

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



## **Monthly Investor Report**

**28 April 2023**

**Description**

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

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

**1. Summary**

All amounts in EURO	Current	At Issue
Reporting Date	28-Apr-23	04-Dec-20
Portfolio Cut off date	31-Mar-23	31-Oct-20
Current Principal Balance (*)	15,870,000,000.00	14,176,700,000.00
Of which Cash Reserve (1)	120,000,000.00	120,200,000.00
Of which Cash Available for Replenishment of the Notes (2)	854,826,566.44	44,820.55
Of which Realised Loss (3)	0.00	0.00
Of which Active Outstanding Notional Amount (4)	14,895,173,433.56	14,056,455,179.45
Of which Principal in Arrears	864,621.10	0.00
Number of Loans	157,770	137,493
Number of Borrowers	156,775	136,884
Average Principal Balance (Loanparts)	94,410.68	102,233.97
Average Principal Balance (Borrowers)	95,009.88	102,688.81
Coupon: Weighted Average	3.14%	1.07%
Minimum	0.00%	0.00%
Maximum	7.63%	4.41%
Weighted Average Original Loan to Market Value	71.60%	70.95%
Weighted Average Loan to Indexed Market Value	53.66%	58.84%
Seasoning (months): Weighted Average	73.29	61.59
Remaining Tenor (months): Weighted Average	306.13	313.60
Weighted Average Interest Rate on Fixed Interest Rate Loans	1.86%	1.94%
Weighted Average Spread on Floating Rate Loans	1.03%	1.03%
(*) = (1) + (2) + (3) + (4)		

**Stop Replenishment Criteria**

	<u>Current</u>	<u>Initial</u>
1. Aggregate Outstanding Balance of Delinquent Receivables > 2.5%	0.14%	0.00%
2. Aggregate realised losses related to Defaulted Receivables > 0.75%	0.00%	0.00%
3. Outstanding Balance of the Receivables < 13.5 bln	14.9	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	3,066,412,751	20.59%	30,426	19.29%	1.86%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	11,828,760,683	79.41%	127,344	80.71%	3.47%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	<b>14,895,173,434</b>	<b>100.00%</b>	<b>157,770</b>	<b>100.00%</b>	<b>3.14%</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%	7,123,983	0.05%	70	0.04%	0.00%	178,564,802	1.27%	2,066	1.50%	0.00%
0.01% - 0.50%						2,353,648,402	16.74%	29,921	21.76%	0.25%
0.51% - 1.00%	178,476,163	1.20%	1,382	0.88%	0.93%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	827,720,453	5.56%	6,810	4.32%	1.42%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	2,511,881,099	16.86%	26,105	16.55%	1.84%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	1,510,063,276	10.14%	14,784	9.37%	2.26%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	806,762,929	5.42%	10,972	6.95%	2.75%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	1,312,115,463	8.81%	14,688	9.31%	3.18%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	882,887,599	5.93%	11,721	7.43%	3.37%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	1,648,930,452	11.07%	16,263	10.31%	3.64%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	2,142,833,044	14.39%	21,263	13.48%	3.90%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	906,239,869	6.08%	9,064	5.75%	4.13%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%	1,175,778,371	7.89%	11,866	7.52%	4.36%	89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	465,309,947	3.12%	5,537	3.51%	4.62%					
4.76% - 5.00%	260,401,685	1.75%	3,461	2.19%	4.88%					
5.01% - 5.25%	135,143,177	0.91%	1,771	1.12%	5.14%					
5.26% - 5.50%	70,434,537	0.47%	1,100	0.70%	5.34%					
5.51% - 5.75%	36,477,608	0.24%	588	0.37%	5.61%					
5.76% - 6.00%	4,574,332	0.03%	105	0.07%	5.88%					
6.01% - 6.25%	7,818,752	0.05%	132	0.08%	6.08%					
6.26% - 6.50%	2,335,277	0.02%	46	0.03%	6.39%					
6.51% - 6.75%	609,908	0.00%	16	0.01%	6.58%					
6.76% - 7.00%	523,444	0.00%	10	0.01%	6.85%					
7.01% - 7.25%	178,368	0.00%	4	0.00%	7.07%					
7.26% - 7.50%	491,652	0.00%	10	0.01%	7.32%					
7.51% - >	62,046	0.00%	2	0.00%	7.62%					
	<b>14,895,173,434</b>	<b>100.00%</b>	<b>157,770</b>	<b>100.00%</b>	<b>3.14%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**4. Origination Year**

