

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



## **Monthly Investor Report**

**30 October 2023**

**Description**

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

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

**1. Summary**

All amounts in EURO	Current	At Issue
Reporting Date	30-Oct-23	04-Dec-20
Portfolio Cut off date	30-Sep-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)	1,382,882,355.80	44,820.55
Of which Realised Loss (3)	0.00	0.00
Of which Active Outstanding Notional Amount (4)	14,367,117,644.20	14,056,455,179.45
Of which Principal in Arrears	1,233,597.64	0.00
Number of Loans	154,312	137,493
Number of Borrowers	153,336	136,884
Average Principal Balance (Loanparts)	93,104.34	102,233.97
Average Principal Balance (Borrowers)	93,696.96	102,688.81
Coupon: Weighted Average	4.02%	1.07%
Minimum	0.00%	0.00%
Maximum	8.50%	4.41%
Weighted Average Original Loan to Market Value	71.46%	70.95%
Weighted Average Loan to Indexed Market Value	52.38%	58.84%
Seasoning (months): Weighted Average	75.52	61.59
Remaining Tenor (months): Weighted Average	303.22	313.60
Weighted Average Interest Rate on Fixed Interest Rate Loans	1.86%	1.94%
Weighted Average Spread on Floating Rate Loans	1.01%	1.03%

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

**Stop Replenishment Criteria**

	Current	Initial
1. Aggregate Outstanding Balance of Delinquent Receivables > 2.5%	0.22%	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	2,969,200,819	20.67%	30,000	19.44%	1.86%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	11,397,916,825	79.33%	124,312	80.56%	4.58%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	<b>14,367,117,644</b>	<b>100.00%</b>	<b>154,312</b>	<b>100.00%</b>	<b>4.02%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**3. Loan Coupon**

Coupon Loan Part (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0.00% - 0.00%	7,574,743	0.05%	69	0.04%	0.00%	178,564,802	1.27%	2,066	1.50%	0.00%
0.01% - 0.50%						2,353,648,402	16.74%	29,921	21.76%	0.25%
0.51% - 1.00%	132,156,706	0.92%	874	0.57%	0.96%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	984,043,009	6.85%	7,453	4.83%	1.44%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	2,222,762,474	15.47%	21,719	14.07%	1.84%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	397,357,780	2.77%	4,821	3.12%	2.27%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	114,350,435	0.80%	1,433	0.93%	2.72%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	4,539,483	0.03%	50	0.03%	3.10%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	5,388,918	0.04%	44	0.03%	3.37%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	6,087,272	0.04%	64	0.04%	3.67%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	306,464,814	2.13%	4,568	2.96%	3.93%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	756,661,061	5.27%	11,514	7.46%	4.15%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%	970,755,178	6.76%	12,921	8.37%	4.40%	89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	3,051,938,152	21.24%	30,536	19.79%	4.64%					
4.76% - 5.00%	2,216,937,296	15.43%	21,141	13.70%	4.91%					
5.01% - 5.25%	1,659,967,111	11.55%	17,005	11.02%	5.14%					
5.26% - 5.50%	507,638,111	3.53%	5,983	3.88%	5.38%					
5.51% - 5.75%	578,102,992	4.02%	7,512	4.87%	5.61%					
5.76% - 6.00%	223,124,536	1.55%	3,083	2.00%	5.88%					
6.01% - 6.25%	128,000,554	0.89%	1,928	1.25%	6.11%					
6.26% - 6.50%	53,547,988	0.37%	846	0.55%	6.37%					
6.51% - 6.75%	22,953,533	0.16%	417	0.27%	6.61%					
6.76% - 7.00%	7,602,419	0.05%	156	0.10%	6.87%					
7.01% - 7.25%	5,616,548	0.04%	98	0.06%	7.15%					
7.26% - 7.50%	1,749,651	0.01%	39	0.03%	7.38%					
7.51% - >	1,796,878	0.01%	38	0.02%	7.86%					
	<b>14,367,117,644</b>	<b>100.00%</b>	<b>154,312</b>	<b>100.00%</b>	<b>4.02%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

