

SOL Lion II RMBS Fondo de Titulización



Monthly Investor Report

30 May 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>				15,870,000,000 €	14,176,700,000 €	

1. Summary

All amounts in EURO	Current	At Issue
Reporting Date	30-May-23	04-Dec-20
Portfolio Cut off date	30-Apr-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)	1,086,941,504.76	44,820.55
Of which Realised Loss (3)	0.00	0.00
Of which Active Outstanding Notional Amount (4)	14,663,058,495.24	14,056,455,179.45
Of which Principal in Arrears	902,214.90	0.00
Number of Loans	156,301	137,493
Number of Borrowers	155,333	136,884
Average Principal Balance (Loanparts)	93,812.95	102,233.97
Average Principal Balance (Borrowers)	94,397.57	102,688.81
Coupon: Weighted Average	3.43%	1.07%
Minimum	0.00%	0.00%
Maximum	8.02%	4.41%
Weighted Average Original Loan to Market Value	71.62%	70.95%
Weighted Average Loan to Indexed Market Value	52.35%	58.84%
Seasoning (months): Weighted Average	74.24	61.59
Remaining Tenor (months): Weighted Average	305.20	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%	0.12%	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	14.7	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	3,049,329,128	20.80%	30,353	19.42%	1.86%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	11,613,729,368	79.20%	125,948	80.58%	3.84%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	14,663,058,495	100.00%	156,301	100.00%	3.43%	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%	7,436,395	0.05%	71	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%	176,838,645	1.21%	1,376	0.88%	0.93%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	817,016,854	5.57%	6,728	4.30%	1.42%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	2,114,510,583	14.42%	20,701	13.24%	1.86%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	368,734,683	2.51%	4,378	2.80%	2.28%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	578,759,502	3.95%	8,415	5.38%	2.76%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	1,174,586,007	8.01%	13,019	8.33%	3.18%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	863,942,042	5.89%	11,530	7.38%	3.37%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	1,603,974,040	10.94%	15,867	10.15%	3.64%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	2,272,417,804	15.50%	23,585	15.09%	3.90%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	1,025,270,909	6.99%	10,984	7.03%	4.13%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%	1,376,430,526	9.39%	13,433	8.59%	4.36%	89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	1,405,218,500	9.58%	14,504	9.28%	4.58%					
4.76% - 5.00%	363,487,143	2.48%	4,535	2.90%	4.89%					
5.01% - 5.25%	247,041,935	1.68%	3,142	2.01%	5.11%					
5.26% - 5.50%	142,854,270	0.97%	1,972	1.26%	5.35%					
5.51% - 5.75%	82,289,884	0.56%	1,322	0.85%	5.57%					
5.76% - 6.00%	18,701,797	0.13%	318	0.20%	5.86%					
6.01% - 6.25%	14,644,996	0.10%	245	0.16%	6.13%					
6.26% - 6.50%	4,811,331	0.03%	92	0.06%	6.36%					
6.51% - 6.75%	1,777,619	0.01%	37	0.02%	6.60%					
6.76% - 7.00%	597,970	0.00%	13	0.01%	6.85%					
7.01% - 7.25%	879,652	0.01%	17	0.01%	7.08%					
7.26% - 7.50%	516,550	0.00%	11	0.01%	7.32%					
7.51% - >	318,859	0.00%	6	0.00%	7.79%					
	14,663,058,495	100.00%	156,301	100.00%	3.43%	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	9,975,068	0.07%	247	0.16%	3.28%	13,138,132	0.09%	251	0.18%	0.37%
2004	79,738,160	0.54%	2,010	1.29%	3.39%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	229,381,751	1.56%	5,106	3.27%	3.42%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	295,012,628	2.01%	5,203	3.33%	3.36%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	472,606,885	3.22%	7,004	4.48%	3.32%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	445,350,998	3.04%	6,342	4.06%	3.34%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	178,832,152	1.22%	2,581	1.65%	3.69%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	268,933,738	1.83%	3,382	2.16%	3.57%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	441,418,637	3.01%	5,300	3.39%	3.67%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	260,757,347	1.78%	3,601	2.30%	4.48%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	158,607,000	1.08%	2,260	1.45%	5.12%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	362,142,293	2.47%	5,019	3.21%	4.83%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	655,105,611	4.47%	7,951	5.09%	4.11%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	1,061,324,683	7.24%	11,789	7.54%	3.81%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,324,621,823	9.03%	13,469	8.62%	3.61%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	2,072,867,221	14.14%	19,684	12.59%	3.23%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,555,701,318	17.43%	23,563	15.08%	3.28%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,870,015,367	12.75%	16,622	10.63%	2.92%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	1,184,253,238	8.08%	9,470	6.06%	3.85%					
2022	736,412,577	5.02%	5,698	3.65%	2.09%					