Origination Year	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
2003	10,099,724	0.07%	249	0.16%	3.05%	13,138,132	0.09%	251	0.18%	0.37%
2004	81,095,941	0.54%	2,030	1.29%	3.04%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	232,592,220	1.56%	5,154	3.27%	3.05%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	299,551,714	2.01%	5,244	3.32%	3.04%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	480,493,958	3.23%	7,070	4.48%	2.92%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	451,635,260	3.03%	6,408	4.06%	3.05%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	181,357,224	1.22%	2,600	1.65%	3.34%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	272,204,889	1.83%	3,408	2.16%	3.27%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	448,373,871	3.01%	5,352	3.39%	3.30%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	266,454,835	1.79%	3,660	2.32%	4.17%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	162,032,424	1.09%	2,300	1.46%	4.81%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	372,542,268	2.50%	5,111	3.24%	4.42%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	669,581,841	4.50%	8,057	5.11%	3.76%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	1,084,756,045	7.28%	11,935	7.56%	3.45%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,346,151,021	9.04%	13,597	8.62%	3.32%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	2,100,859,996	14.10%	19,829	12.57%	3.01%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,586,638,646	17.37%	23,731	15.04%	3.01%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,895,610,704	12.73%	16,728	10.60%	2.72%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	1,208,899,581	8.12%	9,583	6.07%	3.44%					
2022	744,241,272	5.00%	5,724	3.63%	1.89%					
	<b>14,895,173,434</b>	<b>100.00%</b>	<b>157,770</b>	<b>100.00%</b>	<b>3.14%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**5. Maturity Year**

