

SOL Lion II RMBS Fondo de Titulización



Monthly Investor Report

28 April 2025

Description

Issue Date	4 December 2020
Final Maturity Date	31 December 2063
Next Payment Date	30 June 2025

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-Apr-25	04-Dec-20
Portfolio Cut off date	31-Mar-25	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)	164,876,331.94	44,820.55
Of which Active Outstanding Notional Amount (3)	15,585,123,668.06	14,056,455,179.45
Of which Principal in Arrears	2,364,731.46	0.00
Realised Loss	14,120.58	0.00
Number of Loans	168,400	137,493
Number of Borrowers	167,354	136,884
Average Principal Balance (Loanparts)	92,548.24	102,233.97
Average Principal Balance (Borrowers)	93,126.69	102,688.81
Coupon: Weighted Average	3.03%	1.07%
Minimum	0.00%	0.00%
Maximum	7.61%	4.41%
Weighted Average Original Loan to Market Value	71.49%	70.95%
Weighted Average Loan to Indexed Market Value	49.68%	58.84%
Seasoning (months): Weighted Average	75.31	61.59
Remaining Tenor (months): Weighted Average	298.58	313.60
Weighted Average Interest Rate on Fixed Interest Rate Loans	2.15%	1.94%
Weighted Average Spread on Floating Rate Loans	1.01%	1.03%