	14,663,058,495	100.00%	156,301	100.00%	3.43%	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	1,720,599	0.01%	838	0.54%	3.72%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	10,204,071	0.07%	1,337	0.86%	3.70%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	24,378,756	0.17%	1,829	1.17%	3.66%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	37,193,823	0.25%	1,992	1.27%	3.64%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	49,263,373	0.34%	1,966	1.26%	3.62%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	62,770,789	0.43%	2,075	1.33%	3.63%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	86,957,070	0.59%	2,481	1.59%	3.61%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	118,642,020	0.81%	2,948	1.89%	3.59%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	145,487,369	0.99%	3,160	2.02%	3.52%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	161,193,093	1.10%	3,107	1.99%	3.50%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	181,569,241	1.24%	3,288	2.10%	3.50%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	218,527,081	1.49%	3,733	2.39%	3.55%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	296,153,095	2.02%	4,748	3.04%	3.48%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	347,933,111	2.37%	4,971	3.18%	3.53%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	358,496,243	2.44%	4,735	3.03%	3.47%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	328,966,878	2.24%	4,190	2.68%	3.46%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	282,009,211	1.92%	3,578	2.29%	3.62%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	321,509,993	2.19%	3,810	2.44%	3.56%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	383,067,018	2.61%	4,225	2.70%	3.64%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	397,635,721	2.71%	4,258	2.72%	3.53%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	485,123,688	3.31%	5,062	3.24%	3.49%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	488,547,164	3.33%	5,116	3.27%	3.68%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	510,145,337	3.48%	5,125	3.28%	3.60%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	559,745,007	3.82%	5,365	3.43%	3.63%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	528,793,969	3.61%	4,871	3.12%	3.48%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	546,660,632	3.73%	4,983	3.19%	3.40%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	660,708,123	4.51%	5,889	3.77%	3.43%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	631,848,755	4.31%	5,359	3.43%	3.32%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	614,353,827	4.19%	5,018	3.21%	3.61%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	516,199,244	3.52%	4,135	2.65%	3.33%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	480,851,798	3.28%	3,862	2.47%	3.43%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	541,374,580	3.69%	4,366	2.79%	3.43%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	498,523,974	3.40%	4,006	2.56%	3.39%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	559,503,724	3.82%	4,461	2.85%	3.47%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	595,856,934	4.06%	4,761	3.05%	3.36%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	718,264,968	4.90%	5,846	3.74%	3.27%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	838,166,913	5.72%	6,743	4.31%	3.21%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	562,023,962	3.83%	4,374	2.80%	2.88%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	334,613,641	2.28%	2,395	1.53%	3.51%					
2062	158,069,963	1.08%	1,151	0.74%	2.33%					
2063	20,003,737	0.14%	144	0.09%	1.59%					
	14,663,058,495	100.00%	156,301	100.00%	3.43%	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	169,018,900	1.15%	1,217	0.78%	1.59%					
0.5 - 1	361,460,383	2.47%	2,831	1.81%	1.36%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	910,218,678	6.21%	7,244	4.63%	3.84%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	1,794,917,406	12.24%	15,317	9.80%	3.10%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	2,223,632,026	15.16%	20,543	13.14%	3.27%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	2,386,045,311	16.27%	22,318	14.28%	3.13%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	1,492,865,032	10.18%	14,756	9.44%	3.54%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,128,741,582	7.70%	12,206	7.81%	3.75%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	844,471,295	5.76%	9,918	6.35%	3.96%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	406,386,981	2.77%	5,361	3.43%	4.72%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	229,808,100	1.57%	3,341	2.14%	5.03%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,715,492,802	18.52%	41,249	26.39%	3.58%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	14,663,058,495	100.00%	156,301	100.00%	3.43%	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	207,424	0.00%	10	0.01%	3.36%	22,090	0.00%	1	0.00%	1.49%
6 - 10	40,754,927	0.28%	1,092	0.70%	3.94%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	317,006,855	2.16%	6,786	4.34%	3.30%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	857,718,706	5.85%	15,418	9.86%	3.44%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	1,792,232,754	12.22%	24,056	15.39%	3.49%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,064,016,656	27.72%	44,968	28.77%	3.46%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	2,987,772,619	20.38%	26,056	16.67%	3.45%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,603,348,555	31.39%	37,915	24.26%	3.35%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	14,663,058,495	100.00%	156,301	100.00%	3.43%	14,056,455,179	100.00%	137,493	100.00%	1.07%