Maturity Year	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
2021						1,274,836	0.01%	111	0.08%	0.58%
2022						8,855,293	0.06%	660	0.48%	0.61%
2023	2,151,801	0.01%	958	0.61%	3.35%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	10,988,669	0.07%	1,352	0.86%	3.32%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	25,520,488	0.17%	1,844	1.17%	3.28%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	38,345,851	0.26%	2,001	1.27%	3.27%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	50,413,894	0.34%	1,962	1.24%	3.28%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	64,065,446	0.43%	2,088	1.32%	3.30%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	88,758,526	0.60%	2,497	1.58%	3.30%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	120,457,220	0.81%	2,959	1.88%	3.23%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	147,395,396	0.99%	3,169	2.01%	3.19%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	162,151,451	1.09%	3,105	1.97%	3.15%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	184,791,404	1.24%	3,309	2.10%	3.19%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	222,868,991	1.50%	3,765	2.39%	3.21%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	299,328,016	2.01%	4,779	3.03%	3.16%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	353,155,969	2.37%	5,006	3.17%	3.20%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	363,173,532	2.44%	4,771	3.02%	3.12%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	333,434,040	2.24%	4,223	2.68%	3.21%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	285,957,500	1.92%	3,606	2.29%	3.31%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	325,618,430	2.19%	3,824	2.42%	3.26%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	391,936,545	2.63%	4,289	2.72%	3.33%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	404,545,852	2.72%	4,310	2.73%	3.21%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	490,997,670	3.30%	5,089	3.23%	3.24%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	495,316,009	3.33%	5,158	3.27%	3.36%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	518,105,042	3.48%	5,176	3.28%	3.30%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	571,396,548	3.84%	5,431	3.44%	3.31%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	535,773,521	3.60%	4,910	3.11%	3.19%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	556,482,219	3.74%	5,041	3.20%	3.16%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	668,821,978	4.49%	5,937	3.76%	3.14%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	643,316,898	4.32%	5,423	3.44%	3.02%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	627,555,667	4.21%	5,088	3.22%	3.28%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	527,255,130	3.54%	4,201	2.66%	3.06%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	486,272,355	3.26%	3,882	2.46%	3.13%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	552,889,587	3.71%	4,430	2.81%	3.16%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	506,315,701	3.40%	4,047	2.57%	3.13%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	570,597,184	3.83%	4,506	2.86%	3.18%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	605,601,785	4.07%	4,811	3.05%	3.10%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	728,164,938	4.89%	5,897	3.74%	3.04%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	849,273,640	5.70%	6,806	4.31%	2.95%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	567,524,000	3.81%	4,404	2.79%	2.67%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	338,497,108	2.27%	2,413	1.53%	3.17%					
2062	159,919,760	1.07%	1,159	0.73%	2.10%					
2063	20,037,673	0.13%	144	0.09%	1.59%					
	<b>14,895,173,434</b>	<b>100.00%</b>	<b>157,770</b>	<b>100.00%</b>	<b>3.14%</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	235,430,137	1.58%	1,727	1.09%	1.52%					
0.5 - 1	341,136,581	2.29%	2,651	1.68%	1.31%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	986,286,365	6.62%	7,792	4.94%	3.53%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	1,826,727,716	12.26%	15,612	9.90%	2.80%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	2,374,571,610	15.94%	21,847	13.85%	3.03%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	2,355,475,101	15.81%	21,944	13.91%	2.92%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	1,454,344,006	9.76%	14,388	9.12%	3.32%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,139,543,775	7.65%	12,278	7.78%	3.40%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	811,517,421	5.45%	9,545	6.05%	3.65%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	411,454,425	2.76%	5,427	3.44%	4.32%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	208,488,416	1.40%	3,018	1.91%	4.65%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,750,197,882	18.46%	41,541	26.33%	3.23%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	<b>14,895,173,434</b>	<b>100.00%</b>	<b>157,770</b>	<b>100.00%</b>	<b>3.14%</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	180,980	0.00%	8	0.01%	2.92%	22,090	0.00%	1	0.00%	1.49%
