>1.44%</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	3,128,928,562	20.14%	30,364	18.89%	1.87%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	12,408,066,461	79.86%	130,378	81.11%	1.33%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	<b>15,536,995,022</b>	<b>100.00%</b>	<b>160,742</b>	<b>100.00%</b>	<b>1.44%</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	12,408,066,461	79.86%	130,378	81.11%	1.33%	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	1,137,827	0.01%	29	0.02%	1.06%	120,672	0.00%	9	0.01%	2.11%
2023	428,285	0.00%	29	0.02%	1.79%	261,114	0.00%	11	0.01%	1.99%
2024	604,068	0.00%	51	0.03%	2.06%	577,280	0.00%	27	0.02%	2.08%
2025	17,449,792	0.11%	280	0.17%	2.30%	22,646,882	0.16%	290	0.21%	2.30%
2026	110,364,715	0.71%	1,404	0.87%	2.12%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	251,235,398	1.62%	2,787	1.73%	2.07%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	716,937,504	4.61%	7,087	4.41%	1.93%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,038,927,269	6.69%	9,898	6.16%	1.97%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	859,912,447	5.53%	7,691	4.78%	1.63%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	131,472,668	0.85%	1,104	0.69%	1.60%					
2032	458,589	0.00%	4	0.00%	1.70%					
	<b>15,536,995,022</b>	<b>100.00%</b>	<b>160,742</b>	<b>100.00%</b>	<b>1.44%</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	15,536,995,022	100.00%	160,742	100.00%	1.44%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,536,995,022</b>	<b>100.00%</b>	<b>160,742</b>	<b>100.00%</b>	<b>1.44%</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	15,535,220,506	99.99%	160,728	99.99%	1.44%	13,862,607,211	98.62%	135,929	98.86%	1.05%
Royal Decree	135,193	0.00%	1	0.00%	0.00%	13,751,245	0.10%	123	0.09%	0.00%
SBA	1,204,092	0.01%	10	0.01%	0.00%	180,096,724	1.28%	1,441	1.05%	0.01%
Extension	291,741	0.00%	1	0.00%	0.00%					
Palma	143,490	0.00%	2	0.00%	0.00%					
	<b>15,536,995,022</b>	<b>100.00%</b>	<b>160,742</b>	<b>100.00%</b>	<b>1.44%</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>71.62%</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%	199,681,580	1.29%	4,844	3.01%	1.47%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	380,965,726	2.45%	7,423	4.62%	1.37%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	704,352,828	4.53%	11,180	6.96%	1.36%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,144,342,881	7.37%	15,306	9.52%	1.37%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,061,156,685	13.27%	23,310	14.50%	1.41%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,683,184,469	62.32%	87,621	54.51%	1.47%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,363,310,853	8.77%	11,058	6.88%	1.39%	1,016,656,032	7.23%	7,941	5.78%	1.06%
	<b>15,536,995,022</b>	<b>100.00%</b>	<b>160,742</b>	<b>100.00%</b>	<b>1.44%</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>58.86%</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%	1,442,624,275	9.29%	33,764	21.01%	1.10%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,162,986,186	7.49%	14,863	9.25%	1.19%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,483,641,501	9.55%	15,848	9.86%	1.32%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	2,005,296,632	12.91%	19,358	12.04%	1.47%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	4,015,054,088	25.84%	35,524	22.10%	1.53%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	5,398,159,776	34.74%	41,257	25.67%	1.54%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	27,982,230	0.18%	122	0.08%	1.41%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	137,818	0.00%	1	0.00%	1.29%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	674,442	0.00%	2	0.00%	1.97%					
130.00% >=	438,073	0.00%	3	0.00%	1.26%					
	<b>15,536,995,022</b>	<b>100.00%</b>	<b>160,742</b>	<b>100.00%</b>	<b>1.44%</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>53.88%</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%	1,632,736,125	10.51%	35,855	22.31%	1.22%	1,152,363,587	8.20%	24,052	17.49%	0.77%
30.01% - 40.00%	1,416,040,387	9.11%	16,878	10.50%	1.33%	1,060,151,680	7.54%	12,915	9.39%	0.86%
40.01% - 50.00%	2,284,770,316	14.71%	22,311	13.88%	1.41%	1,521,645,307	10.83%	15,498	11.27%	0.97%
50.01% - 60.00%	3,189,154,656	20.53%	28,535	17.75%	1.45%	2,508,754,086	17.85%	21,656	15.75%	1.02%
60.01% - 70.00%	4,969,067,967	31.98%	41,071	25.55%	1.51%	3,216,021,266	22.88%	26,877	19.55%	1.07%
70.01% - 80.00%	2,029,493,127	13.06%	15,963	9.93%	1.55%	4,169,121,210	29.66%	33,030	24.02%	1.25%
80.01% - 90.00%	15,093,898	0.10%	125	0.08%	1.08%	409,291,492	2.91%	3,305	2.40%	1.37%
90.01% - 100.00%	200,473	0.00%	1	0.00%	2.13%	19,106,551	0.14%	160	0.12%	0.38%
130.00% >=	438,073	0.00%	3	0.00%	1.26%					
	<b>15,536,995,022</b>	<b>100.00%</b>	<b>160,742</b>	<b>100.00%</b>	<b>1.44%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