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

Stop Replenishment Criteria

	Current	Initial
1. Aggregate Outstanding Balance of Delinquent Receivables > 2.5%	0.25%	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	15.6	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
Fixed	517,669,933	3.32%	5,436	3.23%	2.34%					
Mixta	6,171,523,851	39.60%	58,146	34.53%	2.13%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	8,895,929,885	57.08%	104,818	62.24%	3.70%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,585,123,668	100.00%	168,400	100.00%	3.03%	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%	15,255,931	0.10%	132	0.08%	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%	441,067	0.00%	2	0.00%	0.77%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	1,865,354,682	11.97%	15,901	9.44%	1.33%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	2,186,141,036	14.03%	22,626	13.44%	1.84%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	724,576,663	4.65%	7,839	4.65%	2.26%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	1,422,693,938	9.13%	17,267	10.25%	2.83%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	1,034,066,005	6.63%	11,412	6.78%	3.13%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	2,298,807,699	14.75%	24,325	14.44%	3.42%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	2,205,723,254	14.15%	23,298	13.83%	3.62%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	1,406,968,909	9.03%	15,388	9.14%	3.89%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	1,228,305,045	7.88%	13,701	8.14%	4.13%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%	592,955,706	3.80%	7,521	4.47%	4.36%	89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	313,889,045	2.01%	4,342	2.58%	4.63%					
4.76% - 5.00%	160,012,653	1.03%	2,376	1.41%	4.89%					
5.01% - 5.25%	80,619,630	0.52%	1,332	0.79%	5.14%					
5.26% - 5.50%	21,195,340	0.14%	385	0.23%	5.38%					
5.51% - 5.75%	14,280,767	0.09%	284	0.17%	5.62%					
5.76% - 6.00%	7,902,759	0.05%	151	0.09%	5.88%					
6.01% - 6.25%	3,502,334	0.02%	68	0.04%	6.13%					
6.26% - 6.50%	974,198	0.01%	17	0.01%	6.42%					
6.51% - 6.75%	1,002,050	0.01%	19	0.01%	6.65%					
6.76% - 7.00%	375,122	0.00%	10	0.01%	6.85%					
7.01% - 7.25%	64,481	0.00%	2	0.00%	7.22%					
7.26% - 7.50%	2,853	0.00%	1	0.00%	7.33%					
7.51% - >	12,501	0.00%	1	0.00%	7.61%					
	15,585,123,668	100.00%	168,400	100.00%	3.03%	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	6,287,163	0.04%	179	0.11%	3.21%	13,138,132	0.09%	251	0.18%	0.37%
2004	53,621,662	0.34%	1,457	0.87%	3.25%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	159,210,361	1.02%	4,148	2.46%	3.24%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	206,450,073	1.32%	4,217	2.50%	3.15%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	344,299,029	2.21%	5,772	3.43%	3.09%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	328,890,159	2.11%	5,214	3.10%	3.07%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	128,421,505	0.82%	2,033	1.21%	3.48%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	191,576,963	1.23%	2,709	1.61%	3.38%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	311,101,587	2.00%	4,212	2.50%	3.43%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	164,333,702	1.05%	2,627	1.56%	4.27%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	98,913,035	0.63%	1,578	0.94%	4.95%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	225,547,526	1.45%	3,543	2.10%	4.65%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	441,936,165	2.84%	6,057	3.60%	3.91%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	744,918,900	4.78%	9,308	5.53%	3.59%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	975,755,325	6.26%	11,100	6.59%	3.40%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	1,624,392,439	10.42%	16,917	10.05%	3.04%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,031,478,358	13.03%	20,515	12.18%	3.06%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,515,849,938	9.73%	14,840	8.81%	2.66%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	2,050,869,776	13.16%	18,537	11.01%	2.40%					
2022	1,752,295,420	11.24%	15,522	9.22%	2.45%					
2023	1,482,844,569	9.51%	11,918	7.08%	3.44%					
2024	746,130,014	4.79%	5,997	3.56%	3.03%					
	15,585,123,668	100.00%	168,400	100.00%	3.03%	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	3,811	0.00%	1	0.00%	2.77%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	20,512	0.00%	1	0.00%	5.56%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	3,225,574	0.02%	1,280	0.76%	3.47%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	13,328,570	0.09%	1,670	0.99%	3.41%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	25,034,010	0.16%	1,779	1.06%	3.38%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	38,861,212	0.25%	1,956	1.16%	3.40%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	57,894,241	0.37%	2,303	1.37%	3.40%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	84,933,542	0.54%	2,759	1.64%	3.33%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	102,976,896	0.66%	2,841	1.69%	3.31%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	127,442,049	0.82%	3,099	1.84%	3.20%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	157,107,702	1.01%	3,343	1.99%	3.19%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	185,315,199	1.19%	3,646	2.17%	3.27%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	237,660,180	1.52%	4,438	2.64%	3.24%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	298,268,234	1.91%	4,844	2.88%	3.19%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	319,291,740	2.05%	4,791	2.85%	3.15%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	290,309,728	1.86%	4,116	2.44%	3.20%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	262,439,953	1.68%	3,645	2.16%	3.31%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	286,023,740	1.84%	3,752	2.23%	3.27%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	356,284,730	2.29%	4,334	2.57%	3.22%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	377,339,779	2.42%	4,445	2.64%	3.19%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	457,139,702	2.93%	5,132	3.05%	3.24%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	455,394,028	2.92%	5,060	3.00%	3.32%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	470,220,232	3.02%	4,976	2.95%	3.24%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	726,476,084	4.66%	7,409	4.40%	2.79%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	718,477,911	4.61%	7,091	4.21%	2.87%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	648,021,034	4.16%	6,271	3.72%	3.25%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	683,603,012	4.39%	6,475	3.85%	3.17%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	583,498,655	3.74%	5,303	3.15%	2.99%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	657,910,337	4.22%	5,625	3.34%	3.00%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	596,940,626	3.83%	5,025	2.98%	2.94%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	592,746,943	3.80%	4,893	2.91%	3.15%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	627,912,050	4.03%	5,161	3.06%	3.03%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	518,704,197	3.33%	4,247	2.52%	3.00%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	585,203,609	3.75%	4,805	2.85%	3.01%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	625,127,474	4.01%	5,084	3.02%	2.99%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	717,952,420	4.61%	5,948	3.53%	2.99%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	809,824,662	5.20%	6,658	3.95%	2.94%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	576,848,451	3.70%	4,619	2.74%	2.63%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	558,409,224	3.58%	4,104	2.44%	2.52%					
