

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



## **Monthly Investor Report**

**29 April 2024**

**Description**

Issue Date	4 December 2020
Final Maturity Date	31 December 2063
Next Payment Date	28 June 2024

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	29-Apr-24	04-Dec-20
Portfolio Cut off date	31-Mar-24	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)	187,190,203.21	44,820.55
Of which Active Outstanding Notional Amount (3)	15,562,809,796.79	14,056,455,179.45
Of which Principal in Arrears	1,606,129.85	0.00
Realised Loss	6,907.17	0.00
Number of Loans	165,413	137,493
Number of Borrowers	164,345	136,884
Average Principal Balance (Loanparts)	94,084.56	102,233.97
Average Principal Balance (Borrowers)	94,695.97	102,688.81
Coupon: Weighted Average	3.82%	1.07%
Minimum	0.00%	0.00%
Maximum	8.65%	4.41%
Weighted Average Original Loan to Market Value	72.45%	70.95%
Weighted Average Loan to Indexed Market Value	53.46%	58.84%
Seasoning (months): Weighted Average	72.20	61.59
Remaining Tenor (months): Weighted Average	304.43	313.60
Weighted Average Interest Rate on Fixed Interest Rate Loans	1.89%	1.94%
Weighted Average Spread on Floating Rate Loans	0.97%	1.03%