## 4. Origination Year

Origination Year	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
2003	9,065,309	0.06%	234	0.15%	4.28%	13,138,132	0.09%	251	0.18%	0.37%
2004	72,838,931	0.51%	1,923	1.25%	4.33%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	212,933,989	1.48%	4,906	3.18%	4.34%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	273,627,175	1.90%	4,998	3.24%	4.29%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	441,067,855	3.07%	6,735	4.36%	4.20%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	418,874,440	2.92%	6,054	3.92%	4.27%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	166,846,369	1.16%	2,476	1.60%	4.60%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	249,956,875	1.74%	3,233	2.10%	4.51%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	410,500,039	2.86%	5,074	3.29%	4.56%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	235,156,061	1.64%	3,382	2.19%	5.41%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	140,101,199	0.98%	2,059	1.33%	6.06%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	320,062,919	2.23%	4,601	2.98%	5.72%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	590,703,978	4.11%	7,429	4.81%	4.98%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	970,719,445	6.76%	11,109	7.20%	4.59%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,233,820,317	8.59%	12,930	8.38%	4.33%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	1,964,960,178	13.68%	19,070	12.36%	3.79%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,430,258,998	16.92%	22,893	14.84%	3.77%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,775,271,265	12.36%	16,143	10.46%	3.34%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	1,130,225,666	7.87%	9,285	6.02%	4.67%					
2022	701,958,468	4.89%	5,586	3.62%	3.50%					
2023	618,168,168	4.30%	4,192	2.72%	1.56%					
	<b>14,367,117,644</b>	<b>100.00%</b>	<b>154,312</b>	<b>100.00%</b>	<b>4.02%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**5. Maturity Year**

Maturity Year	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
2021						1,274,836	0.01%	111	0.08%	0.58%
2022						8,855,293	0.06%	660	0.48%	0.61%
2023	381,617	0.00%	405	0.26%	4.66%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	6,604,065	0.05%	1,266	0.82%	4.55%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	19,651,569	0.14%	1,812	1.17%	4.53%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	32,211,847	0.22%	1,945	1.26%	4.49%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	43,796,474	0.30%	1,939	1.26%	4.47%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	57,659,264	0.40%	2,074	1.34%	4.46%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	79,596,683	0.55%	2,425	1.57%	4.43%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	111,262,226	0.77%	2,906	1.88%	4.37%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	134,671,456	0.94%	3,075	1.99%	4.30%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	150,802,527	1.05%	3,054	1.98%	4.26%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	174,579,766	1.22%	3,273	2.12%	4.25%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	206,872,459	1.44%	3,642	2.36%	4.30%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	273,660,126	1.90%	4,574	2.96%	4.26%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	326,282,541	2.27%	4,818	3.12%	4.35%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	344,728,235	2.40%	4,670	3.03%	4.27%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	318,274,516	2.22%	4,146	2.69%	4.12%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	265,227,246	1.85%	3,446	2.23%	4.31%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	309,499,637	2.15%	3,736	2.42%	4.24%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	364,057,990	2.53%	4,117	2.67%	4.38%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	380,132,908	2.65%	4,145	2.69%	4.26%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	487,350,171	3.39%	5,142	3.33%	4.12%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	467,289,304	3.25%	4,941	3.20%	4.30%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	488,220,579	3.40%	4,972	3.22%	4.23%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	537,951,992	3.74%	5,188	3.36%	4.27%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	519,865,703	3.62%	4,808	3.12%	4.13%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	574,527,467	4.00%	5,228	3.39%	3.80%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	634,465,758	4.42%	5,755	3.73%	3.96%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	602,921,311	4.20%	5,222	3.38%	3.83%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	604,039,394	4.20%	4,952	3.21%	4.22%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	495,959,435	3.45%	4,048	2.62%	4.01%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	523,853,611	3.65%	4,163	2.70%	3.72%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	522,625,964	3.64%	4,264	2.76%	3.96%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	480,412,077	3.34%	3,879	2.51%	3.96%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	546,349,839	3.80%	4,385	2.84%	4.08%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	580,386,508	4.04%	4,678	3.03%	4.02%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	711,847,721	4.95%	5,822	3.77%	3.83%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	821,779,311	5.72%	6,654	4.31%	3.70%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	553,630,960	3.85%	4,348	2.82%	3.30%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	333,835,522	2.32%	2,419	1.57%	4.20%					
2062	165,699,230	1.15%	1,214	0.79%	3.65%					
2063	114,152,637	0.79%	762	0.49%	1.56%					
	<b>14,367,117,644</b>	<b>100.00%</b>	<b>154,312</b>	<b>100.00%</b>	<b>4.02%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**6. Seasoning**