8. Remaining Tenor

average: 25.43 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	3,183,718	0.02%	1,130	0.72%	3.74%	427,186	0.00%	40	0.03%	0.52%
1 - 2	13,096,256	0.09%	1,437	0.92%	3.69%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	28,424,215	0.19%	1,956	1.25%	3.65%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	39,356,973	0.27%	1,945	1.24%	3.64%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	52,453,195	0.36%	1,995	1.28%	3.62%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	65,551,810	0.45%	2,085	1.33%	3.64%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	94,690,244	0.65%	2,616	1.67%	3.62%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	129,645,046	0.88%	3,130	2.00%	3.57%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	148,544,495	1.01%	3,078	1.97%	3.50%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	162,793,367	1.11%	3,109	1.99%	3.50%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	190,144,704	1.30%	3,379	2.16%	3.51%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	235,253,018	1.60%	3,969	2.54%	3.55%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	317,483,463	2.17%	5,012	3.21%	3.49%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	357,208,284	2.44%	4,891	3.13%	3.51%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	349,432,327	2.38%	4,565	2.92%	3.47%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	310,721,410	2.12%	3,978	2.55%	3.46%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	285,145,357	1.94%	3,561	2.28%	3.66%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	341,494,966	2.33%	4,006	2.56%	3.57%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	373,677,557	2.55%	4,055	2.59%	3.63%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	430,490,938	2.94%	4,577	2.93%	3.51%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	489,847,398	3.34%	5,128	3.28%	3.51%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	486,247,866	3.32%	5,028	3.22%	3.71%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	538,611,453	3.67%	5,359	3.43%	3.58%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	542,328,263	3.70%	5,154	3.30%	3.64%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	524,766,957	3.58%	4,778	3.06%	3.44%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	587,747,153	4.01%	5,349	3.42%	3.35%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	647,827,699	4.42%	5,747	3.68%	3.45%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	645,924,826	4.41%	5,378	3.44%	3.36%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	571,381,781	3.90%	4,661	2.98%	3.62%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	513,258,116	3.50%	4,097	2.62%	3.28%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,186,325,639	35.37%	41,148	26.33%	3.27%	5,198,639,048	36.98%	38,870	28.27%	1.20%
	14,663,058,495	100.00%	156,301	100.00%	3.43%	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	3,049,329,128	20.80%	30,353	19.42%	1.86%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	11,613,729,368	79.20%	125,948	80.58%	3.84%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	14,663,058,495	100.00%	156,301	100.00%	3.43%	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	11,613,729,368	79.20%	125,948	80.58%	3.84%	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	1,425,831	0.01%	41	0.03%	3.90%	261,114	0.00%	11	0.01%	1.99%
2024	392,760	0.00%	49	0.03%	2.08%	577,280	0.00%	27	0.02%	2.08%
2025	16,017,645	0.11%	271	0.17%	2.30%	22,646,882	0.16%	290	0.21%	2.30%
2026	102,617,530	0.70%	1,377	0.88%	2.12%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	237,388,058	1.62%	2,723	1.74%	2.06%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	686,577,855	4.68%	6,952	4.45%	1.92%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,001,438,851	6.83%	9,741	6.23%	1.97%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	874,649,570	5.96%	8,091	5.18%	1.63%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	127,753,786	0.87%	1,100	0.70%	1.61%					
2032	448,006	0.00%	4	0.00%	1.66%					
2033	619,234	0.00%	4	0.00%	2.09%					
	14,663,058,495	100.00%	156,301	100.00%	3.43%	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	14,663,058,495	100.00%	156,301	100.00%	3.43%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	14,663,058,495	100.00%	156,301	100.00%	3.43%	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	14,658,183,100	99.97%	156,264	99.98%	3.42%	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%					
	14,663,058,495	100.00%	156,301	100.00%	3.43%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13a. Original Loan to Market Value