## 14. Original Notional Amount

Aggregate Outstanding Notional	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0 - 50,000	175,261,759	1.13%	5,178	3.22%	1.76%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,108,133,422	7.13%	23,261	14.47%	1.66%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,093,200,571	13.47%	31,449	19.56%	1.57%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,438,161,055	15.69%	28,591	17.79%	1.51%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,447,703,338	15.75%	24,197	15.05%	1.45%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,871,281,326	12.04%	15,722	9.78%	1.41%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,591,796,560	10.25%	11,923	7.42%	1.36%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	986,710,444	6.35%	6,478	4.03%	1.34%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	796,676,379	5.13%	4,827	3.00%	1.32%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	519,733,768	3.35%	2,828	1.76%	1.30%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	439,796,304	2.83%	2,228	1.39%	1.28%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	255,601,098	1.65%	1,173	0.73%	1.26%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	192,992,754	1.24%	857	0.53%	1.26%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	129,925,821	0.84%	518	0.32%	1.25%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	119,481,056	0.77%	457	0.28%	1.27%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	69,457,506	0.45%	236	0.15%	1.20%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	61,303,504	0.39%	197	0.12%	1.18%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	38,341,823	0.25%	121	0.08%	1.29%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	40,836,435	0.26%	124	0.08%	1.07%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	148,832,134	0.96%	362	0.23%	1.17%	122,635,514	0.87%	297	0.22%	0.73%
more	11,767,966	0.08%	15	0.01%	0.74%	15,900,181	0.11%	19	0.01%	0.66%
	<b>15,536,995,022</b>	<b>100.00%</b>	<b>160,742</b>	<b>100.00%</b>	<b>1.44%</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	152,747	0.00%	284	0.18%	1.23%					
1,000 - 8,000	10,037,606	0.06%	2,054	1.28%	1.09%					
8,001 - 20,000	76,611,748	0.49%	5,393	3.36%	1.13%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	930,040,549	5.99%	24,691	15.36%	1.39%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,060,044,526	13.26%	32,852	20.44%	1.46%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,768,480,766	17.82%	31,749	19.75%	1.45%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,746,441,085	17.68%	24,594	15.30%	1.46%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,093,999,853	13.48%	15,342	9.54%	1.46%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,527,076,094	9.83%	9,456	5.88%	1.44%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	1,030,509,185	6.63%	5,526	3.44%	1.44%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	681,277,625	4.38%	3,219	2.00%	1.43%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	479,217,844	3.08%	2,028	1.26%	1.41%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	333,536,548	2.15%	1,276	0.79%	1.39%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	223,021,037	1.44%	779	0.48%	1.40%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	127,353,558	0.82%	409	0.25%	1.38%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	101,971,554	0.66%	303	0.19%	1.43%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	78,843,933	0.51%	218	0.14%	1.37%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	63,817,992	0.41%	165	0.10%	1.34%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	31,785,727	0.20%	77	0.05%	1.22%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	34,552,196	0.22%	79	0.05%	1.33%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	25,842,452	0.17%	56	0.03%	1.17%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	20,459,674	0.13%	42	0.03%	1.33%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	85,978,719	0.55%	145	0.09%	1.27%	71,165,625	0.51%	118	0.09%	0.85%
more	5,942,005	0.04%	5	0.00%	0.48%	8,441,288	0.06%	7	0.01%	0.64%
