

SOL Lion II RMBS Fondo de Titulización



Monthly Investor Report

28 June 2023

Description

Issue Date	4 December 2020
Final Maturity Date	31 December 2063
Next Payment Date	28 September 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>				15,870,000,000 €	14,176,700,000 €	

1. Summary

All amounts in EURO	Current	At Issue
Reporting Date	28-Jun-23	04-Dec-20
Portfolio Cut off date	31-May-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)	924,526,621.08	44,820.55
Of which Realised Loss (3)	0.00	0.00
Of which Active Outstanding Notional Amount (4)	14,825,473,378.92	14,056,455,179.45
Of which Principal in Arrears	977,109.78	0.00
Number of Loans	157,422	137,493
Number of Borrowers	156,429	136,884
Average Principal Balance (Loanparts)	94,176.63	102,233.97
Average Principal Balance (Borrowers)	94,774.46	102,688.81
Coupon: Weighted Average	3.55%	1.07%
Minimum	0.00%	0.00%
Maximum	8.02%	4.41%
Weighted Average Original Loan to Market Value	71.54%	70.95%
Weighted Average Loan to Indexed Market Value	52.55%	58.84%
Seasoning (months): Weighted Average	73.53	61.59
Remaining Tenor (months): Weighted Average	305.65	313.60
Weighted Average Interest Rate on Fixed Interest Rate Loans	1.86%	1.94%
Weighted Average Spread on Floating Rate Loans	1.02%	1.03%