2062	431,180,166	2.77%	3,161	1.88%	2.44%					
2063	319,771,453	2.05%	2,310	1.37%	3.31%					
	15,585,123,668	100.00%	168,400	100.00%	3.03%	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	142,511,411	0.91%	1,132	0.67%	2.74%					
0.5 - 1	375,328,714	2.41%	3,006	1.79%	3.01%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,320,581,872	8.47%	10,536	6.26%	3.39%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	1,655,627,589	10.62%	14,420	8.56%	2.83%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	2,062,080,621	13.23%	18,524	11.00%	2.24%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	1,633,105,750	10.48%	15,521	9.22%	2.63%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	1,863,001,546	11.95%	18,866	11.20%	3.05%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,839,232,419	11.80%	18,902	11.22%	2.95%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	1,068,712,360	6.86%	11,832	7.03%	3.33%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	794,088,355	5.10%	9,701	5.76%	3.55%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	545,463,662	3.50%	7,293	4.33%	3.78%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,285,389,368	14.66%	38,667	22.96%	3.56%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	15,585,123,668	100.00%	168,400	100.00%	3.03%	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	551,678	0.00%	36	0.02%	3.31%	22,090	0.00%	1	0.00%	1.49%
6 - 10	32,922,889	0.21%	944	0.56%	3.80%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	396,394,925	2.54%	8,155	4.84%	2.96%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	932,127,940	5.98%	15,941	9.47%	3.11%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	2,470,683,181	15.85%	31,192	18.52%	2.98%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	3,983,602,640	25.56%	44,923	26.68%	3.11%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	2,975,710,062	19.09%	26,826	15.93%	3.07%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,793,130,353	30.75%	40,383	23.98%	2.96%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	15,585,123,668	100.00%	168,400	100.00%	3.03%	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	4,688,187	0.03%	1,564	0.93%	3.39%	427,186	0.00%	40	0.03%	0.52%
1 - 2	14,832,223	0.10%	1,647	0.98%	3.42%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	27,472,873	0.18%	1,832	1.09%	3.39%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	41,223,611	0.26%	1,977	1.17%	3.40%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	62,595,010	0.40%	2,405	1.43%	3.37%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	88,953,243	0.57%	2,825	1.68%	3.31%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	105,393,949	0.68%	2,826	1.68%	3.30%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	131,957,854	0.85%	3,136	1.86%	3.18%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	161,297,809	1.03%	3,379	2.01%	3.20%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	193,105,108	1.24%	3,772	2.24%	3.28%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	251,110,434	1.61%	4,600	2.73%	3.23%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	306,211,863	1.96%	4,842	2.88%	3.16%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	312,522,442	2.01%	4,673	2.77%	3.18%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	282,457,186	1.81%	3,971	2.36%	3.22%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	264,274,705	1.70%	3,651	2.17%	3.31%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	297,895,501	1.91%	3,851	2.29%	3.26%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	349,224,461	2.24%	4,257	2.53%	3.20%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	399,112,266	2.56%	4,643	2.76%	3.21%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	459,199,306	2.95%	5,154	3.06%	3.24%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	453,539,563	2.91%	4,987	2.96%	3.33%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	508,563,281	3.26%	5,330	3.17%	3.16%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	741,131,528	4.76%	7,530	4.47%	2.74%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	690,861,874	4.43%	6,796	4.04%	2.98%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	665,267,190	4.27%	6,429	3.82%	3.21%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	669,272,926	4.29%	6,315	3.75%	3.16%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	593,334,306	3.81%	5,298	3.15%	3.00%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	646,592,997	4.15%	5,536	3.29%	2.96%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	591,755,195	3.80%	4,941	2.93%	3.00%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	605,147,588	3.88%	4,990	2.96%	3.13%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	616,917,267	3.96%	5,072	3.01%	3.02%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,049,187,600	32.40%	40,169	23.85%	2.87%	5,198,639,048	36.98%	38,870	28.27%	1.20%
Matured *	24,323	0.00%	2	0.00%	5.12%					
	15,585,123,668	100.00%	168,400	100.00%	3.03%	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	6,171,523,851	39.60%	58,146	34.53%	2.13%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	8,895,929,885	57.08%	104,818	62.24%	3.70%	11,574,908,234	82.35%	114,550	83.31%	0.88%
Fixed	517,669,933	3.32%	5,436	3.23%	2.34%					
	15,585,123,668	100.00%	168,400	100.00%	3.03%	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	8,895,929,885	57.08%	104,818	62.24%	3.70%	11,574,908,234	82.35%	114,550	83.31%	0.88%
<2024						3,797,304	0.03%	60	0.04%	1.16%
2024						577,280	0.00%	27	0.02%	2.08%
2025	12,774,814	0.08%	191	0.11%	2.51%	22,646,882	0.16%	290	0.21%	2.30%
2026	193,270,046	1.24%	1,978	1.17%	2.66%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	371,618,099	2.38%	3,628	2.15%	2.41%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	736,388,013	4.72%	7,571	4.50%	2.19%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,136,402,795	7.29%	11,194	6.65%	2.19%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	789,325,780	5.06%	7,890	4.69%	1.67%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	991,833,186	6.36%	8,873	5.27%	1.49%					
2032	1,074,515,913	6.89%	9,412	5.59%	1.74%					
2033	512,227,986	3.29%	4,374	2.60%	3.46%					
2034	195,328,034	1.25%	1,648	0.98%	3.27%					
>2034	157,839,184	1.01%	1,387	0.82%	3.38%					
Fixed	517,669,933	3.32%	5,436	3.23%	2.34%					
	15,585,123,668	100.00%	168,400	100.00%	3.03%	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	15,585,123,668	100.00%	168,400	100.00%	3.03%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,585,123,668	100.00%	168,400	100.00%	3.03%	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	15,571,053,654	99.91%	168,287	99.93%	3.03%	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	14,070,015	0.09%	113	0.07%	0.00%					
	15,585,123,668	100.00%	168,400	100.00%	3.03%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13a. Original Loan to Market Value