Seasoning (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 0.5	321,851,222	2.24%	2,097	1.36%	1.55%					
0.5 - 1	521,718,202	3.63%	3,791	2.46%	1.64%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	728,183,364	5.07%	5,893	3.82%	4.47%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	1,436,527,413	10.00%	12,169	7.89%	4.11%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	1,734,119,413	12.07%	16,220	10.51%	3.48%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	2,497,804,322	17.39%	23,427	15.18%	3.71%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	1,716,081,703	11.94%	16,938	10.98%	3.97%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,166,712,473	8.12%	12,547	8.13%	4.42%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	926,578,334	6.45%	10,845	7.03%	4.64%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	462,169,955	3.22%	5,990	3.88%	5.27%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	280,842,441	1.95%	4,166	2.70%	5.84%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,574,528,802	17.92%	40,229	26.07%	4.52%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	<b>14,367,117,644</b>	<b>100.00%</b>	<b>154,312</b>	<b>100.00%</b>	<b>4.02%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**7. Original Tenor**

Tenor (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0 - 5	558,933	0.00%	31	0.02%	4.48%	22,090	0.00%	1	0.00%	1.49%
6 - 10	41,926,352	0.29%	1,122	0.73%	4.55%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	313,109,156	2.18%	6,653	4.31%	3.79%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	852,694,013	5.94%	15,225	9.87%	3.98%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	1,815,550,544	12.64%	24,079	15.60%	4.03%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	3,942,038,114	27.44%	44,124	28.59%	4.09%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	2,899,055,094	20.18%	25,596	16.59%	4.10%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,502,185,438	31.34%	37,482	24.29%	3.93%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	<b>14,367,117,644</b>	<b>100.00%</b>	<b>154,312</b>	<b>100.00%</b>	<b>4.02%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**8. Remaining Tenor**

Remaining Tenor (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 1	3,537,765	0.02%	1,184	0.77%	4.61%	427,186	0.00%	40	0.03%	0.52%
1 - 2	14,685,532	0.10%	1,627	1.05%	4.56%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	28,707,437	0.20%	1,971	1.28%	4.50%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	39,550,826	0.28%	1,928	1.25%	4.51%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	53,349,668	0.37%	2,057	1.33%	4.45%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	71,625,647	0.50%	2,253	1.46%	4.44%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	97,823,402	0.68%	2,699	1.75%	4.38%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	131,613,884	0.92%	3,157	2.05%	4.34%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	146,809,973	1.02%	3,043	1.97%	4.26%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	164,612,079	1.15%	3,174	2.06%	4.26%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	191,797,328	1.33%	3,450	2.24%	4.28%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	250,011,949	1.74%	4,250	2.75%	4.31%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	318,625,130	2.22%	4,965	3.22%	4.32%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	349,188,748	2.43%	4,748	3.08%	4.28%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	333,434,678	2.32%	4,369	2.83%	4.15%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	268,997,272	1.87%	3,539	2.29%	4.24%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	273,930,368	1.91%	3,380	2.19%	4.32%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	366,189,778	2.55%	4,251	2.75%	4.31%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	355,557,349	2.47%	3,918	2.54%	4.31%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	485,300,850	3.38%	5,102	3.31%	4.11%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	468,226,352	3.26%	4,988	3.23%	4.26%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	453,027,538	3.15%	4,703	3.05%	4.31%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	550,812,041	3.83%	5,395	3.50%	4.23%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	517,971,088	3.61%	4,849	3.14%	4.22%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	558,612,912	3.89%	5,082	3.29%	3.82%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	618,850,443	4.31%	5,641	3.66%	3.92%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	588,115,498	4.09%	5,178	3.36%	3.92%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	646,095,480	4.50%	5,340	3.46%	4.08%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	495,701,338	3.45%	4,097	2.66%	4.18%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	532,949,761	3.71%	4,270	2.77%	3.65%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	4,991,401,720	34.74%	39,703	25.73%	3.80%	5,198,639,048	36.98%	38,870	28.27%	1.20%
Matured *	3,811	0.00%	1	0.00%	4.34%					
	<b>14,367,117,644</b>	<b>100.00%</b>	<b>154,312</b>	<b>100.00%</b>	<b>4.02%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**9. Interest Type**

