

SOL Lion II RMBS Fondo de Titulización



Monthly Investor Report

28 August 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-Aug-23	04-Dec-20
Portfolio Cut off date	31-Jul-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)	1,398,496,169.32	44,820.55
Of which Realised Loss (3)	0.00	0.00
Of which Active Outstanding Notional Amount (4)	14,351,503,830.68	14,056,455,179.45
Of which Principal in Arrears	1,078,944.03	0.00
Number of Loans	154,246	137,493
Number of Borrowers	153,291	136,884
Average Principal Balance (Loanparts)	93,042.96	102,233.97
Average Principal Balance (Borrowers)	93,622.61	102,688.81
Coupon: Weighted Average	3.84%	1.07%
Minimum	0.00%	0.00%
Maximum	8.35%	4.41%
Weighted Average Original Loan to Market Value	71.58%	70.95%
Weighted Average Loan to Indexed Market Value	52.34%	58.84%
Seasoning (months): Weighted Average	75.40	61.59
Remaining Tenor (months): Weighted Average	303.82	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

	Current	Initial
1. Aggregate Outstanding Balance of Delinquent Receivables > 2.5%	0.21%	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	14.4	14.1
4. Reserve Fund not funded up to the Reserve Fund Required Amount	N	N
5. Seller replaced as Servicer of the Receivables	N	N
6. Seller not able to sell Additional Receivables	N	N

Repurchase Rights

	Current	Initial
1. Sum of 12 months consecutive repurchases <= 1% Outstanding Balance Receivables	0.00%	0.00%