6 - 10	40,033,827	0.27%	1,063	0.67%	3.59%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	317,007,559	2.13%	6,770	4.29%	3.07%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	866,399,256	5.82%	15,523	9.84%	3.18%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	1,810,023,614	12.15%	24,178	15.32%	3.20%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,133,403,129	27.75%	45,468	28.82%	3.16%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	3,031,055,839	20.35%	26,276	16.65%	3.15%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,697,069,230	31.53%	38,484	24.39%	3.09%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	<b>14,895,173,434</b>	<b>100.00%</b>	<b>157,770</b>	<b>100.00%</b>	<b>3.14%</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: 25.51 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	3,194,493	0.02%	1,159	0.73%	3.38%	427,186	0.00%	40	0.03%	0.52%
1 - 2	13,112,278	0.09%	1,420	0.90%	3.32%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	28,495,963	0.19%	1,948	1.23%	3.31%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	39,338,624	0.26%	1,944	1.23%	3.27%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	52,756,401	0.35%	1,990	1.26%	3.28%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	66,134,791	0.44%	2,088	1.32%	3.31%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	95,049,535	0.64%	2,614	1.66%	3.30%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	127,067,813	0.85%	3,079	1.95%	3.24%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	148,684,451	1.00%	3,100	1.96%	3.17%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	163,599,616	1.10%	3,108	1.97%	3.16%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	189,558,219	1.27%	3,350	2.12%	3.20%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	235,543,381	1.58%	3,945	2.50%	3.22%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	313,545,441	2.11%	4,946	3.13%	3.18%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	360,463,402	2.42%	4,958	3.14%	3.19%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	357,337,300	2.40%	4,678	2.97%	3.12%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	318,702,687	2.14%	4,047	2.57%	3.20%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	291,396,950	1.96%	3,615	2.29%	3.35%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	341,425,190	2.29%	3,991	2.53%	3.25%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	381,285,621	2.56%	4,135	2.62%	3.33%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	429,865,405	2.89%	4,551	2.88%	3.21%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	487,293,902	3.27%	5,062	3.21%	3.25%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	498,077,461	3.34%	5,148	3.26%	3.38%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	537,067,158	3.61%	5,327	3.38%	3.28%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	558,228,569	3.75%	5,277	3.34%	3.32%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	535,634,770	3.60%	4,872	3.09%	3.17%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	580,338,189	3.90%	5,259	3.33%	3.13%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	665,738,903	4.47%	5,882	3.73%	3.16%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	660,919,994	4.44%	5,496	3.48%	3.05%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	590,608,773	3.97%	4,780	3.03%	3.28%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	525,591,081	3.53%	4,190	2.66%	3.02%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,299,117,073	35.58%	41,811	26.50%	3.01%	5,198,639,048	36.98%	38,870	28.27%	1.20%
	<b>14,895,173,434</b>	<b>100.00%</b>	<b>157,770</b>	<b>100.00%</b>	<b>3.14%</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	3,066,412,751	20.59%	30,426	19.29%	1.86%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	11,828,760,683	79.41%	127,344	80.71%	3.47%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	<b>14,895,173,434</b>	<b>100.00%</b>	<b>157,770</b>	<b>100.00%</b>	<b>3.14%</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	11,828,760,683	79.41%	127,344	80.71%	3.47%	11,574,908,234	82.35%	114,550	83.31%	0.88%
2020						904,915	0.01%	10	0.01%	0.93%
2021						2,510,602	0.02%	30	0.02%	1.11%
2022						120,672	0.00%	9	0.01%	2.11%
2023	1,299,085	0.01%	40	0.03%	3.36%	261,114	0.00%	11	0.01%	1.99%
2024	413,286	0.00%	48	0.03%	2.09%	577,280	0.00%	27	0.02%	2.08%
2025	16,259,192	0.11%	275	0.17%	2.30%	22,646,882	0.16%	290	0.21%	2.30%
2026	103,590,122	0.70%	1,380	0.87%	2.12%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	239,333,220	1.61%	2,731	1.73%	2.06%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	691,026,088	4.64%	6,973	4.42%	1.92%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,006,999,010	6.76%	9,769	6.19%	1.96%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	878,578,184	5.90%	8,104	5.14%	1.63%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	128,374,716	0.86%	1,101	0.70%	1.60%					
2032	449,530	0.00%	4	0.00%	1.66%					
2033	90,317	0.00%	1	0.00%	1.99%					
	<b>14,895,173,434</b>	<b>100.00%</b>	<b>157,770</b>	<b>100.00%</b>	<b>3.14%</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	14,895,173,434	100.00%	157,770	100.00%	3.14%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>14,895,173,434</b>	<b>100.00%</b>	<b>157,770</b>	<b>100.00%</b>	<b>3.14%</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	14,890,298,039	99.97%	157,733	99.98%	3.14%	13,862,607,211	98.62%	135,929	98.86%	1.05%
Royal Decree						13,751,245	0.10%	123	0.09%	0.00%
SBA						180,096,724	1.28%	1,441	1.05%	0.01%
Royal Decree Euribor	4,875,395	0.03%	37	0.02%	0.00%					
	<b>14,895,173,434</b>	<b>100.00%</b>	<b>157,770</b>	<b>100.00%</b>	<b>3.14%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>