Interest Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Fixed 10Y	2,969,200,819	20.67%	30,000	19.44%	1.86%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	11,397,916,825	79.33%	124,312	80.56%	4.58%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	<b>14,367,117,644</b>	<b>100.00%</b>	<b>154,312</b>	<b>100.00%</b>	<b>4.02%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**10. Interest Reset Dates**

Interest Reset Dates	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Floating	11,397,916,825	79.33%	124,312	80.56%	4.58%	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	1,239,140	0.01%	28	0.02%	4.90%	261,114	0.00%	11	0.01%	1.99%
2024	386,085	0.00%	55	0.04%	3.03%	577,280	0.00%	27	0.02%	2.08%
2025	15,326,574	0.11%	269	0.17%	2.30%	22,646,882	0.16%	290	0.21%	2.30%
2026	98,194,935	0.68%	1,352	0.88%	2.12%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	228,933,885	1.59%	2,678	1.74%	2.07%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	667,669,529	4.65%	6,862	4.45%	1.92%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	978,881,861	6.81%	9,652	6.25%	1.97%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	852,706,012	5.94%	8,003	5.19%	1.64%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	124,811,957	0.87%	1,093	0.71%	1.61%					
2032	438,851	0.00%	4	0.00%	1.66%					
2033	611,988	0.00%	4	0.00%	1.86%					
	<b>14,367,117,644</b>	<b>100.00%</b>	<b>154,312</b>	<b>100.00%</b>	<b>4.02%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**11. Interest and Principal Payment Frequency**

Payment Frequency	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
P1M	14,367,117,644	100.00%	154,312	100.00%	4.02%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>14,367,117,644</b>	<b>100.00%</b>	<b>154,312</b>	<b>100.00%</b>	<b>4.02%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**12. Payment Holidays**

Payment Holidays	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
None	14,350,334,254	99.88%	154,185	99.92%	4.02%	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	16,783,391	0.12%	127	0.08%	0.00%					
	<b>14,367,117,644</b>	<b>100.00%</b>	<b>154,312</b>	<b>100.00%</b>	<b>4.02%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

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

average: <b>71.46%</b> 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%	186,998,346	1.30%	4,507	2.92%	4.24%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	357,456,775	2.49%	6,977	4.52%	4.09%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	668,637,921	4.65%	10,691	6.93%	4.10%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,092,686,185	7.61%	14,759	9.56%	4.08%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	1,929,512,890	13.43%	22,514	14.59%	4.05%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	8,921,415,426	62.10%	84,405	54.70%	4.01%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,210,410,101	8.42%	10,459	6.78%	3.93%	1,016,656,032	7.23%	7,941	5.78%	1.06%
	<b>14,367,117,644</b>	<b>100.00%</b>	<b>154,312</b>	<b>100.00%</b>	<b>4.02%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