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

Stop Replenishment Criteria

	<u>Current</u>	<u>Initial</u>
1. Aggregate Outstanding Balance of Delinquent Receivables > 2.5%	0.18%	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	14.8	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	3,033,006,117	20.46%	30,280	19.23%	1.86%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	11,792,467,262	79.54%	127,142	80.77%	3.99%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	14,825,473,379	100.00%	157,422	100.00%	3.55%	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%	7,743,148	0.05%	74	0.05%	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%	188,399,442	1.27%	1,424	0.90%	0.94%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	945,017,113	6.37%	7,415	4.71%	1.42%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	2,199,988,403	14.84%	21,463	13.63%	1.85%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	380,007,921	2.56%	4,544	2.89%	2.27%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	253,918,714	1.71%	3,474	2.21%	2.85%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	372,091,068	2.51%	5,494	3.49%	3.14%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	636,485,662	4.29%	9,411	5.98%	3.38%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	1,424,318,001	9.61%	13,962	8.87%	3.64%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	2,340,223,273	15.79%	24,898	15.82%	3.91%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	1,077,649,080	7.27%	12,157	7.72%	4.13%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%	1,451,387,074	9.79%	13,996	8.89%	4.37%	89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	2,314,132,162	15.61%	23,019	14.62%	4.61%					
4.76% - 5.00%	414,829,977	2.80%	5,022	3.19%	4.88%					
5.01% - 5.25%	400,951,567	2.70%	4,906	3.12%	5.11%					
5.26% - 5.50%	192,570,235	1.30%	2,592	1.65%	5.37%					
5.51% - 5.75%	151,603,068	1.02%	2,314	1.47%	5.59%					
5.76% - 6.00%	33,187,165	0.22%	540	0.34%	5.89%					
6.01% - 6.25%	18,869,993	0.13%	335	0.21%	6.12%					
6.26% - 6.50%	15,241,733	0.10%	249	0.16%	6.36%					
6.51% - 6.75%	3,137,472	0.02%	63	0.04%	6.64%					
6.76% - 7.00%	682,952	0.00%	16	0.01%	6.86%					
7.01% - 7.25%	2,040,374	0.01%	33	0.02%	7.11%					
7.26% - 7.50%	616,166	0.00%	13	0.01%	7.32%					
7.51% - >	381,617	0.00%	8	0.01%	7.75%					
	14,825,473,379	100.00%	157,422	100.00%	3.55%	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	9,834,020	0.07%	246	0.16%	3.53%	13,138,132	0.09%	251	0.18%	0.37%
2004	78,573,562	0.53%	1,996	1.27%	3.64%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	226,234,257	1.53%	5,063	3.22%	3.65%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	290,230,253	1.96%	5,153	3.27%	3.59%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	466,489,122	3.15%	6,955	4.42%	3.54%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	440,947,234	2.97%	6,293	4.00%	3.53%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	175,857,284	1.19%	2,551	1.62%	3.92%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	264,481,778	1.78%	3,348	2.13%	3.76%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	434,763,605	2.93%	5,251	3.34%	3.87%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	255,966,485	1.73%	3,547	2.25%	4.68%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	154,784,908	1.04%	2,217	1.41%	5.34%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	353,608,900	2.39%	4,931	3.13%	5.06%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	642,631,571	4.33%	7,840	4.98%	4.31%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	1,042,891,833	7.03%	11,653	7.40%	4.00%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,308,266,930	8.82%	13,386	8.50%	3.80%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	2,055,967,357	13.87%	19,592	12.45%	3.38%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,535,847,572	17.10%	23,479	14.91%	3.40%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,858,890,018	12.54%	16,568	10.52%	3.03%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	1,193,720,383	8.05%	9,562	6.07%	4.05%					
2022	732,952,009	4.94%	5,691	3.62%	2.27%					
2023	302,534,300	2.04%	2,100	1.33%	1.56%					
	14,825,473,379	100.00%	157,422	100.00%	3.55%	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						8,855,293	0.06%	660	0.48%	0.61%
2023	1,399,034	0.01%	746	0.47%	3.96%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	9,308,643	0.06%	1,307	0.83%	3.90%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	23,422,278	0.16%	1,816	1.15%	3.89%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	36,325,421	0.25%	1,998	1.27%	3.85%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	48,102,001	0.32%	1,953	1.24%	3.80%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	61,924,024	0.42%	2,080	1.32%	3.81%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	85,475,531	0.58%	2,470	1.57%	3.83%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	117,258,480	0.79%	2,935	1.86%	3.78%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	143,027,279	0.96%	3,136	1.99%	3.70%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	158,142,482	1.07%	3,091	1.96%	3.68%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	180,768,448	1.22%	3,300	2.10%	3.68%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	216,832,793	1.46%	3,725	2.37%	3.74%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	291,262,961	1.96%	4,709	2.99%	3.65%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	344,405,817	2.32%	4,943	3.14%	3.73%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	358,490,493	2.42%	4,748	3.02%	3.65%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	331,322,163	2.23%	4,222	2.68%	3.58%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	279,790,509	1.89%	3,568	2.27%	3.78%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	321,725,271	2.17%	3,821	2.43%	3.73%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	380,971,707	2.57%	4,222	2.68%	3.82%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	398,306,066	2.69%	4,269	2.71%	3.70%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	494,074,952	3.33%	5,163	3.28%	3.62%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	488,513,110	3.30%	5,103	3.24%	3.82%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	510,379,844	3.44%	5,124	3.25%	3.74%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	562,495,901	3.79%	5,380	3.42%	3.78%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	529,759,758	3.57%	4,887	3.10%	3.61%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	569,634,021	3.84%	5,160	3.28%	3.47%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	661,338,788	4.46%	5,906	3.75%	3.55%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	634,125,595	4.28%	5,385	3.42%	3.44%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	622,110,143	4.20%	5,061	3.21%	3.73%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	518,475,661	3.50%	4,166	2.65%	3.47%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	512,832,320	3.46%	4,090	2.60%	3.45%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	545,543,749	3.68%	4,396	2.79%	3.56%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	502,796,798	3.39%	4,027	2.56%	3.52%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	564,285,822	3.81%	4,483	2.85%	3.60%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	599,779,038	4.05%	4,770	3.03%	3.50%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	729,232,757	4.92%	5,923	3.76%	3.40%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	845,031,728	5.70%	6,785	4.31%	3.31%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	567,666,619	3.83%	4,422	2.81%	2.99%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	344,474,035	2.32%	2,458	1.56%	3.67%					
2062	162,595,791	1.10%	1,186	0.75%	2.48%					
2063	72,065,545	0.49%	488	0.31%	1.55%					
	14,825,473,379	100.00%	157,422	100.00%	3.55%	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	395,672,114	2.67%	2,773	1.76%	1.57%					
0.5 - 1	395,424,311	2.67%	3,069	1.95%	1.46%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	861,540,101	5.81%	6,842	4.35%	4.01%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	1,756,513,631	11.85%	14,949	9.50%	3.31%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	2,107,489,806	14.22%	19,466	12.37%	3.37%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	2,426,559,856	16.37%	22,719	14.43%	3.26%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	1,533,145,306	10.34%	15,158	9.63%	3.68%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,135,738,036	7.66%	12,248	7.78%	3.93%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	869,947,821	5.87%	10,202	6.48%	4.13%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	416,525,435	2.81%	5,474	3.48%	4.87%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	238,088,477	1.61%	3,484	2.21%	5.27%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,688,828,485	18.14%	41,038	26.07%	3.80%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	14,825,473,379	100.00%	157,422	100.00%	3.55%	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	228,309	0.00%	11	0.01%	3.84%	22,090	0.00%	1	0.00%	1.49%
6 - 10	42,570,404	0.29%	1,117	0.71%	3.98%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	322,537,772	2.18%	6,808	4.32%	3.38%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	871,188,715	5.88%	15,490	9.84%	3.55%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	1,830,669,699	12.35%	24,325	15.45%	3.61%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,093,677,877	27.61%	45,170	28.69%	3.59%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	3,006,587,775	20.28%	26,191	16.64%	3.59%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,658,012,828	31.42%	38,310	24.34%	3.48%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	14,825,473,379	100.00%	157,422	100.00%	3.55%	14,056,455,179	100.00%	137,493	100.00%	1.07%