average: 71.49%	Current Period					Issue Date				
	Original 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%	219,171,117	1.41%	4,999	2.97%	3.25%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	394,556,708	2.53%	7,411	4.40%	3.17%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	699,764,480	4.49%	11,152	6.62%	3.17%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,126,130,840	7.23%	15,351	9.12%	3.12%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,048,251,658	13.14%	24,188	14.36%	3.07%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,843,444,510	63.16%	94,144	55.90%	3.02%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,251,900,183	8.03%	11,135	6.61%	2.86%	1,016,656,032	7.23%	7,941	5.78%	1.06%
90.01% - 100.00%	101,100	0.00%	2	0.00%	4.01%					
100.01% - 110.00%	79,024	0.00%	1	0.00%	5.44%					
unknown	1,724,049	0.01%	17	0.01%	0.08%					
	15,585,123,668	100.00%	168,400	100.00%	3.03%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13b. Current Loan to Market Value

average: 59.33%	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%	1,442,661,698	9.26%	35,973	21.36%	3.27%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,107,421,636	7.11%	14,785	8.78%	3.24%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,437,458,360	9.22%	16,193	9.62%	3.22%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	2,082,037,284	13.36%	21,687	12.88%	3.17%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	4,679,632,561	30.03%	42,577	25.28%	2.98%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	4,705,898,063	30.19%	36,300	21.56%	2.84%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	79,673,050	0.51%	513	0.30%	3.39%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	22,552,083	0.14%	157	0.09%	3.83%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	7,630,237	0.05%	52	0.03%	3.91%					
110.01% - 120.00%	3,626,739	0.02%	31	0.02%	3.72%					
120.01% - 130.00%	1,657,058	0.01%	10	0.01%	3.96%					
130.00% >=	13,150,853	0.08%	105	0.06%	3.35%					
unknown	1,724,049	0.01%	17	0.01%	0.08%					
	15,585,123,668	100.00%	168,400	100.00%	3.03%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13c. Current Loan to Indexed Market Value