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

average: <b>58.15%</b> 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%	1,402,398,059	9.76%	34,523	22.37%	4.37%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,105,873,721	7.70%	14,447	9.36%	4.31%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,403,949,402	9.77%	15,292	9.91%	4.28%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	1,897,739,228	13.21%	18,902	12.25%	4.21%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	4,008,124,586	27.90%	36,232	23.48%	4.10%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	4,526,977,753	31.51%	34,827	22.57%	3.62%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	21,275,255	0.15%	86	0.06%	3.56%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	196,012	0.00%	1	0.00%	5.29%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	463,788	0.00%	1	0.00%	5.06%					
130.00% >=	119,842	0.00%	1	0.00%	5.94%					
	<b>14,367,117,644</b>	<b>100.00%</b>	<b>154,312</b>	<b>100.00%</b>	<b>4.02%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

## 13c. Current Loan to Indexed Market Value

average: <b>52.38%</b> Current Loan to Indexed Market Value (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<= 30.00%	1,662,883,939	11.57%	37,889	24.55%	4.43%	1,152,363,587	8.21%	24,052	17.51%	0.77%
30.01% - 40.00%	1,423,221,175	9.91%	17,069	11.06%	4.40%	1,060,151,680	7.55%	12,915	9.40%	0.86%
40.01% - 50.00%	2,207,502,331	15.36%	22,261	14.43%	4.34%	1,521,645,307	10.84%	15,498	11.28%	0.97%
50.01% - 60.00%	3,371,268,347	23.47%	30,809	19.97%	4.03%	2,508,754,086	17.87%	21,656	15.77%	1.02%
60.01% - 70.00%	4,307,679,840	29.98%	35,677	23.12%	3.79%	3,216,021,266	22.91%	26,877	19.57%	1.07%
70.01% - 80.00%	1,377,082,547	9.58%	10,508	6.81%	3.35%	4,169,121,210	29.70%	33,030	24.05%	1.25%
80.01% - 90.00%	17,359,625	0.12%	98	0.06%	2.63%	409,291,492	2.92%	3,305	2.41%	1.37%
130.00% >=	119,842	0.00%	1	0.00%	5.94%					
	<b>14,367,117,644</b>	<b>100.00%</b>	<b>154,312</b>	<b>100.00%</b>	<b>4.02%</b>	<b>14,037,348,629</b>	<b>100.00%</b>	<b>137,333</b>	<b>100.00%</b>	<b>1.07%</b>

## 14. Original Notional Amount

Aggregate Outstanding Notional	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0 - 50,000	165,295,645	1.15%	5,030	3.26%	4.08%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,061,636,036	7.39%	22,805	14.78%	4.02%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,004,540,483	13.95%	30,703	19.90%	4.05%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,332,527,114	16.24%	27,878	18.07%	4.04%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,304,031,791	16.04%	23,291	15.09%	4.03%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,739,160,653	12.11%	14,919	9.67%	4.02%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,428,180,030	9.94%	11,017	7.14%	4.03%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	904,804,180	6.30%	6,075	3.94%	3.99%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	725,676,645	5.05%	4,505	2.92%	3.99%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	463,231,176	3.22%	2,600	1.68%	3.97%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	373,323,558	2.60%	1,976	1.28%	4.01%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	217,382,197	1.51%	1,042	0.68%	3.89%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	161,741,480	1.13%	747	0.48%	4.02%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	111,337,948	0.77%	467	0.30%	3.98%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	92,378,784	0.64%	372	0.24%	3.97%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	58,033,188	0.40%	209	0.14%	3.92%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	46,501,001	0.32%	161	0.10%	3.99%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	26,822,691	0.19%	99	0.06%	4.12%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	33,538,836	0.23%	111	0.07%	3.96%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	109,709,373	0.76%	296	0.19%	3.85%	122,635,514	0.87%	297	0.22%	0.73%
more	7,264,836	0.05%	9	0.01%	4.16%	15,900,181	0.11%	19	0.01%	0.66%
	<b>14,367,117,644</b>	<b>100.00%</b>	<b>154,312</b>	<b>100.00%</b>	<b>4.02%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**15. Outstanding Notional Amount**