8. Remaining Tenor

average: 25.47 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	3,156,276	0.02%	1,114	0.71%	3.97%	427,186	0.00%	40	0.03%	0.52%
1 - 2	13,323,926	0.09%	1,464	0.93%	3.88%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	28,760,436	0.19%	1,989	1.26%	3.87%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	39,112,513	0.26%	1,935	1.23%	3.85%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	52,178,718	0.35%	1,966	1.25%	3.80%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	67,638,087	0.46%	2,150	1.37%	3.83%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	95,627,622	0.65%	2,633	1.67%	3.80%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	129,866,063	0.88%	3,141	2.00%	3.77%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	148,093,800	1.00%	3,072	1.95%	3.67%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	160,703,143	1.08%	3,076	1.95%	3.69%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	191,532,302	1.29%	3,431	2.18%	3.70%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	239,676,083	1.62%	4,028	2.56%	3.72%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	317,160,348	2.14%	5,011	3.18%	3.67%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	362,782,561	2.45%	4,917	3.12%	3.70%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	344,061,053	2.32%	4,492	2.85%	3.62%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	310,405,837	2.09%	4,006	2.54%	3.63%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	276,989,609	1.87%	3,452	2.19%	3.81%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	353,064,872	2.38%	4,119	2.62%	3.73%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	369,545,186	2.49%	4,039	2.57%	3.80%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	448,203,166	3.02%	4,711	2.99%	3.63%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	501,408,954	3.38%	5,255	3.34%	3.68%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	478,826,309	3.23%	4,961	3.15%	3.85%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	550,305,821	3.71%	5,430	3.45%	3.72%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	541,516,433	3.65%	5,123	3.25%	3.77%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	540,679,516	3.65%	4,895	3.11%	3.49%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	611,775,301	4.13%	5,560	3.53%	3.48%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	636,113,176	4.29%	5,618	3.57%	3.56%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	657,590,218	4.44%	5,437	3.45%	3.51%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	563,731,847	3.80%	4,582	2.91%	3.74%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	538,073,425	3.63%	4,297	2.73%	3.32%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,253,570,779	35.44%	41,518	26.37%	3.38%	5,198,639,048	36.98%	38,870	28.27%	1.20%
	14,825,473,379	100.00%	157,422	100.00%	3.55%	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	3,033,006,117	20.46%	30,280	19.23%	1.86%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	11,792,467,262	79.54%	127,142	80.77%	3.99%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	14,825,473,379	100.00%	157,422	100.00%	3.55%	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	11,792,467,262	79.54%	127,142	80.77%	3.99%	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	1,407,604	0.01%	37	0.02%	4.27%	261,114	0.00%	11	0.01%	1.99%
2024	354,306	0.00%	48	0.03%	2.10%	577,280	0.00%	27	0.02%	2.08%
2025	15,870,920	0.11%	270	0.17%	2.30%	22,646,882	0.16%	290	0.21%	2.30%
2026	101,353,773	0.68%	1,368	0.87%	2.12%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	235,713,138	1.59%	2,718	1.73%	2.06%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	682,865,974	4.61%	6,936	4.41%	1.92%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	996,681,810	6.72%	9,722	6.18%	1.97%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	870,453,883	5.87%	8,075	5.13%	1.64%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	127,240,413	0.86%	1,098	0.70%	1.61%					
2032	446,480	0.00%	4	0.00%	1.66%					
2033	617,817	0.00%	4	0.00%	1.86%					
	14,825,473,379	100.00%	157,422	100.00%	3.55%	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	14,825,473,379	100.00%	157,422	100.00%	3.55%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	14,825,473,379	100.00%	157,422	100.00%	3.55%	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	14,812,265,807	99.91%	157,324	99.94%	3.55%	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	13,207,572	0.09%	98	0.06%	0.00%					
	14,825,473,379	100.00%	157,422	100.00%	3.55%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13a. Original Loan to Market Value