average: 49.68% 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%	2,086,867,304	13.39%	44,431	26.38%	3.32%	1,152,363,587	8.20%	24,052	17.49%	0.77%
30.01% - 40.00%	1,838,544,540	11.80%	21,152	12.56%	3.30%	1,060,151,680	7.54%	12,915	9.39%	0.86%
40.01% - 50.00%	3,002,082,288	19.26%	29,747	17.66%	3.11%	1,521,645,307	10.83%	15,498	11.27%	0.97%
50.01% - 60.00%	4,569,911,092	29.32%	40,219	23.88%	2.85%	2,508,754,086	17.85%	21,656	15.75%	1.02%
60.01% - 70.00%	3,233,789,307	20.75%	25,879	15.37%	2.88%	3,216,021,266	22.88%	26,877	19.55%	1.07%
70.01% - 80.00%	809,001,169	5.19%	6,621	3.93%	3.08%	4,169,121,210	29.66%	33,030	24.02%	1.25%
80.01% - 90.00%	26,850,641	0.17%	199	0.12%	3.12%	409,291,492	2.91%	3,305	2.40%	1.37%
90.01% - 100.00%	2,964,917	0.02%	25	0.01%	3.83%	19,106,551	0.14%	160	0.12%	0.38%
100.01% - 110.00%	742,841	0.00%	6	0.00%	3.62%					
110.01% - 120.00%	524,548	0.00%	4	0.00%	3.90%					
120.01% - 130.00%	639,616	0.00%	4	0.00%	4.01%					
130.00% >=	11,481,356	0.07%	96	0.06%	3.27%					
unknown	1,724,049	0.01%	17	0.01%	0.08%					
	15,585,123,668	100.00%	168,400	100.00%	3.03%	14,056,455,179	100.00%	137,493	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	184,854,861	1.19%	5,628	3.34%	3.23%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,216,091,579	7.80%	25,937	15.40%	3.16%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,250,370,763	14.44%	34,260	20.34%	3.13%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,657,848,866	17.05%	31,213	18.54%	3.07%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,581,804,438	16.57%	25,603	15.20%	3.03%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,865,724,911	11.97%	15,809	9.39%	3.01%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,489,743,980	9.56%	11,316	6.72%	2.97%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	936,401,350	6.01%	6,223	3.70%	2.94%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	733,064,001	4.70%	4,499	2.67%	2.98%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	462,465,663	2.97%	2,577	1.53%	2.93%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	370,216,332	2.38%	1,941	1.15%	2.95%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	206,908,324	1.33%	998	0.59%	2.84%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	163,105,801	1.05%	737	0.44%	2.85%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	111,256,386	0.71%	463	0.27%	2.87%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	88,489,262	0.57%	354	0.21%	2.94%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	48,799,380	0.31%	185	0.11%	2.82%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	48,196,715	0.31%	163	0.10%	2.94%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	29,278,624	0.19%	104	0.06%	2.80%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	33,971,496	0.22%	109	0.06%	3.03%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	100,287,601	0.64%	274	0.16%	2.82%	122,635,514	0.87%	297	0.22%	0.73%
more	6,243,336	0.04%	7	0.00%	3.09%	15,900,181	0.11%	19	0.01%	0.66%
	15,585,123,668	100.00%	168,400	100.00%	3.03%	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	228,255	0.00%	513	0.30%	3.54%					
1,000 - 8,000	13,149,341	0.08%	2,911	1.73%	3.43%					
8,001 - 20,000	86,031,064	0.55%	5,997	3.56%	3.42%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	1,044,034,533	6.70%	27,760	16.48%	3.30%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,220,406,613	14.25%	35,454	21.05%	3.19%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,901,971,104	18.62%	33,268	19.76%	3.12%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,778,462,266	17.83%	24,897	14.78%	3.02%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,146,841,009	13.77%	15,741	9.35%	2.96%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,434,313,170	9.20%	8,883	5.27%	2.93%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	966,479,330	6.20%	5,183	3.08%	2.88%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	644,351,333	4.13%	3,043	1.81%	2.88%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	438,223,645	2.81%	1,853	1.10%	2.87%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	274,505,127	1.76%	1,049	0.62%	2.83%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	179,150,740	1.15%	626	0.37%	2.81%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	125,699,879	0.81%	403	0.24%	2.71%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	84,383,497	0.54%	251	0.15%	2.71%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	58,602,956	0.38%	162	0.10%	2.82%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	40,519,139	0.26%	105	0.06%	2.79%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	33,330,066	0.21%	81	0.05%	2.89%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	21,427,057	0.14%	49	0.03%	2.90%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	20,771,747	0.13%	45	0.03%	2.78%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	15,059,504	0.10%	31	0.02%	2.77%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	53,580,760	0.34%	92	0.05%	2.72%	71,165,625	0.51%	118	0.09%	0.85%
more	3,601,531	0.02%	3	0.00%	2.98%	8,441,288	0.06%	7	0.01%	0.64%
	15,585,123,668	100.00%	168,400	100.00%	3.03%	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	1,975,471,023	12.68%	26,240	15.58%	3.29%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	238,137,688	1.53%	3,085	1.83%	2.89%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	586,858,324	3.77%	4,996	2.97%	2.90%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	1,044,975	0.01%	5	0.00%	2.68%					
Canarias	728,509,932	4.67%	8,820	5.24%	2.88%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	113,254,243	0.73%	1,497	0.89%	3.18%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	467,050,012	3.00%	5,638	3.35%	3.09%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	348,629,424	2.24%	4,769	2.83%	3.25%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,458,421,658	28.61%	40,767	24.21%	2.89%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	843,085	0.01%	13	0.01%	3.58%	1,810,656	0.01%	25	0.02%	0.84%
Extremadura	174,029	0.00%	1	0.00%	3.52%					
Galicia	250,643,632	1.61%	3,373	2.00%	3.15%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	42,270,690	0.27%	520	0.31%	2.75%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,597,912,129	29.50%	45,133	26.80%	3.06%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	1,135,164	0.01%	17	0.01%	2.81%	820,879	0.01%	12	0.01%	1.11%
Murcia	268,353,374	1.72%	3,728	2.21%	3.02%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	40,405,155	0.26%	441	0.26%	2.93%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	161,449,563	1.04%	1,858	1.10%	3.04%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	101,329,662	0.65%	1,500	0.89%	3.14%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,203,229,906	7.72%	15,999	9.50%	3.14%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	15,585,123,668	100.00%	168,400	100.00%	3.03%	14,056,455,179	100.00%	137,493	100.00%	1.07%