**13a. Original Loan to Market Value**

average: 71.60%	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Original Loan to Market Value (%)										
<= 30.00%	192,817,749	1.29%	4,666	2.96%	3.32%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	365,505,469	2.45%	7,184	4.55%	3.21%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	672,493,333	4.51%	10,856	6.88%	3.22%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,102,434,720	7.40%	14,937	9.47%	3.21%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	1,983,283,654	13.31%	22,933	14.54%	3.17%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,288,571,960	62.36%	86,343	54.73%	3.13%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,290,066,549	8.66%	10,851	6.88%	3.03%	1,016,656,032	7.23%	7,941	5.78%	1.06%
	14,895,173,434	100.00%	157,770	100.00%	3.14%	14,056,455,179	100.00%	137,493	100.00%	1.07%

**13b. Current Loan to Market Value**

average: 58.54%	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	Weighted Average Coupon
	<= 30.00%	1,420,743,547	9.54%	34,254	21.71%	3.22%	1,226,052,350	8.72%	25,386	18.46%	0.63%
	30.01% - 40.00%	1,123,492,535	7.54%	14,620	9.27%	3.24%	1,067,286,904	7.59%	12,970	9.43%	0.74%
	40.01% - 50.00%	1,435,052,023	9.63%	15,574	9.87%	3.29%	1,364,949,648	9.71%	14,139	10.28%	0.83%
	50.01% - 60.00%	1,918,937,707	12.88%	18,953	12.01%	3.33%	1,748,904,292	12.44%	16,102	11.71%	1.00%
	60.01% - 70.00%	4,021,764,595	27.00%	36,105	22.88%	3.26%	2,818,558,885	20.05%	24,490	17.81%	1.20%
	70.01% - 80.00%	4,947,704,739	33.22%	38,140	24.17%	2.88%	5,810,748,913	41.34%	44,297	32.22%	1.24%
	80.01% - 90.00%	26,492,376	0.18%	119	0.08%	2.94%	19,510,830	0.14%	106	0.08%	1.37%
	100.01% - 110.00%	665,948	0.00%	2	0.00%	4.19%					
	130.00% >=	319,964	0.00%	3	0.00%	3.67%					
		14,895,173,434	100.00%	157,770	100.00%	3.14%	14,056,011,822	100.00%	137,490	100.00%	1.07%