average: 71.54%	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%	193,227,682	1.30%	4,636	2.94%	3.73%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	366,003,759	2.47%	7,145	4.54%	3.63%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	676,770,714	4.56%	10,840	6.89%	3.65%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,109,536,328	7.48%	14,970	9.51%	3.63%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	1,983,401,164	13.38%	22,928	14.56%	3.58%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,225,553,188	62.23%	86,144	54.72%	3.54%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,270,980,544	8.57%	10,759	6.83%	3.46%	1,016,656,032	7.23%	7,941	5.78%	1.06%
	14,825,473,379	100.00%	157,422	100.00%	3.55%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13b. Current Loan to Market Value

average: 58.47%	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%	1,420,471,024	9.58%	34,350	21.82%	3.75%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,120,475,657	7.56%	14,627	9.29%	3.73%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,431,879,094	9.66%	15,557	9.88%	3.74%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	1,922,358,007	12.97%	19,026	12.09%	3.75%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	4,033,938,491	27.21%	36,283	23.05%	3.68%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	4,869,237,078	32.84%	37,457	23.79%	3.22%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	26,330,311	0.18%	119	0.08%	3.23%	19,510,830	0.14%	106	0.08%	1.37%
100.01% - 110.00%	663,875	0.00%	2	0.00%	4.19%					
130.00% >=	119,842	0.00%	1	0.00%	5.13%					
	14,825,473,379	100.00%	157,422	100.00%	3.55%	14,056,011,822	100.00%	137,490	100.00%	1.07%