average: 71.62%	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%	188,825,627	1.29%	4,609	2.95%	3.62%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	358,357,473	2.44%	7,092	4.54%	3.52%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	659,424,256	4.50%	10,724	6.86%	3.54%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,082,510,290	7.38%	14,784	9.46%	3.53%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	1,950,629,000	13.30%	22,718	14.53%	3.45%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,150,336,613	62.40%	85,607	54.77%	3.41%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,272,931,471	8.68%	10,766	6.89%	3.32%	1,016,656,032	7.23%	7,941	5.78%	1.06%
100.01% - 110.00%	43,765	0.00%	1	0.00%	2.68%					
	14,663,058,495	100.00%	156,301	100.00%	3.43%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13b. Current Loan to Market Value

average: 58.39%	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%	1,417,309,507	9.67%	34,258	21.92%	3.56%	1,226,052,350	8.72%	25,386	18.46%	0.63%
	30.01% - 40.00%	1,114,376,840	7.60%	14,553	9.31%	3.57%	1,067,286,904	7.59%	12,970	9.43%	0.74%
	40.01% - 50.00%	1,418,084,202	9.67%	15,437	9.88%	3.60%	1,364,949,648	9.71%	14,139	10.28%	0.83%
	50.01% - 60.00%	1,895,348,708	12.93%	18,818	12.04%	3.63%	1,748,904,292	12.44%	16,102	11.71%	1.00%
	60.01% - 70.00%	3,987,856,901	27.20%	35,955	23.00%	3.54%	2,818,558,885	20.05%	24,490	17.81%	1.20%
	70.01% - 80.00%	4,804,852,140	32.77%	37,167	23.78%	3.12%	5,810,748,913	41.34%	44,297	32.22%	1.24%
	80.01% - 90.00%	24,245,931	0.17%	108	0.07%	3.28%	19,510,830	0.14%	106	0.08%	1.37%
	100.01% - 110.00%	664,914	0.00%	2	0.00%	4.19%					
	130.00% >=	319,354	0.00%	3	0.00%	4.38%					
		14,663,058,495	100.00%	156,301	100.00%	3.43%	14,056,011,822	100.00%	137,490	100.00%	1.07%