Aggregate Outstanding Notional	Current Period				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	200,825	0.00%	420	0.27%	4.69%					
1,000 - 8,000	12,075,365	0.08%	2,524	1.64%	4.54%					
8,001 - 20,000	82,521,375	0.57%	5,835	3.78%	4.56%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	956,422,490	6.66%	25,544	16.55%	4.34%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,010,353,240	13.99%	32,102	20.80%	4.17%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,650,954,198	18.45%	30,405	19.70%	4.12%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,520,269,512	17.54%	22,588	14.64%	4.02%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	1,912,949,260	13.31%	14,013	9.08%	3.93%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,349,657,820	9.39%	8,367	5.42%	3.92%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	902,324,639	6.28%	4,839	3.14%	3.89%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	621,169,952	4.32%	2,935	1.90%	3.84%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	435,243,207	3.03%	1,842	1.19%	3.79%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	282,901,509	1.97%	1,082	0.70%	3.83%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	178,226,703	1.24%	622	0.40%	3.69%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	115,057,252	0.80%	369	0.24%	3.64%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	83,228,191	0.58%	247	0.16%	3.64%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	60,155,211	0.42%	166	0.11%	3.88%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	44,576,064	0.31%	115	0.07%	3.61%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	25,536,358	0.18%	62	0.04%	3.67%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	26,590,713	0.19%	61	0.04%	3.67%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	18,993,208	0.13%	41	0.03%	3.80%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	17,506,973	0.12%	36	0.02%	3.85%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	55,459,929	0.39%	93	0.06%	3.53%	71,165,625	0.51%	118	0.09%	0.85%
more	4,743,650	0.03%	4	0.00%	4.06%	8,441,288	0.06%	7	0.01%	0.64%
	<b>14,367,117,644</b>	<b>100.00%</b>	<b>154,312</b>	<b>100.00%</b>	<b>4.02%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**16. Geographic Region**

Region	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Andalucía	2,080,231,930	14.48%	26,850	17.40%	4.20%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	179,113,701	1.25%	2,376	1.54%	3.84%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	501,328,057	3.49%	4,272	2.77%	3.79%	447,407,817	3.18%	3,648	2.65%	1.17%
Canarias	619,658,855	4.31%	7,387	4.79%	3.75%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	102,708,578	0.71%	1,332	0.86%	4.31%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	366,367,817	2.55%	4,512	2.92%	4.09%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	328,888,351	2.29%	4,420	2.86%	4.27%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,145,032,789	28.85%	37,097	24.04%	3.90%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	1,592,998	0.01%	21	0.01%	4.74%	1,810,656	0.01%	25	0.02%	0.84%
Galicia	224,190,809	1.56%	3,020	1.96%	4.15%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	25,211,942	0.18%	324	0.21%	3.65%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,076,240,115	28.37%	40,535	26.27%	4.11%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	1,008,455	0.01%	15	0.01%	4.13%	820,879	0.01%	12	0.01%	1.11%
Murcia	230,266,915	1.60%	3,130	2.03%	4.02%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	31,792,902	0.22%	353	0.23%	3.71%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	145,975,868	1.02%	1,670	1.08%	4.02%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	88,447,451	0.62%	1,303	0.84%	4.21%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,219,060,110	8.49%	15,695	10.17%	3.96%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	<b>14,367,117,644</b>	<b>100.00%</b>	<b>154,312</b>	<b>100.00%</b>	<b>4.02%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**17. Borrower Nationality**

Country	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Spain	13,649,972,600	95.01%	147,507	95.59%	4.03%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	717,145,044	4.99%	6,805	4.41%	3.91%	230,136,528	1.64%	1,699	1.24%	1.21%
	<b>14,367,117,644</b>	<b>100.00%</b>	<b>154,312</b>	<b>100.00%</b>	<b>4.02%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**18. Debtor's concentration**