13c. Current Loan to Indexed Market Value

average: 52.55% 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%	1,689,299,202	11.39%	37,722	23.96%	3.83%	1,152,363,587	8.21%	24,052	17.51%	0.77%
30.01% - 40.00%	1,448,577,402	9.77%	17,315	11.00%	3.84%	1,060,151,680	7.55%	12,915	9.40%	0.86%
40.01% - 50.00%	2,268,092,610	15.30%	22,597	14.35%	3.83%	1,521,645,307	10.84%	15,498	11.28%	0.97%
50.01% - 60.00%	3,416,570,918	23.05%	30,999	19.69%	3.60%	2,508,754,086	17.87%	21,656	15.77%	1.02%
60.01% - 70.00%	4,639,557,643	31.29%	38,191	24.26%	3.38%	3,216,021,266	22.91%	26,877	19.57%	1.07%
70.01% - 80.00%	1,352,195,077	9.12%	10,527	6.69%	2.91%	4,169,121,210	29.70%	33,030	24.05%	1.25%
80.01% - 90.00%	11,060,685	0.07%	70	0.04%	3.02%	409,291,492	2.92%	3,305	2.41%	1.37%
130.00% >=	119,842	0.00%	1	0.00%	5.13%					
	14,825,473,379	100.00%	157,422	100.00%	3.55%	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	170,944,762	1.15%	5,134	3.26%	3.61%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,092,268,768	7.37%	23,215	14.75%	3.56%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,055,738,491	13.87%	31,215	19.83%	3.57%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,390,467,901	16.12%	28,339	18.00%	3.56%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,371,250,004	15.99%	23,751	15.09%	3.54%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,799,338,952	12.14%	15,295	9.72%	3.54%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,481,677,741	9.99%	11,321	7.19%	3.56%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	931,022,166	6.28%	6,199	3.94%	3.54%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	738,942,929	4.98%	4,561	2.90%	3.53%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	481,445,268	3.25%	2,673	1.70%	3.52%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	391,312,723	2.64%	2,052	1.30%	3.59%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	227,799,655	1.54%	1,072	0.68%	3.50%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	168,951,342	1.14%	775	0.49%	3.55%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	116,802,090	0.79%	486	0.31%	3.44%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	97,978,898	0.66%	391	0.25%	3.52%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	60,658,316	0.41%	217	0.14%	3.49%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	50,452,484	0.34%	171	0.11%	3.68%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	32,379,883	0.22%	111	0.07%	3.61%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	37,575,044	0.25%	121	0.08%	3.49%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	121,104,722	0.82%	314	0.20%	3.49%	122,635,514	0.87%	297	0.22%	0.73%
more	7,361,240	0.05%	9	0.01%	3.97%	15,900,181	0.11%	19	0.01%	0.66%
	14,825,473,379	100.00%	157,422	100.00%	3.55%	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	196,159	0.00%	415	0.26%	3.84%					
1,000 - 8,000	11,152,420	0.08%	2,317	1.47%	3.85%					
8,001 - 20,000	80,638,647	0.54%	5,704	3.62%	3.92%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	955,464,498	6.44%	25,458	16.17%	3.79%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,044,196,530	13.79%	32,618	20.72%	3.65%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,712,042,691	18.29%	31,088	19.75%	3.62%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,614,766,573	17.64%	23,429	14.88%	3.54%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	1,986,609,849	13.40%	14,551	9.24%	3.47%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,412,647,462	9.53%	8,759	5.56%	3.48%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	953,289,094	6.43%	5,115	3.25%	3.48%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	634,106,210	4.28%	2,996	1.90%	3.44%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	445,781,892	3.01%	1,886	1.20%	3.42%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	302,519,979	2.04%	1,157	0.73%	3.49%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	191,480,142	1.29%	668	0.42%	3.44%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	114,681,741	0.77%	368	0.23%	