2. Product Type

Product Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Mixta	2,999,002,910	20.90%	30,127	19.53%	1.86%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	11,352,500,921	79.10%	124,119	80.47%	4.36%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	14,351,503,831	100.00%	154,246	100.00%	3.84%	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%	7,854,709	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%	165,759,382	1.15%	1,298	0.84%	0.94%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	878,775,146	6.12%	6,938	4.50%	1.44%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	2,154,154,232	15.01%	21,120	13.69%	1.85%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	379,724,518	2.65%	4,580	2.97%	2.27%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	104,840,618	0.73%	1,372	0.89%	2.71%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	8,125,310	0.06%	95	0.06%	3.14%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	305,737,982	2.13%	4,963	3.22%	3.41%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	190,801,897	1.33%	2,575	1.67%	3.66%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	1,292,964,942	9.01%	14,894	9.66%	3.96%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	1,183,291,135	8.25%	15,188	9.85%	4.15%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%	1,531,055,023	10.67%	16,086	10.43%	4.37%	89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	3,114,687,818	21.70%	29,910	19.39%	4.64%					
4.76% - 5.00%	1,468,966,818	10.24%	14,895	9.66%	4.87%					
5.01% - 5.25%	691,112,007	4.82%	8,039	5.21%	5.13%					
5.26% - 5.50%	316,229,300	2.20%	3,996	2.59%	5.37%					
5.51% - 5.75%	369,125,935	2.57%	5,175	3.36%	5.62%					
5.76% - 6.00%	70,780,616	0.49%	1,096	0.71%	5.87%					
6.01% - 6.25%	69,328,582	0.48%	1,104	0.72%	6.11%					
6.26% - 6.50%	24,729,335	0.17%	412	0.27%	6.39%					
6.51% - 6.75%	14,837,497	0.10%	266	0.17%	6.59%					
6.76% - 7.00%	2,507,121	0.02%	57	0.04%	6.88%					
7.01% - 7.25%	3,819,940	0.03%	66	0.04%	7.16%					
7.26% - 7.50%	1,426,596	0.01%	27	0.02%	7.35%					
7.51% - >	867,369	0.01%	20	0.01%	7.81%					
	14,351,503,831	100.00%	154,246	100.00%	3.84%	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	9,327,800	0.06%	236	0.15%	4.27%	13,138,132	0.09%	251	0.18%	0.37%
2004	75,527,707	0.53%	1,956	1.27%	4.13%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	218,910,438	1.53%	4,972	3.22%	4.09%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	281,564,429	1.96%	5,067	3.29%	4.00%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	451,715,922	3.15%	6,831	4.43%	3.91%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	428,155,268	2.98%	6,161	3.99%	3.90%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	170,935,064	1.19%	2,511	1.63%	4.28%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	256,760,227	1.79%	3,289	2.13%	4.34%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	421,644,326	2.94%	5,150	3.34%	4.26%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	244,293,293	1.70%	3,451	2.24%	5.16%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	145,287,661	1.01%	2,110	1.37%	5.82%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	334,128,922	2.33%	4,747	3.08%	5.47%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	612,779,831	4.27%	7,604	4.93%	4.77%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	1,001,780,211	6.98%	11,336	7.35%	4.35%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,259,838,816	8.78%	13,084	8.48%	4.10%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	2,001,258,346	13.94%	19,265	12.49%	3.61%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,467,939,375	17.20%	23,102	14.98%	3.58%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,809,230,967	12.61%	16,319	10.58%	3.20%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	1,147,675,364	8.00%	9,349	6.06%	4.39%					
2022	714,057,080	4.98%	5,613	3.64%	2.71%					
2023	298,692,783	2.08%	2,093	1.36%	1.58%					
	14,351,503,831	100.00%	154,246	100.00%	3.84%	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	783,995	0.01%	567	0.37%	4.37%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	7,872,577	0.05%	1,281	0.83%	4.29%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	21,329,977	0.15%	1,807	1.17%	4.31%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	34,634,742	0.24%	1,987	1.29%	4.23%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	45,254,409	0.32%	1,929	1.25%	4.18%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	59,854,806	0.42%	2,081	1.35%	4.19%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	82,644,469	0.58%	2,445	1.59%	4.20%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	113,376,821	0.79%	2,903	1.88%	4.12%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	138,412,434	0.96%	3,094	2.01%	4.05%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	153,582,877	1.07%	3,072	1.99%	4.02%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	177,048,335	1.23%	3,283	2.13%	4.02%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	210,370,713	1.47%	3,653	2.37%	4.06%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	281,811,301	1.96%	4,647	3.01%	4.01%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	332,359,507	2.32%	4,843	3.14%	4.08%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	350,092,494	2.44%	4,695	3.04%	3.99%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	322,245,102	2.25%	4,163	2.70%	3.92%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	268,928,926	1.87%	3,477	2.25%	4.08%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	312,068,845	2.17%	3,730	2.42%	4.06%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	370,603,425	2.58%	4,165	2.70%	4.17%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	384,025,540	2.68%	4,173	2.71%	4.02%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	481,619,541	3.36%	5,068	3.29%	3.94%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	469,020,754	3.27%	4,964	3.22%	4.09%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	490,353,981	3.42%	4,981	3.23%	4.04%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	541,166,120	3.77%	5,228	3.39%	4.11%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	514,584,340	3.59%	4,788	3.10%	3.93%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	555,387,038	3.87%	5,076	3.29%	3.73%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	638,478,573	4.45%	5,782	3.75%	3.78%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	611,249,503	4.26%	5,260	3.41%	3.69%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	600,724,895	4.19%	4,935	3.20%	4.07%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	498,594,892	3.47%	4,062	2.63%	3.77%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	494,857,449	3.45%	3,985	2.58%	3.69%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	525,041,384	3.66%	4,280	2.77%	3.79%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	480,219,853	3.35%	3,883	2.52%	3.78%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	547,261,254	3.81%	4,386	2.84%	3.90%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	582,197,759	4.06%	4,678	3.03%	3.79%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	711,254,591	4.96%	5,809	3.77%	3.66%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	825,236,199	5.75%	6,682	4.33%	3.51%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	552,825,124	3.85%	4,344	2.82%	3.16%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	333,375,352	2.32%	2,405	1.56%	4.00%					
2062	159,530,212	1.11%	1,171	0.76%	3.03%					
2063	71,223,723	0.50%	484	0.31%	1.56%					
	14,351,503,831	100.00%	154,246	100.00%	3.84%	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	202,321,741	1.41%	1,428	0.93%	1.57%					
0.5 - 1	459,800,618	3.20%	3,451	2.24%	1.62%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	750,669,883	5.23%	6,028	3.91%	4.23%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	1,634,969,065	11.39%	13,887	9.00%	3.68%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	1,874,883,459	13.06%	17,640	11.44%	3.48%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	2,410,725,916	16.80%	22,484	14.58%	3.47%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	1,635,171,838	11.39%	16,150	10.47%	3.84%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,164,737,283	8.12%	12,566	8.15%	4.22%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	885,757,068	6.17%	10,379	6.73%	4.43%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	441,867,685	3.08%	5,760	3.73%	5.14%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	265,255,755	1.85%	3,904	2.53%	5.58%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,625,343,520	18.29%	40,569	26.30%	4.22%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	14,351,503,831	100.00%	154,246	100.00%	3.84%	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	213,563	0.00%	12	0.01%	4.38%	22,090	0.00%	1	0.00%	1.49%
6 - 10	39,888,169	0.28%	1,080	0.70%	4.42%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	309,223,789	2.15%	6,610	4.29%	3.60%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	838,281,900	5.84%	15,154	9.82%	3.82%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	1,766,019,532	12.31%	23,828	15.45%	3.90%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	3,959,879,566	27.59%	44,312	28.73%	3.90%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	2,910,988,611	20.28%	25,670	16.64%	3.89%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,527,008,702	31.54%	37,580	24.36%	3.75%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	14,351,503,831	100.00%	154,246	100.00%	3.84%	14,056,455,179	100.00%	137,493	100.00%	1.07%