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

<b>average: 53.66%</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%	1,611,000,755	10.82%	36,543	23.16%	3.30%	1,152,363,587	8.21%	24,052	17.51%	0.77%
30.01% - 40.00%	1,367,122,719	9.18%	16,667	10.56%	3.36%	1,060,151,680	7.55%	12,915	9.40%	0.86%
40.01% - 50.00%	2,158,884,559	14.49%	21,616	13.70%	3.38%	1,521,645,307	10.84%	15,498	11.28%	0.97%
50.01% - 60.00%	3,166,474,732	21.26%	28,983	18.37%	3.22%	2,508,754,086	17.87%	21,656	15.77%	1.02%
60.01% - 70.00%	4,777,419,765	32.07%	39,943	25.32%	3.02%	3,216,021,266	22.91%	26,877	19.57%	1.07%
70.01% - 80.00%	1,786,070,710	11.99%	13,825	8.76%	2.73%	4,169,121,210	29.70%	33,030	24.05%	1.25%
80.01% - 90.00%	27,880,230	0.19%	190	0.12%	2.33%	409,291,492	2.92%	3,305	2.41%	1.37%
130.00% >=	319,964	0.00%	3	0.00%	3.67%					
	<b>14,895,173,434</b>	<b>100.00%</b>	<b>157,770</b>	<b>100.00%</b>	<b>3.14%</b>	<b>14,037,348,629</b>	<b>100.00%</b>	<b>137,333</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	172,902,669	1.16%	5,159	3.27%	3.21%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,096,786,491	7.36%	23,257	14.74%	3.17%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,061,599,118	13.84%	31,265	19.82%	3.16%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,395,930,599	16.09%	28,354	17.97%	3.15%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,373,135,430	15.93%	23,739	15.05%	3.13%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,799,659,557	12.08%	15,306	9.70%	3.14%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,497,047,884	10.05%	11,411	7.23%	3.14%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	934,818,977	6.28%	6,215	3.94%	3.11%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	739,021,049	4.96%	4,558	2.89%	3.11%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	482,429,467	3.24%	2,686	1.70%	3.10%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	403,038,991	2.71%	2,094	1.33%	3.13%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	230,370,364	1.55%	1,081	0.69%	3.07%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	175,493,418	1.18%	797	0.51%	3.10%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	119,111,206	0.80%	495	0.31%	3.13%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	101,549,721	0.68%	405	0.26%	3.16%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	59,976,917	0.40%	216	0.14%	3.14%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	53,250,038	0.36%	178	0.11%	3.08%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	32,333,358	0.22%	110	0.07%	3.31%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	36,878,011	0.25%	119	0.08%	2.76%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	121,859,844	0.82%	315	0.20%	3.10%	122,635,514	0.87%	297	0.22%	0.73%
more	7,980,325	0.05%	10	0.01%	2.47%	15,900,181	0.11%	19	0.01%	0.66%
	<b>14,895,173,434</b>	<b>100.00%</b>	<b>157,770</b>	<b>100.00%</b>	<b>3.14%</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	211,694	0.00%	432	0.27%	3.44%					
1,000 - 8,000	10,775,210	0.07%	2,251	1.43%	3.31%					
8,001 - 20,000	80,085,095	0.54%	5,660	3.59%	3.35%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	952,204,508	6.39%	25,351	16.07%	3.30%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,047,162,659	13.74%	32,657	20.70%	3.21%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,720,855,379	18.27%	31,196	19.77%	3.18%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,631,056,851	17.66%	23,579	14.95%	3.13%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	1,999,657,713	13.42%	14,647	9.28%	3.09%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,420,818,907	9.54%	8,809	5.58%	3.10%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	959,632,787	6.44%	5,150	3.26%	3.08%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	639,648,467	4.29%	3,023	1.92%	3.06%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	446,361,440	3.00%	1,888	1.20%	3.05%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	302,119,371	2.03%	1,155	0.73%	3.08%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	199,894,664	1.34%	698	0.44%	3.09%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	118,590,133	0.80%	380	0.24%	2.99%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	85,718,951	0.58%	255	0.16%	3.05%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	66,952,828	0.45%	185	0.12%	3.11%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	46,761,668	0.31%	121	0.08%	3.11%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	30,124,104	0.20%	73	0.05%	2.97%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	27,994,964	0.19%	64	0.04%	2.94%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	18,973,673	0.13%	41	0.03%	2.96%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	20,494,983	0.14%	42	0.03%	3.00%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	64,282,027	0.43%	109	0.07%	3.07%	71,165,625	0.51%	118	0.09%	0.85%
more	4,795,358	0.03%	4	0.00%	2.17%	8,441,288	0.06%	7	0.01%	0.64%
	<b>14,895,173,434</b>	<b>100.00%</b>	<b>157,770</b>	<b>100.00%</b>	<b>3.14%</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	2,169,516,592	14.57%	27,516	17.44%	3.23%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	188,469,822	1.27%	2,444	1.55%	3.00%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	510,904,066	3.43%	4,339	2.75%	3.00%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	371,386	0.00%	5	0.00%	2.75%					
Canarias	633,494,222	4.25%	7,492	4.75%	3.00%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	107,572,095	0.72%	1,366	0.87%	3.29%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	367,389,725	2.47%	4,515	2.86%	3.17%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	339,754,033	2.28%	4,505	2.86%	3.28%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,307,872,360	28.92%	37,943	24.05%	3.05%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	1,514,337	0.01%	19	0.01%	3.79%	1,810,656	0.01%	25	0.02%	0.84%
Galicia	229,984,893	1.54%	3,081	1.95%	3.21%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	25,912,274	0.17%	328	0.21%	2.92%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,258,290,720	28.59%	41,801	26.49%	3.22%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	1,044,684	0.01%	15	0.01%	3.05%	820,879	0.01%	12	0.01%	1.11%
Murcia	236,282,299	1.59%	3,160	2.00%	3.13%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	30,407,426	0.20%	345	0.22%	3.00%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	149,287,025	1.00%	1,711	1.08%	3.15%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	92,961,946	0.62%	1,337	0.85%	3.22%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,244,143,527	8.35%	15,848	10.05%	3.08%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	<b>14,895,173,434</b>	<b>100.00%</b>	<b>157,770</b>	<b>100.00%</b>	<b>3.14%</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	14,150,454,155	95.00%	150,808	95.59%	3.14%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	744,719,279	5.00%	6,962	4.41%	3.06%	230,136,528	1.64%	1,699	1.24%	1.21%
	<b>14,895,173,434</b>	<b>100.00%</b>	<b>157,770</b>	<b>100.00%</b>	<b>3.14%</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	1,511,180	0.01%	1	1.64%
2	1,123,419	0.01%	1	2.24%
3	1,120,522	0.01%	1	2.14%
4	1,040,236	0.01%	1	2.92%
5	977,377	0.01%	1	3.02%
6	906,204	0.01%	1	4.43%
7	887,737	0.01%	1	0.85%
8	862,033	0.01%	2	0.96%
9	819,850	0.01%	1	4.02%
10	812,164	0.01%	1	0.85%
<b>Top 10</b>	<b>10,060,723</b>	<b>0.07%</b>		