13c. Current Loan to Indexed Market Value

average: 52.35% 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%	1,687,021,024	11.51%	37,608	24.06%	3.64%	1,152,363,587	8.21%	24,052	17.51%	0.77%
30.01% - 40.00%	1,446,993,581	9.87%	17,293	11.06%	3.67%	1,060,151,680	7.55%	12,915	9.40%	0.86%
40.01% - 50.00%	2,266,794,796	15.46%	22,547	14.43%	3.67%	1,521,645,307	10.84%	15,498	11.28%	0.97%
50.01% - 60.00%	3,394,898,672	23.15%	30,802	19.71%	3.46%	2,508,754,086	17.87%	21,656	15.77%	1.02%
60.01% - 70.00%	4,616,775,057	31.49%	38,149	24.41%	3.26%	3,216,021,266	22.91%	26,877	19.57%	1.07%
70.01% - 80.00%	1,242,106,026	8.47%	9,847	6.30%	2.90%	4,169,121,210	29.70%	33,030	24.05%	1.25%
80.01% - 90.00%	8,149,984	0.06%	52	0.03%	3.42%	409,291,492	2.92%	3,305	2.41%	1.37%
130.00% >=	319,354	0.00%	3	0.00%	4.38%					
	14,663,058,495	100.00%	156,301	100.00%	3.43%	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	170,428,507	1.16%	5,121	3.28%	3.48%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,085,888,691	7.41%	23,111	14.79%	3.43%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,041,245,140	13.92%	31,041	19.86%	3.44%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,368,192,726	16.15%	28,118	17.99%	3.43%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,344,436,700	15.99%	23,538	15.06%	3.42%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,774,482,433	12.10%	15,143	9.69%	3.42%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,473,100,251	10.05%	11,283	7.22%	3.43%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	916,770,052	6.25%	6,129	3.92%	3.42%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	724,801,745	4.94%	4,501	2.88%	3.43%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	472,710,615	3.22%	2,644	1.69%	3.40%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	390,859,722	2.67%	2,054	1.31%	3.47%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	222,668,957	1.52%	1,054	0.67%	3.38%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	169,198,108	1.15%	776	0.50%	3.41%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	115,426,597	0.79%	483	0.31%	3.39%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	95,555,456	0.65%	388	0.25%	3.46%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	57,675,805	0.39%	209	0.13%	3.41%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	51,295,029	0.35%	172	0.11%	3.52%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	31,481,935	0.21%	109	0.07%	3.60%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	36,712,453	0.25%	119	0.08%	3.37%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	113,330,611	0.77%	299	0.19%	3.38%	122,635,514	0.87%	297	0.22%	0.73%
more	6,796,962	0.05%	9	0.01%	3.74%	15,900,181	0.11%	19	0.01%	0.66%
	14,663,058,495	100.00%	156,301	100.00%	3.43%	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	197,912	0.00%	413	0.26%	3.65%					
1,000 - 8,000	10,876,917	0.07%	2,271	1.45%	3.65%					
8,001 - 20,000	80,526,131	0.55%	5,702	3.65%	3.70%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	952,757,136	6.50%	25,384	16.24%	3.61%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,039,206,075	13.91%	32,533	20.81%	3.49%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,695,201,702	18.38%	30,902	19.77%	3.47%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,597,709,294	17.72%	23,280	14.89%	3.41%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	1,966,882,631	13.41%	14,408	9.22%	3.36%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,391,811,966	9.49%	8,629	5.52%	3.36%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	938,157,928	6.40%	5,035	3.22%	3.38%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	620,553,098	4.23%	2,933	1.88%	3.35%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	432,246,863	2.95%	1,829	1.17%	3.36%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	293,417,399	2.00%	1,122	0.72%	3.42%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	189,945,203	1.30%	663	0.42%	3.37%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	110,047,535	0.75%	353	0.23%	