17. Borrower Nationality

Country	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Spain	14,853,445,784	95.31%	161,340	95.81%	3.04%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	731,677,884	4.69%	7,060	4.19%	2.95%	230,136,528	1.64%	1,699	1.24%	1.21%
	15,585,123,668	100.00%	168,400	100.00%	3.03%	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	1,458,862	0.01%	1	1.70%
2	1,086,118	0.01%	1	3.56%
3	1,056,551	0.01%	1	4.16%
4	990,322	0.01%	1	3.33%
5	820,361	0.01%	1	2.05%
6	773,329	0.00%	1	3.80%
7	758,420	0.00%	2	3.77%
8	746,823	0.00%	1	3.53%
9	741,371	0.00%	1	3.08%
10	720,475	0.00%	1	2.70%
Top 10	9,152,630	0.06%		

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	13,853,231,480	88.89%	148,625	88.26%	3.03%	10,863,004,535	77.28%	104,769	76.20%	1.09%
Employed - Public Sector	5,570,048	0.04%	58	0.03%	3.14%	1,524,253,118	10.84%	16,198	11.78%	0.97%
Employed - Sector Unknown	15,264,627	0.10%	374	0.22%	3.51%	18,526,738	0.13%	223	0.16%	1.21%
Other	33,015,618	0.21%	484	0.29%	3.08%	39,914,076	0.28%	543	0.39%	0.70%
Pensioner	242,020,439	1.55%	4,201	2.49%	3.26%	193,051,175	1.37%	2,854	2.08%	1.16%
Self-employed	1,199,005,387	7.69%	11,702	6.95%	3.03%	1,223,136,070	8.70%	10,688	7.77%	0.99%
Student	30,633,518	0.20%	364	0.22%	3.08%	18,655,934	0.13%	210	0.15%	0.92%
Unemployed	206,382,551	1.32%	2,592	1.54%	3.07%	175,913,533	1.25%	2,008	1.46%	0.99%
	15,585,123,668	100.00%	168,400	100.00%	3.03%	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: 20.28%										
[0% - 10%]	2,191,757,358	14.06%	30,183	17.92%	2.77%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	3,514,544,890	22.55%	37,375	22.19%	2.93%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,090,902,907	19.83%	32,393	19.24%	3.03%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,342,575,900	15.03%	25,916	15.39%	3.03%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,850,762,490	11.88%	19,767	11.74%	3.10%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	1,286,965,912	8.26%	12,318	7.31%	3.24%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	699,449,473	4.49%	5,918	3.51%	3.40%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	343,882,126	2.21%	2,608	1.55%	3.55%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	145,137,805	0.93%	1,028	0.61%	3.66%	13,696,118	0.10%	94	0.07%	1.57%
>50%	119,144,806	0.76%	894	0.53%	3.59%	15,489,509	0.11%	176	0.13%	1.36%
	15,585,123,668	100.00%	168,400	100.00%	3.03%	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	15,585,008,688	100.00%	168,399	100.00%	3.03%	14,056,455,179	100.00%	137,493	100.00%	1.07%
Yes	114,980	0.00%	1	0.00%	4.16%					
	15,585,123,668	100.00%	168,400	100.00%	3.03%	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	15,379,414,610	98.68%	166,321	98.77%	2.99%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2+	205,709,058	1.32%	2,079	1.23%	0.04%	143,165,229	1.02%	1,218	0.89%	0.01%
	15,585,123,668	100.00%	168,400	100.00%	3.03%	14,056,455,179	100.00%	137,493	100.00%	1.07%