**19. Employment Type**

Employment Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Employed - Private Sector	11,678,187,786	78.40%	121,408	76.95%	3.12%	10,863,004,535	77.28%	104,769	76.20%	1.09%
Employed - Public Sector	1,479,672,815	9.93%	17,149	10.87%	3.24%	1,524,253,118	10.84%	16,198	11.78%	0.97%
Employed - Sector Unknown	31,404,686	0.21%	685	0.43%	3.41%	18,526,738	0.13%	223	0.16%	1.21%
Other	38,241,117	0.26%	580	0.37%	3.06%	39,914,076	0.28%	543	0.39%	0.70%
Pensioner	212,512,720	1.43%	3,599	2.28%	3.27%	193,051,175	1.37%	2,854	2.08%	1.16%
Self-employed	1,237,994,262	8.31%	11,690	7.41%	3.12%	1,223,136,070	8.70%	10,688	7.77%	0.99%
Student	37,163,213	0.25%	454	0.29%	3.21%	18,655,934	0.13%	210	0.15%	0.92%
Unemployed	179,996,836	1.21%	2,205	1.40%	3.20%	175,913,533	1.25%	2,008	1.46%	0.99%
	<b>14,895,173,434</b>	<b>100.00%</b>	<b>157,770</b>	<b>100.00%</b>	<b>3.14%</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: 21.45%										
[0% - 10%]	1,853,942,380	12.45%	26,374	16.72%	2.77%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	3,402,132,460	22.84%	35,833	22.71%	3.01%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,080,098,536	20.68%	31,505	19.97%	3.16%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,364,962,614	15.88%	25,276	16.02%	3.15%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,794,470,055	12.05%	18,568	11.77%	3.20%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	1,164,251,405	7.82%	10,888	6.90%	3.39%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	635,006,385	4.26%	5,169	3.28%	3.55%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	333,044,450	2.24%	2,386	1.51%	3.69%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	143,486,892	0.96%	935	0.59%	3.87%	13,696,118	0.10%	94	0.07%	1.57%
>50%	123,778,258	0.83%	836	0.53%	3.86%	15,489,509	0.11%	176	0.13%	1.36%
	<b>14,895,173,434</b>	<b>100.00%</b>	<b>157,770</b>	<b>100.00%</b>	<b>3.14%</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	14,894,573,226	100.00%	157,767	100.00%	3.14%	14,056,455,179	100.00%	137,493	100.00%	1.07%
Yes	600,208	0.00%	3	0.00%	3.10%					
	<b>14,895,173,434</b>	<b>100.00%</b>	<b>157,770</b>	<b>100.00%</b>	<b>3.14%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

## 22. Number of Loans Per Borrower

Number of Loans Per Borrower	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
1	14,681,858,339	98.57%	155,789	98.74%	3.09%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2	210,996,483	1.42%	1,954	1.24%	0.05%	143,165,229	1.02%	1,218	0.89%	0.01%
3	2,318,612	0.02%	27	0.02%	0.00%					
	<b>14,895,173,434</b>	<b>100.00%</b>	<b>157,770</b>	<b>100.00%</b>	<b>3.14%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