8. Remaining Tenor

Remaining Tenor (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 1	3,180,178	0.02%	1,120	0.73%	4.32%	427,186	0.00%	40	0.03%	0.52%
1 - 2	14,085,458	0.10%	1,542	1.00%	4.31%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	28,402,747	0.20%	1,988	1.29%	4.25%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	39,490,531	0.28%	1,924	1.25%	4.23%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	52,101,713	0.36%	2,003	1.30%	4.17%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	70,322,698	0.49%	2,228	1.44%	4.21%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	94,069,924	0.66%	2,596	1.68%	4.16%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	131,450,162	0.92%	3,174	2.06%	4.09%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	145,501,561	1.01%	3,029	1.96%	4.01%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	160,769,238	1.12%	3,110	2.02%	4.04%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	194,308,036	1.35%	3,485	2.26%	4.03%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	237,959,036	1.66%	4,029	2.61%	4.05%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	318,437,727	2.22%	5,020	3.25%	4.04%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	353,146,257	2.46%	4,795	3.11%	4.04%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	335,189,389	2.34%	4,416	2.86%	3.94%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	291,884,434	2.03%	3,802	2.46%	3.97%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	270,409,769	1.88%	3,349	2.17%	4.13%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	357,157,414	2.49%	4,167	2.70%	4.10%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	354,521,993	2.47%	3,909	2.53%	4.13%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	451,467,909	3.15%	4,787	3.10%	3.93%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	489,889,629	3.41%	5,199	3.37%	4.00%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	444,425,928	3.10%	4,631	3.00%	4.13%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	552,898,488	3.85%	5,454	3.54%	4.05%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	514,273,065	3.58%	4,879	3.16%	4.08%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	533,477,933	3.72%	4,878	3.16%	3.78%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	611,862,727	4.26%	5,603	3.63%	3.72%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	594,846,444	4.14%	5,270	3.42%	3.80%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	645,303,511	4.50%	5,378	3.49%	3.85%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	520,039,792	3.62%	4,272	2.77%	4.04%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	507,896,179	3.54%	4,123	2.67%	3.56%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,032,733,961	35.07%	40,086	25.99%	3.63%	5,198,639,048	36.98%	38,870	28.27%	1.20%
	14,351,503,831	100.00%	154,246	100.00%	3.84%	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	2,999,002,910	20.90%	30,127	19.53%	1.86%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	11,352,500,921	79.10%	124,119	80.47%	4.36%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	14,351,503,831	100.00%	154,246	100.00%	3.84%	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	11,352,500,921	79.10%	124,119	80.47%	4.36%	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	1,355,229	0.01%	38	0.02%	4.78%	261,114	0.00%	11	0.01%	1.99%
2024	363,130	0.00%	53	0.03%	2.37%	577,280	0.00%	27	0.02%	2.08%
2025	15,540,398	0.11%	264	0.17%	2.30%	22,646,882	0.16%	290	0.21%	2.30%
2026	99,734,658	0.69%	1,361	0.88%	2.12%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	232,066,992	1.62%	2,693	1.75%	2.07%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	674,968,321	4.70%	6,897	4.47%	1.92%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	987,148,616	6.88%	9,684	6.28%	1.97%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	861,091,132	6.00%	8,035	5.21%	1.64%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	125,677,605	0.88%	1,094	0.71%	1.61%					
2032	441,922	0.00%	4	0.00%	1.66%					
2033	614,907	0.00%	4	0.00%	2.01%					
	14,351,503,831	100.00%	154,246	100.00%	3.84%	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	14,351,503,831	100.00%	154,246	100.00%	3.84%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	14,351,503,831	100.00%	154,246	100.00%	3.84%	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	14,333,827,487	99.88%	154,111	99.91%	3.84%	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	17,676,344	0.12%	135	0.09%	0.00%					
	14,351,503,831	100.00%	154,246	100.00%	3.84%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13a. Original Loan to Market Value