3.22%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	83,321,842	0.57%	248	0.16%	3.30%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	64,015,187	0.44%	177	0.11%	3.46%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	42,498,943	0.29%	110	0.07%	3.26%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	29,643,498	0.20%	72	0.05%	3.48%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	26,207,679	0.18%	60	0.04%	3.52%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	18,957,905	0.13%	41	0.03%	3.41%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	18,526,845	0.13%	38	0.02%	3.26%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	56,683,437	0.39%	95	0.06%	3.31%	71,165,625	0.51%	118	0.09%	0.85%
more	3,665,366	0.02%	3	0.00%	3.82%	8,441,288	0.06%	7	0.01%	0.64%
	14,663,058,495	100.00%	156,301	100.00%	3.43%	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	2,138,587,253	14.58%	27,287	17.46%	3.54%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	185,538,887	1.27%	2,426	1.55%	3.29%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	503,650,688	3.43%	4,302	2.75%	3.27%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	194,983	0.00%	3	0.00%	3.91%					
Canarias	627,738,298	4.28%	7,454	4.77%	3.23%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	106,222,760	0.72%	1,355	0.87%	3.58%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	365,966,378	2.50%	4,509	2.88%	3.46%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	334,719,023	2.28%	4,466	2.86%	3.59%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,250,328,391	28.99%	37,612	24.06%	3.32%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	1,557,918	0.01%	19	0.01%	3.92%	1,810,656	0.01%	25	0.02%	0.84%
Extremadura	155,734	0.00%	3	0.00%	3.42%					
Galicia	226,054,750	1.54%	3,055	1.95%	3.54%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	25,335,933	0.17%	323	0.21%	3.23%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,166,376,395	28.41%	41,258	26.40%	3.52%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	1,032,409	0.01%	15	0.01%	3.50%	820,879	0.01%	12	0.01%	1.11%
Murcia	233,661,596	1.59%	3,139	2.01%	3.40%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	30,112,560	0.21%	344	0.22%	3.24%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	146,591,998	1.00%	1,689	1.08%	3.46%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	91,809,042	0.63%	1,328	0.85%	3.54%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,227,423,500	8.37%	15,714	10.05%	3.36%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	14,663,058,495	100.00%	156,301	100.00%	3.43%	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	13,932,482,317	95.02%	149,426	95.60%	3.43%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	730,576,179	4.98%	6,875	4.40%	3.31%	230,136,528	1.64%	1,699	1.24%	1.21%
	14,663,058,495	100.00%	156,301	100.00%	3.43%	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	1,507,525	0.01%	1	3.92%
2	1,119,941	0.01%	1	4.52%
3	1,037,901	0.01%	1	2.92%
4	976,162	0.01%	1	3.02%
5	904,995	0.01%	1	4.43%
6	885,688	0.01%	1	0.85%
7	860,538	0.01%	2	0.96%
8	817,821	0.01%	1	4.02%
9	810,476	0.01%	1	0.85%
10	801,940	0.01%	1	4.11%
Top 10	9,722,985	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	11,494,125,664	78.39%	120,249	76.93%	3.41%	10,863,004,535	77.28%	104,769	76.20%	1.09%
Employed - Public Sector	1,461,522,972	9.97%	17,025	10.89%	3.55%	1,524,253,118	10.84%	16,198	11.78%	0.97%
Employed - Sector Unknown	29,697,762	0.20%	663	0.42%	3.75%	18,526,738	0.13%	223	0.16%	1.21%
Other	38,413,566	0.26%	576	0.37%	3.48%	39,914,076	0.28%	543	0.39%	0.70%
Pensioner	210,845,389	1.44%	3,599	2.30%	3.56%	193,051,175	1.37%	2,854	2.08%	1.16%
Self-employed	1,212,157,426	8.27%	11,519	7.37%	3.41%	1,223,136,070	8.70%	10,688	7.77%	0.99%
Student	38,027,727	0.26%	473	0.30%	3.43%	18,655,934	0.13%	210	0.15%	0.92%
Unemployed	178,267,989	1.22%	2,197	1.41%	3.49%	175,913,533	1.25%	2,008	1.46%	0.99%
	14,663,058,495	100.00%	156,301	100.00%	3.43%	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: 21.01%										