23. Loan Purpose

Loan Purpose	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Purchase	13,204,419,174	84.72%	139,837	83.04%	3.02%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	2,237,537,386	14.36%	25,799	15.32%	3.10%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	143,167,108	0.92%	2,764	1.64%	3.16%	168,480,337	1.20%	2,717	1.98%	0.60%
	15,585,123,668	100.00%	168,400	100.00%	3.03%	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
	2,039,149	0.01%	20	0.01%	0.43%					
1st home	15,583,084,519	99.99%	168,380	99.99%	3.04%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,585,123,668	100.00%	168,400	100.00%	3.03%	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	4,574,773,936	29.35%	53,710	31.89%	3.02%	4,540,891,035	32.30%	47,549	34.58%	0.95%
Internet	5,539,914,586	35.55%	57,293	34.02%	3.03%	5,000,304,175	35.57%	46,757	34.01%	1.08%
Office or Branch Network	2,920,554,978	18.74%	32,634	19.38%	3.17%	3,057,955,108	21.75%	29,412	21.39%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	2,549,880,168	16.36%	24,763	14.70%	2.93%	1,457,304,862	10.37%	13,775	10.02%	1.08%
	15,585,123,668	100.00%	168,400	100.00%	3.03%	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	948,905,786	6.09%	12,093	7.18%	3.15%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,636,217,882	93.91%	156,307	92.82%	3.03%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	15,585,123,668	100.00%	168,400	100.00%	3.03%	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%[	13,539,080,020	86.87%	150,611	89.44%	3.02%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,265,975,544	8.12%	10,785	6.40%	3.07%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	573,395,131	3.68%	4,990	2.96%	3.17%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	20,834,498	0.13%	219	0.13%	3.78%					
[7.50% - 20.00%[	25,999,415	0.17%	255	0.15%	3.42%					
[20.00% - 100.00%[	79,309,512	0.51%	773	0.46%	3.54%					
100.00%	80,529,548	0.52%	767	0.46%	3.00%					
	15,585,123,668	100.00%	168,400	100.00%	3.03%	14,056,455,179	100.00%	137,493	100.00%	1.07%

Weighted average PD: 0.81% Weighted average LGD: 32.53%

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	167,300	0	0	0	15,470,622,679	99.35%	99.27%
30 - 59 Days	261	50,792	43,027	93,819	26,555,089	0.15%	0.17%
90 - 179 Days	163	117,316	86,712	204,028	16,283,846	0.10%	0.10%
180 - 365 Days	211	341,362	344,410	685,772	22,660,427	0.13%	0.15%
Defaulted (>12M)	465	1,855,262	1,626,324	3,481,586	49,001,628	0.28%	0.31%
	168,400	2,364,731	2,100,474	4,465,205	15,585,123,668	100.00%	100.00%

29. Transaction Parties

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

ING Bank N.V., Sucursal en España

Calle Via de los Poblados, 1F
28033 Madrid
Spain

Legal Adviser

Cuatrecasas, Gonçalves Pereira S.L.P.

Paseo de Gracia, 111
08008 Barcelona
Spain

Paying Agent, Swap Counterparty

Provider
Current short term rating (F // D)
Current long term rating (F // D)
Rating trigger (F // D); Below

Arranger

ING Bank N.V

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Auditor of the Fund

KPMG

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DBRS Ratings GMBH

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Germany

Management Company

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Verification Agent (STS)

Prime Collateralised Securities (EU)

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Rating Agency

Fitch Ratings España, S.A.U.

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ING Bank N.V., Sucursal en España

F1+ // R-1 (middle)
AA- // AA (low)
F1 / A // A