average: 71.58% Original Loan to Market Value (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<= 30.00%	184,619,614	1.29%	4,518	2.93%	4.06%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	350,310,176	2.44%	6,964	4.51%	3.95%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	651,639,304	4.54%	10,609	6.88%	3.96%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,068,204,667	7.44%	14,658	9.50%	3.95%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	1,914,148,368	13.34%	22,460	14.56%	3.88%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	8,954,569,126	62.39%	84,498	54.78%	3.82%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,228,012,576	8.56%	10,539	6.83%	3.73%	1,016,656,032	7.23%	7,941	5.78%	1.06%
	14,351,503,831	100.00%	154,246	100.00%	3.84%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13b. Current Loan to Market Value

average: 58.21% Current Loan to Market Value (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<= 30.00%	1,403,197,240	9.78%	34,347	22.27%	4.11%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,103,437,410	7.69%	14,447	9.37%	4.09%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,386,176,304	9.66%	15,158	9.83%	4.09%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	1,878,039,573	13.09%	18,776	12.17%	4.06%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	3,970,261,721	27.66%	35,952	23.31%	3.94%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	4,587,786,054	31.97%	35,470	23.00%	3.45%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	21,823,899	0.15%	93	0.06%	3.58%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	196,630	0.00%	1	0.00%	4.48%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	465,158	0.00%	1	0.00%	4.07%					
130.00% >=	119,842	0.00%	1	0.00%	5.13%					
	14,351,503,831	100.00%	154,246	100.00%	3.84%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13c. Current Loan to Indexed Market Value