[0% - 10%]	1,750,392,950	11.94%	25,341	16.21%	3.01%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	3,191,175,012	21.76%	34,358	21.98%	3.29%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,024,801,252	20.63%	30,913	19.78%	3.45%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,290,590,264	15.62%	24,688	15.80%	3.43%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,767,467,648	12.05%	18,521	11.85%	3.48%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	1,227,065,116	8.37%	11,690	7.48%	3.66%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	693,160,806	4.73%	5,768	3.69%	3.82%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	382,884,923	2.61%	2,795	1.79%	3.96%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	180,975,645	1.23%	1,196	0.77%	4.09%	13,696,118	0.10%	94	0.07%	1.57%
>50%	154,544,879	1.05%	1,031	0.66%	4.09%	15,489,509	0.11%	176	0.13%	1.36%
	14,663,058,495	100.00%	156,301	100.00%	3.43%	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	14,662,840,043	100.00%	156,299	100.00%	3.43%	14,056,455,179	100.00%	137,493	100.00%	1.07%
Yes	218,453	0.00%	2	0.00%	3.74%					
	14,663,058,495	100.00%	156,301	100.00%	3.43%	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	14,456,991,982	98.59%	154,373	98.77%	3.38%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2	204,026,049	1.39%	1,904	1.22%	0.05%	143,165,229	1.02%	1,218	0.89%	0.01%
3	2,040,464	0.01%	24	0.02%	0.00%					
	14,663,058,495	100.00%	156,301	100.00%	3.43%	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	12,938,820,857	88.24%	133,009	85.10%	3.42%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	1,586,407,713	10.82%	20,633	13.20%	3.45%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	137,829,926	0.94%	2,659	1.70%	3.46%	168,480,337	1.20%	2,717	1.98%	0.60%
	14,663,058,495	100.00%	156,301	100.00%	3.43%	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	14,663,058,495	100.00%	156,301	100.00%	3.43%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	14,663,058,495	100.00%	156,301	100.00%	3.43%	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	4,501,005,794	30.70%	52,079	33.32%	3.45%	4,540,891,035	32.30%	47,549	34.58%	0.95%
Internet	5,221,564,786	35.61%	53,228	34.05%	3.42%	5,000,304,175	35.57%	46,757	34.01%	1.08%
Office or Branch Network	2,965,638,705	20.23%	31,630	20.24%	3.52%	3,057,955,108	21.75%	29,412	21.39%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	1,974,849,211	13.47%	19,364	12.39%	3.27%	1,457,304,862	10.37%	13,775	10.02%	1.08%
	14,663,058,495	100.00%	156,301	100.00%	3.43%	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	910,948,247	6.21%	11,296	7.23%	3.49%	914,175,875	6.50%	10,385	7.55%	1.19%
None	13,752,110,248	93.79%	145,005	92.77%	3.42%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	14,663,058,495	100.00%	156,301	100.00%	3.43%	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%[	12,288,407,842	83.81%	136,108	87.08%	3.45%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,546,480,691	10.55%	13,108	8.39%	3.26%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	710,636,427	4.85%	5,894	3.77%	3.28%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	8,864,022	0.06%	121	0.08%	3.48%					
[7.50% - 20.00%[	15,916,287	0.11%	169	0.11%	3.57%					
[20.00% - 100.00%[	64,358,463	0.44%	626	0.40%	3.71%					
100.00%	28,394,763	0.19%	275	0.18%	2.76%					
	14,663,058,495	100.00%	156,301	100.00%	3.43%	14,056,455,179	100.00%	137,493	100.00%	1.07%

Weighted average PD: 0.47% Weighted average LGD: 34.59%

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	155,703	0	0	0	14,600,891,241	99.62%	99.58%
30 - 59 Days	166	20,809	19,473	40,282	16,583,302	0.11%	0.11%
60 - 89 Days	129	53,056	39,407	92,464	13,305,832	0.08%	0.09%
90 - 179 Days	66	61,067	32,228	93,295	7,439,454	0.04%	0.05%
180 - 365 Days	127	275,875	131,000	406,876	13,347,953	0.08%	0.09%
Defaulted (>12M)	110	491,407	215,534	706,941	11,490,713	0.07%	0.08%
	156,301	902,215	437,642	1,339,857	14,663,058,495	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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