	<b>15,536,995,022</b>	<b>100.00%</b>	<b>160,742</b>	<b>100.00%</b>	<b>1.44%</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	2,216,126,125	14.26%	27,609	17.18%	1.40%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	193,831,854	1.25%	2,469	1.54%	1.50%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	516,311,685	3.32%	4,331	2.69%	1.49%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	471,747	0.00%	4	0.00%	0.98%					
Canarias	651,564,650	4.19%	7,558	4.70%	1.54%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	112,310,437	0.72%	1,384	0.86%	1.48%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	369,442,106	2.38%	4,519	2.81%	1.43%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	358,688,836	2.31%	4,627	2.88%	1.45%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,445,830,228	28.61%	38,440	23.91%	1.47%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	2,050,511	0.01%	23	0.01%	1.37%	1,810,656	0.01%	25	0.02%	0.84%
Extremadura	84,844	0.00%	1	0.00%	1.59%					
Galicia	240,811,666	1.55%	3,134	1.95%	1.42%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	27,015,286	0.17%	337	0.21%	1.51%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,613,005,740	29.69%	43,850	27.28%	1.41%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	864,661	0.01%	14	0.01%	1.62%	820,879	0.01%	12	0.01%	1.11%
Murcia	244,061,136	1.57%	3,196	1.99%	1.41%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	32,348,776	0.21%	357	0.22%	1.42%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	161,115,694	1.04%	1,777	1.11%	1.38%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	99,314,064	0.64%	1,396	0.87%	1.42%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,251,744,976	8.06%	15,716	9.78%	1.45%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	<b>15,536,995,022</b>	<b>100.00%</b>	<b>160,742</b>	<b>100.00%</b>	<b>1.44%</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	14,762,434,935	95.01%	153,643	95.58%	1.43%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	774,560,087	4.99%	7,099	4.42%	1.57%	230,136,528	1.64%	1,699	1.24%	1.21%
	<b>15,536,995,022</b>	<b>100.00%</b>	<b>160,742</b>	<b>100.00%</b>	<b>1.44%</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	1,533,383	0.01%	1	0.26%
2	1,144,831	0.01%	1	0.66%
3	1,132,743	0.01%	1	0.56%
4	1,082,118	0.01%	1	0.00%
5	1,048,929	0.01%	1	1.04%
6	985,199	0.01%	1	1.99%
7	928,901	0.01%	1	0.80%
8	917,025	0.01%	1	2.08%
9	885,154	0.01%	1	1.94%
10	853,768	0.01%	1	1.84%
<b>Top 10</b>	<b>10,512,053</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	12,143,618,539	78.16%	123,300	76.71%	1.45%	10,863,004,535	77.28%	104,769	76.20%	1.09%
Employed - Public Sector	1,577,190,238	10.15%	17,865	11.11%	1.38%	1,524,253,118	10.84%	16,198	11.78%	0.97%
Employed - Sector Unknown	35,509,348	0.23%	738	0.46%	1.14%	18,526,738	0.13%	223	0.16%	1.21%
Other	36,785,639	0.24%	571	0.36%	1.20%	39,914,076	0.28%	543	0.39%	0.70%
Pensioner	217,187,460	1.40%	3,589	2.23%	1.56%	193,051,175	1.37%	2,854	2.08%	1.16%
Self-employed	1,304,841,473	8.40%	12,017	7.48%	1.38%	1,223,136,070	8.70%	10,688	7.77%	0.99%
Student	35,364,781	0.23%	413	0.26%	1.40%	18,655,934	0.13%	210	0.15%	0.92%
Unemployed	186,497,543	1.20%	2,249	1.40%	1.44%	175,913,533	1.25%	2,008	1.46%	0.99%
	<b>15,536,995,022</b>	<b>100.00%</b>	<b>160,742</b>	<b>100.00%</b>	<b>1.44%</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: 17.62%										
[0% - 10%]	3,203,154,715	20.62%	38,503	23.95%	1.35%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	4,404,117,047	28.35%	42,740	26.59%	1.41%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,160,251,220	20.34%	33,213	20.66%	1.42%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,378,253,818	15.31%	25,075	15.60%	1.46%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,405,892,220	9.05%	13,425	8.35%	1.57%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	621,205,055	4.00%	5,084	3.16%	1.69%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	235,623,617	1.52%	1,738	1.08%	1.79%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	80,095,480	0.52%	545	0.34%	1.87%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	22,351,884	0.14%	154	0.10%	1.88%	13,696,118	0.10%	94	0.07%	1.57%