## 23. Loan Purpose

Loan Purpose	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Purchase	13,403,277,635	89.98%	136,705	86.65%	3.13%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	1,350,661,281	9.07%	18,367	11.64%	3.18%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	141,234,518	0.95%	2,698	1.71%	3.19%	168,480,337	1.20%	2,717	1.98%	0.60%
	<b>14,895,173,434</b>	<b>100.00%</b>	<b>157,770</b>	<b>100.00%</b>	<b>3.14%</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	14,895,173,434	100.00%	157,770	100.00%	3.14%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>14,895,173,434</b>	<b>100.00%</b>	<b>157,770</b>	<b>100.00%</b>	<b>3.14%</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	4,581,032,821	30.76%	52,597	33.34%	3.15%	4,540,891,035	32.30%	47,549	34.58%	0.95%
Internet	5,301,235,017	35.59%	53,729	34.06%	3.14%	5,000,304,175	35.57%	46,757	34.01%	1.08%
Office or Branch Network	3,014,215,171	20.24%	31,945	20.25%	3.23%	3,057,955,108	21.75%	29,412	21.39%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	1,998,690,425	13.42%	19,499	12.36%	2.99%	1,457,304,862	10.37%	13,775	10.02%	1.08%
	<b>14,895,173,434</b>	<b>100.00%</b>	<b>157,770</b>	<b>100.00%</b>	<b>3.14%</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	939,989,954	6.31%	11,593	7.35%	3.20%	914,175,875	6.50%	10,385	7.55%	1.19%
None	13,955,183,479	93.69%	146,177	92.65%	3.13%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	<b>14,895,173,434</b>	<b>100.00%</b>	<b>157,770</b>	<b>100.00%</b>	<b>3.14%</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%[	12,433,992,832	83.48%	137,030	86.85%	3.17%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,613,280,433	10.83%	13,544	8.58%	2.97%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	736,396,097	4.94%	6,067	3.85%	3.00%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	9,569,545	0.06%	126	0.08%	3.34%					
[7.50% - 20.00%[	15,989,486	0.11%	168	0.11%	3.36%					
[20.00% - 100.00%[	60,627,353	0.41%	583	0.37%	3.43%					
100.00%	25,317,688	0.17%	252	0.16%	2.56%					
	<b>14,895,173,434</b>	<b>100.00%</b>	<b>157,770</b>	<b>100.00%</b>	<b>3.14%</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: 0.43%      Weighted average LGD: 34.65%

**28. Arrears**

Days Past Due	Nr of Loans	Principal in arrears	Interest in arrears	Total amount in arrears	Aggregate Outstanding Not. Amount	% Nr of Loans	% of Aggregate Outstanding Not. Amt
No Arrear	157,222	8	179	187	14,838,070,377	99.65%	99.62%
30 - 59 Days	225	47,072	30,695	77,767	22,687,345	0.14%	0.15%
90 - 179 Days	99	89,144	39,222	128,366	10,388,495	0.06%	0.07%
180 - 365 Days	120	274,198	122,486	396,684	13,179,064	0.08%	0.09%
Defaulted (>12M)	104	454,199	216,592	670,791	10,848,153	0.07%	0.07%
	<b>157,770</b>	<b>864,621</b>	<b>409,174</b>	<b>1,273,795</b>	<b>14,895,173,434</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.**

Paseo de Gracia, 111  
08008 Barcelona  
Spain

**Arranger**

**ING Bank N.V**

Bijlmerdreef 106  
1102 CT Amsterdam  
The Netherlands

**Auditor of the Fund**

**KPMG**

Paseo de la Castellana, 259C  
28046 Madrid  
Spain

**Rating Agency**

**DBRS Ratings GMBH**

Neue Mainzer Straße 75  
60311 Frankfurt am Main  
Germany

**Management Company**

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

Calla Orense, 58  
28020 Madrid  
Spain

**Verification Agent (STS)**

**Prime Collateralised Securities (EU)**

4, Place de l'Opéra  
75002 Paris  
France

**Rating Agency**

**Fitch Ratings España, S.A.U.**

Avenida Diagonal, 601  
P.2 Barcelona 08028  
Spain