Debtor Nr	Aggregate Outstanding Not. Amount	% of Aggregate Outstanding Not. Amt	Nr of Loans	Weighted Average Coupon
1	1,497,702	0.01%	1	3.82%
2	1,111,614	0.01%	1	3.92%
3	1,106,488	0.01%	1	4.52%
4	1,027,846	0.01%	1	4.04%
5	941,942	0.01%	1	1.55%
6	898,881	0.01%	1	5.24%
7	886,088	0.01%	2	2.26%
8	853,643	0.01%	2	3.57%
9	850,539	0.01%	1	0.99%
10	822,979	0.01%	1	1.19%
<b>Top 10</b>	<b>9,997,723</b>	<b>0.07%</b>		

**19. Employment Type**

Employment Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Employed - Private Sector	11,287,160,751	78.56%	118,944	77.08%	3.99%	10,863,004,535	77.28%	104,769	76.20%	1.09%
Employed - Public Sector	1,417,677,795	9.87%	16,714	10.83%	4.21%	1,524,253,118	10.84%	16,198	11.78%	0.97%
Employed - Sector Unknown	27,307,836	0.19%	634	0.41%	4.64%	18,526,738	0.13%	223	0.16%	1.21%
Other	35,852,773	0.25%	571	0.37%	4.18%	39,914,076	0.28%	543	0.39%	0.70%
Pensioner	208,426,760	1.45%	3,553	2.30%	4.21%	193,051,175	1.37%	2,854	2.08%	1.16%
Self-employed	1,182,990,784	8.23%	11,301	7.32%	4.01%	1,223,136,070	8.70%	10,688	7.77%	0.99%
Student	34,183,828	0.24%	433	0.28%	4.20%	18,655,934	0.13%	210	0.15%	0.92%
Unemployed	173,517,118	1.21%	2,162	1.40%	4.12%	175,913,533	1.25%	2,008	1.46%	0.99%
	<b>14,367,117,644</b>	<b>100.00%</b>	<b>154,312</b>	<b>100.00%</b>	<b>4.02%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**20. Payment to Income**

Payment to Income	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
average: 22.27%										
[0% - 10%]	1,680,432,704	11.70%	23,890	15.48%	3.35%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	2,769,002,700	19.27%	30,775	19.94%	3.70%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	2,833,729,205	19.72%	29,567	19.16%	4.04%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,231,854,107	15.53%	23,823	15.44%	4.06%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,720,159,417	11.97%	18,439	11.95%	4.12%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	1,253,003,445	8.72%	12,654	8.20%	4.35%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	822,597,167	5.73%	7,338	4.76%	4.59%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	483,474,104	3.37%	3,879	2.51%	4.77%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	281,185,953	1.96%	2,017	1.31%	4.87%	13,696,118	0.10%	94	0.07%	1.57%
>50%	291,678,843	2.03%	1,930	1.25%	4.89%	15,489,509	0.11%	176	0.13%	1.36%
	<b>14,367,117,644</b>	<b>100.00%</b>	<b>154,312</b>	<b>100.00%</b>	<b>4.02%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**21. ING Staff at Date of Origination**

ING Staff at Date of Origination	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
No	14,367,117,644	100.00%	154,312	100.00%	4.02%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>14,367,117,644</b>	<b>100.00%</b>	<b>154,312</b>	<b>100.00%</b>	<b>4.02%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**22. Number of Loans Per Borrower**

Number of Loans Per Borrower	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
1	14,161,051,964	98.57%	152,373	98.74%	3.96%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2+	206,065,681	1.43%	1,939	1.26%	0.06%	143,165,229	1.02%	1,218	0.89%	0.01%
	<b>14,367,117,644</b>	<b>100.00%</b>	<b>154,312</b>	<b>100.00%</b>	<b>4.02%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**23. Loan Purpose**