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

**Stop Replenishment Criteria**

	Current	Initial
1. Aggregate Outstanding Balance of Delinquent Receivables > 2.5%	0.27%	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	170,650,247	1.10%	1,650	1.00%	2.16%					
Mixta	5,097,209,333	32.75%	47,733	28.86%	1.89%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	10,294,950,217	66.15%	116,030	70.15%	4.80%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	<b>15,562,809,797</b>	<b>100.00%</b>	<b>165,413</b>	<b>100.00%</b>	<b>3.82%</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%	11,431,020	0.07%	106	0.06%	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%	55,968,115	0.36%	208	0.13%	0.99%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	1,968,053,172	12.65%	15,456	9.34%	1.34%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	2,364,539,883	15.19%	23,420	14.16%	1.84%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	598,111,633	3.84%	6,791	4.11%	2.25%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	336,072,086	2.16%	3,120	1.89%	2.76%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	126,138,717	0.81%	919	0.56%	3.17%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	141,952,468	0.91%	1,107	0.67%	3.40%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	92,804,072	0.60%	866	0.52%	3.64%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	288,667,469	1.85%	4,079	2.47%	3.97%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	327,403,458	2.10%	5,417	3.27%	4.13%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%	953,218,631	6.12%	11,932	7.21%	4.42%	89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	2,091,903,813	13.44%	24,352	14.72%	4.63%					
4.76% - 5.00%	1,048,912,655	6.74%	10,013	6.05%	4.88%					
5.01% - 5.25%	3,277,939,388	21.06%	33,325	20.15%	5.10%					
5.26% - 5.50%	695,188,593	4.47%	7,910	4.78%	5.36%					
5.51% - 5.75%	538,909,498	3.46%	6,857	4.15%	5.60%					
5.76% - 6.00%	331,760,392	2.13%	4,442	2.69%	5.89%					
6.01% - 6.25%	182,860,519	1.17%	2,860	1.73%	6.09%					
6.26% - 6.50%	75,492,703	0.49%	1,205	0.73%	6.38%					
6.51% - 6.75%	20,943,290	0.13%	392	0.24%	6.64%					
6.76% - 7.00%	23,793,853	0.15%	416	0.25%	6.84%					
7.01% - 7.25%	4,793,122	0.03%	100	0.06%	7.16%					
7.26% - 7.50%	785,874	0.01%	30	0.02%	7.37%					
7.51% - >	5,165,374	0.03%	90	0.05%	7.71%					
	<b>15,562,809,797</b>	<b>100.00%</b>	<b>165,413</b>	<b>100.00%</b>	<b>3.82%</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	8,084,817	0.05%	205	0.12%	4.59%	13,138,132	0.09%	251	0.18%	0.37%
2004	65,636,193	0.42%	1,783	1.08%	4.53%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	191,988,641	1.23%	4,610	2.79%	4.51%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	247,738,991	1.59%	4,698	2.84%	4.42%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	402,729,616	2.59%	6,350	3.84%	4.33%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	384,209,380	2.47%	5,716	3.46%	4.33%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	153,162,096	0.98%	2,336	1.41%	4.71%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	228,758,208	1.47%	3,050	1.84%	4.70%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	375,435,922	2.41%	4,772	2.88%	4.67%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	203,970,419	1.31%	3,074	1.86%	5.55%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	121,505,863	0.78%	1,846	1.12%	6.22%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	278,402,513	1.79%	4,155	2.51%	5.89%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	522,340,805	3.36%	6,827	4.13%	5.13%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	869,040,323	5.58%	10,337	6.25%	4.70%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,121,141,868	7.20%	12,154	7.35%	4.39%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	1,825,605,411	11.73%	18,227	11.02%	3.83%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,272,434,064	14.60%	21,994	13.30%	3.78%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,672,946,433	10.75%	15,660	9.47%	3.31%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	2,056,578,583	13.21%	17,469	10.56%	3.10%					
2022	1,517,464,243	9.75%	12,607	7.62%	3.05%					
2023	1,043,635,407	6.71%	7,543	4.56%	2.75%					
	<b>15,562,809,797</b>	<b>100.00%</b>	<b>165,413</b>	<b>100.00%</b>	<b>3.82%</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	3,811	0.00%	1	0.00%	4.01%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	2,535,763	0.02%	1,036	0.63%	4.73%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	13,205,248	0.08%	1,665	1.01%	4.67%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	26,513,448	0.17%	1,907	1.15%	4.58%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	38,156,421	0.25%	1,928	1.17%	4.56%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	50,281,262	0.32%	1,993	1.20%	4.54%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	71,255,507	0.46%	2,354	1.42%	4.54%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	102,965,774	0.66%	2,880	1.74%	4.45%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	125,589,104	0.81%	3,024	1.83%	4.37%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	152,525,744	0.98%	3,254	1.97%	4.19%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	181,320,545	1.17%	3,481	2.10%	4.15%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	203,734,371	1.31%	3,709	2.24%	4.26%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	266,831,032	1.71%	4,597	2.78%	4.30%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	331,787,201	2.13%	5,028	3.04%	4.21%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	353,235,205	2.27%	4,940	2.99%	4.16%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	318,816,923	2.05%	4,239	2.56%	4.10%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	268,800,723	1.73%	3,549	2.15%	4.19%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	311,292,701	2.00%	3,853	2.33%	4.18%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	386,018,010	2.48%	4,495	2.72%	4.15%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	398,954,252	2.56%	4,477	2.71%	4.10%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	487,972,974	3.14%	5,224	3.16%	4.10%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	470,047,074	3.02%	5,050	3.05%	4.20%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	501,355,498	3.22%	5,124	3.10%	4.10%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	643,275,926	4.13%	6,248	3.78%	3.77%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	616,244,738	3.96%	5,816	3.52%	3.74%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	610,429,617	3.92%	5,684	3.44%	3.80%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	634,614,679	4.08%	5,816	3.52%	3.88%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	616,739,183	3.96%	5,406	3.27%	3.72%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	689,692,729	4.43%	5,690	3.44%	3.79%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	582,214,361	3.74%	4,768	2.88%	3.71%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	566,679,113	3.64%	4,524	2.73%	3.71%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	541,126,343	3.48%	4,436	2.68%	3.77%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	508,349,565	3.27%	4,103	2.48%	3.77%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	593,015,169	3.81%	4,780	2.89%	3.81%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	629,182,328	4.04%	5,035	3.04%	3.79%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	737,162,844	4.74%	6,021	3.64%	3.73%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	822,811,517	5.29%	6,696	4.05%	3.62%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	585,075,118	3.76%	4,593	2.78%	3.17%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	555,365,650	3.57%	3,999	2.42%	3.10%					