3.27%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	85,759,916	0.58%	255	0.16%	3.41%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	67,300,394	0.45%	186	0.12%	3.45%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	45,616,777	0.31%	118	0.07%	3.29%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	31,247,568	0.21%	76	0.05%	3.29%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	25,738,103	0.17%	59	0.04%	3.61%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	21,754,926	0.15%	47	0.03%	3.39%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	21,972,715	0.15%	45	0.03%	3.46%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	61,734,126	0.42%	103	0.07%	3.34%	71,165,625	0.51%	118	0.09%	0.85%
more	4,774,967	0.03%	4	0.00%	4.12%	8,441,288	0.06%	7	0.01%	0.64%
	14,825,473,379	100.00%	157,422	100.00%	3.55%	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	2,154,346,873	14.53%	27,433	17.43%	3.68%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	185,938,430	1.25%	2,429	1.54%	3.42%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	510,860,398	3.45%	4,339	2.76%	3.37%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	168,503	0.00%	2	0.00%	3.16%					
Canarias	632,916,111	4.27%	7,497	4.76%	3.34%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	106,225,461	0.72%	1,358	0.86%	3.73%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	370,445,679	2.50%	4,546	2.89%	3.58%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	336,936,675	2.27%	4,481	2.85%	3.75%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,292,681,347	28.95%	37,924	24.09%	3.45%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	1,618,033	0.01%	20	0.01%	3.97%	1,810,656	0.01%	25	0.02%	0.84%
Extremadura	175,794	0.00%	2	0.00%	1.88%					
Galicia	231,492,513	1.56%	3,093	1.96%	3.66%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	25,610,244	0.17%	327	0.21%	3.35%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,220,623,133	28.47%	41,516	26.37%	3.64%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	1,027,633	0.01%	15	0.01%	3.77%	820,879	0.01%	12	0.01%	1.11%
Murcia	236,449,823	1.59%	3,169	2.01%	3.52%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	30,734,749	0.21%	351	0.22%	3.38%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	147,805,283	1.00%	1,693	1.08%	3.57%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	92,782,824	0.63%	1,336	0.85%	3.70%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,246,633,874	8.41%	15,891	10.09%	3.48%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	14,825,473,379	100.00%	157,422	100.00%	3.55%	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	14,085,829,839	95.01%	150,467	95.58%	3.56%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	739,643,540	4.99%	6,955	4.42%	3.47%	230,136,528	1.64%	1,699	1.24%	1.21%
	14,825,473,379	100.00%	157,422	100.00%	3.55%	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	1,504,942	0.01%	1	3.82%
2	1,117,270	0.01%	1	4.52%
3	1,117,195	0.01%	1	3.92%
4	1,035,560	0.01%	1	4.34%
5	974,943	0.01%	1	4.44%
6	903,781	0.01%	1	4.43%
7	891,901	0.01%	2	2.26%
8	883,637	0.01%	1	0.85%
9	859,042	0.01%	2	0.96%
10	817,083	0.01%	1	1.60%
Top 10	10,105,355	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	11,644,787,913	78.55%	121,297	77.05%	3.53%	10,863,004,535	77.28%	104,769	76.20%	1.09%
Employed - Public Sector	1,466,327,545	9.89%	17,061	10.84%	3.69%	1,524,253,118	10.84%	16,198	11.78%	0.97%
Employed - Sector Unknown	29,443,605	0.20%	659	0.42%	3.95%	18,526,738	0.13%	223	0.16%	1.21%
Other	36,666,245	0.25%	572	0.36%	3.61%	39,914,076	0.28%	543	0.39%	0.70%
Pensioner	213,090,761	1.44%	3,603	2.29%	3.72%	193,051,175	1.37%	2,854	2.08%	1.16%
Self-employed	1,218,725,616	8.22%	11,559	7.34%	3.55%	1,223,136,070	8.70%	10,688	7.77%	0.99%
Student	38,364,038	0.26%	472	0.30%	3.56%	18,655,934	0.13%	210	0.15%	0.92%
Unemployed	178,067,657	1.20%	2,199	1.40%	3.63%	175,913,533	1.25%	2,008	1.46%	0.99%
	14,825,473,379	100.00%	157,422	100.00%	3.55%	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: 21.29%										
[0% - 10%]	1,737,054,923	11.72%	25,010	15.89%	3.05%	3,463,270,511	24.64%	37,060	26.95%	1.03%