Loan Purpose	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Purchase	12,362,899,496	86.05%	129,472	83.90%	4.05%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	1,874,897,337	13.05%	22,297	14.45%	3.84%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	129,320,811	0.90%	2,543	1.65%	4.29%	168,480,337	1.20%	2,717	1.98%	0.60%
	<b>14,367,117,644</b>	<b>100.00%</b>	<b>154,312</b>	<b>100.00%</b>	<b>4.02%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**24. Occupancy Status**

Occupancy Status	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
1st home	14,367,117,644	100.00%	154,312	100.00%	4.02%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>14,367,117,644</b>	<b>100.00%</b>	<b>154,312</b>	<b>100.00%</b>	<b>4.02%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**25. Underwriting Source**

Underwriting Source	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Central or Direct	4,361,884,495	30.36%	50,978	33.04%	4.08%	4,540,891,035	32.30%	47,549	34.58%	0.95%
Internet	5,141,653,920	35.79%	52,742	34.18%	4.00%	5,000,304,175	35.57%	46,757	34.01%	1.08%
Office or Branch Network	2,867,550,935	19.96%	31,022	20.10%	4.12%	3,057,955,108	21.75%	29,412	21.39%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	1,996,028,293	13.89%	19,570	12.68%	3.83%	1,457,304,862	10.37%	13,775	10.02%	1.08%
	<b>14,367,117,644</b>	<b>100.00%</b>	<b>154,312</b>	<b>100.00%</b>	<b>4.02%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**26. Special Scheme**

Special Scheme	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Vivienda de proteccion oficial	887,669,091	6.18%	11,122	7.21%	4.08%	914,175,875	6.50%	10,385	7.55%	1.19%
None	13,479,448,554	93.82%	143,190	92.79%	4.02%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	<b>14,367,117,644</b>	<b>100.00%</b>	<b>154,312</b>	<b>100.00%</b>	<b>4.02%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**27. Probability of Default**

Probability of Default	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
[0.00% - 0.10%[	12,090,255,718	84.15%	135,205	87.62%	4.07%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,467,470,597	10.21%	12,305	7.97%	3.78%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	663,899,049	4.62%	5,370	3.48%	3.68%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	12,547,539	0.09%	161	0.10%	4.19%					
[7.50% - 20.00%[	19,174,201	0.13%	212	0.14%	4.16%					
[20.00% - 100.00%[	69,863,448	0.49%	637	0.41%	4.50%					
100.00%	43,907,091	0.31%	422	0.27%	3.73%					
	<b>14,367,117,644</b>	<b>100.00%</b>	<b>154,312</b>	<b>100.00%</b>	<b>4.02%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

Weighted average PD: 0.61%      Weighted average LGD: 34.08%

**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	153,539	0	0	0	14,283,325,657	99.50%	99.42%
30 - 59 Days	196	23,226	30,292	53,518	20,931,408	0.13%	0.15%
60 - 89 Days	90	28,424	29,925	58,348	9,805,503	0.06%	0.07%
90 - 179 Days	142	100,261	118,002	218,262	16,092,589	0.09%	0.11%
180 - 365 Days	172	290,586	270,999	561,584	19,082,104	0.11%	0.13%
Defaulted (>12M)	173	791,102	369,160	1,160,262	17,880,383	0.11%	0.12%
	<b>154,312</b>	<b>1,233,598</b>	<b>818,377</b>	<b>2,051,974</b>	<b>14,367,117,644</b>	<b>100.00%</b>	<b>100.00%</b>

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**29. Transaction Parties**

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**Issuer of the MTCs, Seller, Cash Flow Account Provider, Paying Agent, Servicer, Subordinated Loan Provider, Swap Counterparty**

**ING Bank N.V., Sucursal en España**

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**Auditor of the Fund**

**KPMG**

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**DBRS Ratings GMBH**

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**Management Company**

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**Prime Collateralised Securities (EU)**

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