average: 52.34% 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%	1,665,368,078	11.60%	37,668	24.42%	4.19%	1,152,363,587	8.21%	24,052	17.51%	0.77%
30.01% - 40.00%	1,417,848,871	9.88%	17,025	11.04%	4.19%	1,060,151,680	7.55%	12,915	9.40%	0.86%
40.01% - 50.00%	2,202,929,673	15.35%	22,148	14.36%	4.16%	1,521,645,307	10.84%	15,498	11.28%	0.97%
50.01% - 60.00%	3,322,688,462	23.15%	30,425	19.72%	3.86%	2,508,754,086	17.87%	21,656	15.77%	1.02%
60.01% - 70.00%	4,484,198,431	31.25%	37,117	24.06%	3.61%	3,216,021,266	22.91%	26,877	19.57%	1.07%
70.01% - 80.00%	1,250,146,263	8.71%	9,813	6.36%	3.22%	4,169,121,210	29.70%	33,030	24.05%	1.25%
80.01% - 90.00%	8,204,212	0.06%	49	0.03%	3.38%	409,291,492	2.92%	3,305	2.41%	1.37%
130.00% >=	119,842	0.00%	1	0.00%	5.13%					
	14,351,503,831	100.00%	154,246	100.00%	3.84%	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	166,031,366	1.16%	5,036	3.26%	3.89%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,066,675,650	7.43%	22,865	14.82%	3.83%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,010,051,828	14.01%	30,728	19.92%	3.84%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,334,524,627	16.27%	27,857	18.06%	3.84%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,308,479,827	16.09%	23,293	15.10%	3.83%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,745,042,873	12.16%	14,948	9.69%	3.84%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,427,954,012	9.95%	11,018	7.14%	3.85%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	894,526,126	6.23%	6,019	3.90%	3.83%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	712,884,274	4.97%	4,447	2.88%	3.85%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	459,929,541	3.20%	2,586	1.68%	3.85%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	370,473,605	2.58%	1,970	1.28%	3.91%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	210,958,079	1.47%	1,016	0.66%	3.77%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	159,519,961	1.11%	741	0.48%	3.89%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	110,416,890	0.77%	464	0.30%	3.81%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	91,779,041	0.64%	372	0.24%	3.83%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	55,725,698	0.39%	203	0.13%	3.88%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	48,323,646	0.34%	165	0.11%	4.00%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	27,823,569	0.19%	100	0.06%	3.92%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	33,884,415	0.24%	113	0.07%	3.83%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	109,193,992	0.76%	296	0.19%	3.77%	122,635,514	0.87%	297	0.22%	0.73%
more	7,304,811	0.05%	9	0.01%	4.20%	15,900,181	0.11%	19	0.01%	0.66%
	14,351,503,831	100.00%	154,246	100.00%	3.84%	14,056,455,179	100.00%	137,493	100.00%	1.07%