>50%	26,049,966	0.17%	265	0.16%	1.71%	15,489,509	0.11%	176	0.13%	1.36%
	<b>15,536,995,022</b>	<b>100.00%</b>	<b>160,742</b>	<b>100.00%</b>	<b>1.44%</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	15,536,995,022	100.00%	160,742	100.00%	1.44%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,536,995,022</b>	<b>100.00%</b>	<b>160,742</b>	<b>100.00%</b>	<b>1.44%</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	15,324,245,435	98.63%	158,846	98.82%	1.42%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2	211,340,702	1.36%	1,878	1.17%	0.02%	143,165,229	1.02%	1,218	0.89%	0.01%
3	1,408,886	0.01%	18	0.01%	0.00%					
	<b>15,536,995,022</b>	<b>100.00%</b>	<b>160,742</b>	<b>100.00%</b>	<b>1.44%</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	14,030,816,753	90.31%	139,504	86.79%	1.45%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	1,356,862,197	8.73%	18,437	11.47%	1.39%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	149,316,072	0.96%	2,801	1.74%	1.15%	168,480,337	1.20%	2,717	1.98%	0.60%
	<b>15,536,995,022</b>	<b>100.00%</b>	<b>160,742</b>	<b>100.00%</b>	<b>1.44%</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	15,536,995,022	100.00%	160,742	100.00%	1.44%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,536,995,022</b>	<b>100.00%</b>	<b>160,742</b>	<b>100.00%</b>	<b>1.44%</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	4,863,577,272	31.30%	54,264	33.76%	1.36%	4,540,891,035	32.30%	47,549	34.58%	0.95%
Internet	5,508,198,896	35.45%	54,608	33.97%	1.46%	5,000,304,175	35.57%	46,757	34.01%	1.08%
Office or Branch Network	3,193,428,183	20.55%	32,807	20.41%	1.53%	3,057,955,108	21.75%	29,412	21.39%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	1,971,790,671	12.69%	19,063	11.86%	1.44%	1,457,304,862	10.37%	13,775	10.02%	1.08%
	<b>15,536,995,022</b>	<b>100.00%</b>	<b>160,742</b>	<b>100.00%</b>	<b>1.44%</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	970,353,697	6.25%	11,686	7.27%	1.54%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,566,641,325	93.75%	149,056	92.73%	1.43%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	<b>15,536,995,022</b>	<b>100.00%</b>	<b>160,742</b>	<b>100.00%</b>	<b>1.44%</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%[	13,361,248,121	86.00%	142,268	88.51%	1.42%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,545,153,709	9.94%	13,013	8.10%	1.53%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	544,463,565	3.50%	4,589	2.85%	1.55%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	11,186,746	0.07%	130	0.08%	1.79%					
[7.50% - 20.00%[	16,006,814	0.10%	165	0.10%	1.76%					
[20.00% - 100.00%[	41,728,976	0.27%	407	0.25%	1.83%					
100.00%	17,207,091	0.11%	170	0.11%	2.10%					
	<b>15,536,995,022</b>	<b>100.00%</b>	<b>160,742</b>	<b>100.00%</b>	<b>1.44%</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: 0.31%      Weighted average LGD: 34.86%

**28. Arrears**

Days Past Due	Nr of Loans	Principal in arrears	Interest in arrears	Total amount in arrears	Aggregate Outstanding Not. Amount	% Nr of Loans	% of Aggregate Outstanding Not. Amt
No Arrear	160,326	0	0	0	15,493,523,297	99.74%	99.72%
30 - 59 Days	145	24,964	7,346	32,310	14,923,715	0.09%	0.10%
60 - 89 Days	55	24,795	5,200	29,995	5,831,265	0.03%	0.04%
90 - 179 Days	75	75,509	16,317	91,826	7,761,157	0.05%	0.05%
180 - 359 Days	71	153,890	46,707	200,597	7,503,825	0.04%	0.05%
>= 360 Days	70	273,460	128,313	401,772	7,451,763	0.04%	0.05%
	<b>160,742</b>	<b>552,618</b>	<b>203,882</b>	<b>756,500</b>	<b>15,536,995,022</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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Germany

**Management Company**

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

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**Verification Agent (STS)**

**Prime Collateralised Securities (EU)**

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75002 Paris  
France

**Rating Agency**

**Fitch Ratings España, S.A.U.**

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