[10% - 15%]	3,167,284,522	21.36%	34,050	21.63%	3.38%	4,184,992,353	29.77%	38,129	27.73%	1.03%
[15% - 20%]	3,022,814,199	20.39%	30,876	19.61%	3.57%	2,804,070,168	19.95%	28,279	20.57%	1.04%
[20% - 25%]	2,313,514,985	15.60%	24,738	15.71%	3.57%	2,001,892,917	14.24%	20,076	14.60%	1.07%
[25% - 30%]	1,781,496,531	12.02%	18,736	11.90%	3.63%	1,021,758,946	7.27%	9,311	6.77%	1.20%
[30% - 35%]	1,249,488,212	8.43%	12,061	7.66%	3.81%	377,006,312	2.68%	3,063	2.23%	1.39%
[35% - 40%]	745,059,937	5.03%	6,260	3.98%	4.00%	130,440,174	0.93%	995	0.72%	1.54%
[40% - 45%]	414,770,227	2.80%	3,082	1.96%	4.15%	43,838,172	0.31%	310	0.23%	1.59%
[45% - 50%]	203,807,828	1.37%	1,377	0.87%	4.28%	13,696,118	0.10%	94	0.07%	1.57%
>50%	190,182,016	1.28%	1,232	0.78%	4.27%	15,489,509	0.11%	176	0.13%	1.36%
	14,825,473,379	100.00%	157,422	100.00%	3.55%	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	14,825,473,379	100.00%	157,422	100.00%	3.55%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	14,825,473,379	100.00%	157,422	100.00%	3.55%	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	14,613,975,645	98.57%	155,448	98.75%	3.50%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2+	211,497,734	1.43%	1,974	1.25%	0.05%	143,165,229	1.02%	1,218	0.89%	0.01%
	14,825,473,379	100.00%	157,422	100.00%	3.55%	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	13,007,917,229	87.74%	133,543	84.83%	3.56%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	1,679,597,022	11.33%	21,224	13.48%	3.50%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	137,959,128	0.93%	2,655	1.69%	3.64%	168,480,337	1.20%	2,717	1.98%	0.60%
	14,825,473,379	100.00%	157,422	100.00%	3.55%	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	14,825,473,379	100.00%	157,422	100.00%	3.55%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	14,825,473,379	100.00%	157,422	100.00%	3.55%	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	4,533,219,495	30.58%	52,270	33.20%	3.59%	4,540,891,035	32.30%	47,549	34.58%	0.95%
Internet	5,292,265,504	35.70%	53,690	34.11%	3.54%	5,000,304,175	35.57%	46,757	34.01%	1.08%
Office or Branch Network	2,978,283,139	20.09%	31,739	20.16%	3.65%	3,057,955,108	21.75%	29,412	21.39%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	2,021,705,240	13.64%	19,723	12.53%	3.37%	1,457,304,862	10.37%	13,775	10.02%	1.08%
	14,825,473,379	100.00%	157,422	100.00%	3.55%	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	918,605,930	6.20%	11,389	7.23%	3.62%	914,175,875	6.50%	10,385	7.55%	1.19%
None	13,906,867,449	93.80%	146,033	92.77%	3.55%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	14,825,473,379	100.00%	157,422	100.00%	3.55%	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%[	12,512,619,090	84.40%	137,970	87.64%	3.60%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,530,256,377	10.32%	12,777	8.12%	3.31%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	658,064,518	4.44%	5,429	3.45%	3.28%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	9,328,179	0.06%	127	0.08%	3.67%					
[7.50% - 20.00%[	18,280,280	0.12%	190	0.12%	3.65%					
[20.00% - 100.00%[	64,596,497	0.44%	620	0.39%	3.91%					
100.00%	32,328,437	0.22%	309	0.20%	2.96%					
	14,825,473,379	100.00%	157,422	100.00%	3.55%	14,056,455,179	100.00%	137,493	100.00%	1.07%

Weighted average PD: 0.49% Weighted average LGD: 34.68%

28. Arrears

Days Past Due	Nr of Loans	Principal in arrears	Interest in arrears	Total amount in arrears	Aggregate Outstanding Not. Amount	% Nr of Loans	% of Aggregate Outstanding Not. Amt
No Arrear	156,789	0	0	0	14,757,532,433	99.60%	99.54%
30 - 59 Days	152	19,824	19,183	39,007	16,807,082	0.10%	0.11%
60 - 89 Days	94	30,512	24,296	54,809	9,424,497	0.06%	0.06%
90 - 179 Days	135	96,590	64,145	160,735	14,739,710	0.09%	0.10%
180 - 365 Days	129	285,983	151,789	437,772	14,158,257	0.08%	0.10%
Defaulted (>12M)	123	544,200	234,696	778,896	12,811,401	0.08%	0.09%
	157,422	977,110	494,109	1,471,218	14,825,473,379	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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