15. Outstanding Notional Amount

Aggregate Outstanding Notional	Current Period				Weighted Average Coupon	Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total		Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 1,000	201,654	0.00%	428	0.28%	4.32%					
1,000 - 8,000	11,444,788	0.08%	2,392	1.55%	4.27%					
8,001 - 20,000	81,333,479	0.57%	5,760	3.73%	4.29%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	952,670,809	6.64%	25,444	16.50%	4.11%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,018,897,974	14.07%	32,226	20.89%	3.95%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,654,852,349	18.50%	30,442	19.74%	3.91%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,543,973,341	17.73%	22,800	14.78%	3.82%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	1,919,236,059	13.37%	14,058	9.11%	3.74%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,357,646,463	9.46%	8,418	5.46%	3.76%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	898,161,540	6.26%	4,819	3.12%	3.74%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	607,813,973	4.24%	2,871	1.86%	3.73%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	417,770,065	2.91%	1,768	1.15%	3.72%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	277,835,560	1.94%	1,063	0.69%	3.75%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	174,826,027	1.22%	610	0.40%	3.71%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	107,529,994	0.75%	345	0.22%	3.54%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	81,143,776	0.57%	241	0.16%	3.63%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	59,093,242	0.41%	163	0.11%	3.80%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	41,719,895	0.29%	108	0.07%	3.71%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	26,753,439	0.19%	65	0.04%	3.57%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	22,678,262	0.16%	52	0.03%	3.87%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	19,015,394	0.13%	41	0.03%	3.66%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	18,045,359	0.13%	37	0.02%	3.74%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	54,101,027	0.38%	91	0.06%	3.54%	71,165,625	0.51%	118	0.09%	0.85%
more	4,759,364	0.03%	4	0.00%	4.12%	8,441,288	0.06%	7	0.01%	0.64%
	14,351,503,831	100.00%	154,246	100.00%	3.84%	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	2,085,131,490	14.53%	26,858	17.41%	4.00%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	180,600,495	1.26%	2,374	1.54%	3.65%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	500,148,860	3.48%	4,269	2.77%	3.63%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	606,521	0.00%	5	0.00%	3.43%					
Canarias	619,414,291	4.32%	7,393	4.79%	3.57%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	102,947,151	0.72%	1,328	0.86%	4.07%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	364,986,175	2.54%	4,502	2.92%	3.88%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	328,067,686	2.29%	4,408	2.86%	4.07%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,163,463,708	29.01%	37,183	24.11%	3.71%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	1,624,421	0.01%	21	0.01%	4.39%	1,810,656	0.01%	25	0.02%	0.84%
Extremadura	288,150	0.00%	4	0.00%	3.99%					
Galicia	223,851,087	1.56%	3,026	1.96%	3.95%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	24,828,616	0.17%	320	0.21%	3.53%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,048,113,481	28.21%	40,468	26.24%	3.96%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	1,017,983	0.01%	15	0.01%	3.76%	820,879	0.01%	12	0.01%	1.11%
Murcia	230,309,928	1.60%	3,120	2.02%	3.82%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	29,949,922	0.21%	343	0.22%	3.64%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	142,862,640	1.00%	1,657	1.07%	3.88%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	88,689,557	0.62%	1,307	0.85%	4.00%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,214,601,671	8.46%	15,645	10.14%	3.75%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	14,351,503,831	100.00%	154,246	100.00%	3.84%	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	13,635,069,519	95.01%	147,446	95.59%	3.85%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	716,434,312	4.99%	6,800	4.41%	3.71%	230,136,528	1.64%	1,699	1.24%	1.21%
	14,351,503,831	100.00%	154,246	100.00%	3.84%	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	1,501,333	0.01%	1	3.82%
2	1,114,414	0.01%	1	3.92%
3	1,111,900	0.01%	1	4.52%
4	1,031,717	0.01%	1	4.34%
5	901,340	0.01%	1	4.43%
6	888,999	0.01%	2	2.26%
7	879,532	0.01%	1	0.85%
8	856,047	0.01%	2	0.96%
9	812,803	0.01%	1	1.60%
10	811,694	0.01%	1	5.05%
Top 10	9,909,779	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	11,270,064,833	78.53%	118,804	77.02%	3.81%	10,863,004,535	77.28%	104,769	76.20%	1.09%
Employed - Public Sector	1,427,901,718	9.95%	16,778	10.88%	4.01%	1,524,253,118	10.84%	16,198	11.78%	0.97%
Employed - Sector Unknown	28,224,508	0.20%	647	0.42%	4.34%	18,526,738	0.13%	223	0.16%	1.21%
Other	36,246,220	0.25%	571	0.37%	3.89%	39,914,076	0.28%	543	0.39%	0.70%
Pensioner	208,531,172	1.45%	3,559	2.31%	4.04%	193,051,175	1.37%	2,854	2.08%	1.16%
Self-employed	1,169,614,921	8.15%	11,251	7.29%	3.85%	1,223,136,070	8.70%	10,688	7.77%	0.99%
Student	35,192,340	0.25%	443	0.29%	3.90%	18,655,934	0.13%	210	0.15%	0.92%
Unemployed	175,728,118	1.22%	2,193	1.42%	3.90%	175,913,533	1.25%	2,008	1.46%	0.99%
	14,351,503,831	100.00%	154,246	100.00%	3.84%	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: 21.95%										
[0% - 10%]	1,594,890,125	11.11%	23,576	15.28%	3.21%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	2,897,221,917	20.19%	32,016	20.76%	3.61%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	2,888,129,557	20.12%	29,925	19.40%	3.86%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,248,339,597	15.67%	24,083	15.61%	3.87%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,733,875,382	12.08%	18,519	12.01%	3.93%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	1,258,979,215	8.77%	12,429	8.06%	4.13%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	797,989,253	5.56%	6,947	4.50%	4.33%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	450,886,511	3.14%	3,490	2.26%	4.48%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	241,415,925	1.68%	1,689	1.10%	4.59%	13,696,118	0.10%	94	0.07%	1.57%
>50%	239,776,350	1.67%	1,572	1.02%	4.61%	15,489,509	0.11%	176	0.13%	1.36%
	14,351,503,831	100.00%	154,246	100.00%	3.84%	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	14,351,238,506	100.00%	154,243	100.00%	3.84%	14,056,455,179	100.00%	137,493	100.00%	1.07%
Yes	265,324	0.00%	3	0.00%	4.47%					
	14,351,503,831	100.00%	154,246	100.00%	3.84%	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	14,149,685,045	98.59%	152,346	98.77%	3.78%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2+	201,818,785	1.41%	1,900	1.23%	0.06%	143,165,229	1.02%	1,218	0.89%	0.01%
	14,351,503,831	100.00%	154,246	100.00%	3.84%	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	12,587,572,871	87.71%	130,797	84.80%	3.85%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	1,631,071,529	11.37%	20,853	13.52%	3.76%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	132,859,431	0.93%	2,596	1.68%	3.98%	168,480,337	1.20%	2,717	1.98%	0.60%
	14,351,503,831	100.00%	154,246	100.00%	3.84%	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	14,351,503,831	100.00%	154,246	100.00%	3.84%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	14,351,503,831	100.00%	154,246	100.00%	3.84%	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	4,375,656,260	30.49%	51,154	33.16%	3.89%	4,540,891,035	32.30%	47,549	34.58%	0.95%
Internet	5,122,952,524	35.70%	52,618	34.11%	3.81%	5,000,304,175	35.57%	46,757	34.01%	1.08%
Office or Branch Network	2,880,054,606	20.07%	31,075	20.15%	3.95%	3,057,955,108	21.75%	29,412	21.39%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	1,972,840,442	13.75%	19,399	12.58%	3.64%	1,457,304,862	10.37%	13,775	10.02%	1.08%
	14,351,503,831	100.00%	154,246	100.00%	3.84%	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	894,400,750	6.23%	11,191	7.26%	3.90%	914,175,875	6.50%	10,385	7.55%	1.19%
None	13,457,103,081	93.77%	143,055	92.74%	3.84%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	14,351,503,831	100.00%	154,246	100.00%	3.84%	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%[	12,184,972,858	84.90%	135,722	87.99%	3.87%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,442,083,673	10.05%	12,193	7.90%	3.63%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	591,432,423	4.12%	5,005	3.24%	3.66%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	11,234,190	0.08%	147	0.10%	3.98%					
[7.50% - 20.00%[	20,125,755	0.14%	210	0.14%	4.05%					
[20.00% - 100.00%[	66,140,443	0.46%	616	0.40%	4.24%					
100.00%	35,514,488	0.25%	353	0.23%	3.30%					
	14,351,503,831	100.00%	154,246	100.00%	3.84%	14,056,455,179	100.00%	137,493	100.00%	1.07%

Weighted average PD: 0.53% Weighted average LGD: 34.05%

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	153,586	0	0	0	14,280,605,338	99.57%	99.51%
30 - 59 Days	152	17,900	21,621	39,521	15,334,621	0.10%	0.11%
60 - 89 Days	68	23,131	24,105	47,236	7,717,487	0.04%	0.05%
90 - 179 Days	143	100,135	102,824	202,959	16,118,156	0.09%	0.11%
180 - 365 Days	150	282,850	192,398	475,248	16,652,730	0.10%	0.12%
Defaulted (>12M)	147	654,928	274,977	929,904	15,075,499	0.10%	0.11%
	154,246	1,078,944	615,923	1,694,867	14,351,503,831	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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