2062	368,551,318	2.37%	2,626	1.59%	2.89%					
2063	199,081,006	1.28%	1,364	0.82%	3.01%					
	<b>15,562,809,797</b>	<b>100.00%</b>	<b>165,413</b>	<b>100.00%</b>	<b>3.82%</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	114,691,808	0.74%	868	0.52%	3.31%					
0.5 - 1	591,121,322	3.80%	4,127	2.49%	2.30%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,391,869,649	8.94%	11,311	6.84%	3.34%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	2,024,366,275	13.01%	17,073	10.32%	2.88%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	1,768,570,550	11.36%	15,964	9.65%	3.30%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	2,084,243,491	13.39%	20,240	12.24%	3.80%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	2,058,587,062	13.23%	20,282	12.26%	3.68%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,219,853,447	7.84%	12,907	7.80%	4.29%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	928,660,306	5.97%	10,761	6.51%	4.63%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	638,017,024	4.10%	8,165	4.94%	4.94%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	307,021,369	1.97%	4,415	2.67%	5.77%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,435,807,493	15.65%	39,300	23.76%	4.70%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	<b>15,562,809,797</b>	<b>100.00%</b>	<b>165,413</b>	<b>100.00%</b>	<b>3.82%</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	565,284	0.00%	32	0.02%	4.62%	22,090	0.00%	1	0.00%	1.49%
6 - 10	37,024,429	0.24%	1,024	0.62%	4.78%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	399,347,692	2.57%	8,024	4.85%	3.43%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	955,715,014	6.14%	16,309	9.86%	3.75%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	2,136,174,702	13.73%	27,246	16.47%	3.74%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,067,571,973	26.14%	45,246	27.35%	3.96%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	3,031,849,507	19.48%	26,762	16.18%	3.93%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,934,561,197	31.71%	40,770	24.65%	3.71%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	<b>15,562,809,797</b>	<b>100.00%</b>	<b>165,413</b>	<b>100.00%</b>	<b>3.82%</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	3,779,115	0.02%	1,267	0.77%	4.68%	427,186	0.00%	40	0.03%	0.52%
1 - 2	15,625,122	0.10%	1,760	1.06%	4.64%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	27,563,105	0.18%	1,867	1.13%	4.61%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	40,953,029	0.26%	1,974	1.19%	4.55%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	52,588,371	0.34%	2,004	1.21%	4.53%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	75,768,733	0.49%	2,442	1.48%	4.52%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	109,237,316	0.70%	2,995	1.81%	4.43%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	128,980,652	0.83%	3,015	1.82%	4.35%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	155,290,633	1.00%	3,259	1.97%	4.17%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	184,706,579	1.19%	3,498	2.11%	4.17%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	213,119,112	1.37%	3,844	2.32%	4.28%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	280,784,200	1.80%	4,775	2.89%	4.29%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	340,546,641	2.19%	5,032	3.04%	4.18%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	345,603,446	2.22%	4,804	2.90%	4.19%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	306,116,875	1.97%	4,054	2.45%	4.07%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	273,907,122	1.76%	3,581	2.16%	4.22%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	325,524,727	2.09%	3,991	2.41%	4.19%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	379,804,519	2.44%	4,408	2.66%	4.11%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	422,234,343	2.71%	4,683	2.83%	4.14%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	483,098,770	3.10%	5,193	3.14%	4.09%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	474,487,657	3.05%	5,038	3.05%	4.21%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	520,451,090	3.34%	5,300	3.20%	4.07%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	646,796,457	4.16%	6,255	3.78%	3.70%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	604,857,775	3.89%	5,668	3.43%	3.82%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	627,420,201	4.03%	5,826	3.52%	3.74%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	629,284,422	4.04%	5,745	3.47%	3.89%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	630,257,998	4.05%	5,453	3.30%	3.76%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	673,404,491	4.33%	5,554	3.36%	3.71%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	574,363,425	3.69%	4,679	2.83%	3.78%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	567,259,428	3.64%	4,529	2.74%	3.67%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,448,987,559	35.01%	42,918	25.95%	3.53%	5,198,639,048	36.98%	38,870	28.27%	1.20%
Matured *	6,882	0.00%	2	0.00%	4.22%					
	<b>15,562,809,797</b>	<b>100.00%</b>	<b>165,413</b>	<b>100.00%</b>	<b>3.82%</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	5,097,209,333	32.75%	47,733	28.86%	1.89%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	10,294,950,217	66.15%	116,030	70.15%	4.80%	11,574,908,234	82.35%	114,550	83.31%	0.88%
Fixed	170,650,247	1.10%	1,650	1.00%	2.16%					
	<b>15,562,809,797</b>	<b>100.00%</b>	<b>165,413</b>	<b>100.00%</b>	<b>3.82%</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	10,294,950,217	66.15%	116,030	70.15%	4.80%	11,574,908,234	82.35%	114,550	83.31%	0.88%
<2024						3,797,304	0.03%	60	0.04%	1.16%
2024	3,751,934	0.02%	30	0.02%	5.09%	577,280	0.00%	27	0.02%	2.08%
2025	14,006,367	0.09%	211	0.13%	2.31%	22,646,882	0.16%	290	0.21%	2.30%
2026	160,253,192	1.03%	1,724	1.04%	2.50%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	243,810,296	1.57%	2,751	1.66%	2.17%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	719,646,914	4.62%	7,326	4.43%	2.06%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	965,539,900	6.20%	9,707	5.87%	2.00%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	838,764,506	5.39%	8,068	4.88%	1.64%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	999,069,824	6.42%	8,469	5.12%	1.47%					
2032	891,732,044	5.73%	7,369	4.45%	1.69%					
2033	221,777,786	1.43%	1,751	1.06%	3.43%					
2034	10,460,334	0.07%	76	0.05%	3.41%					
>2034	28,396,234	0.18%	251	0.15%	3.25%					
Fixed	170,650,247	1.10%	1,650	1.00%	2.16%					
	<b>15,562,809,797</b>	<b>100.00%</b>	<b>165,413</b>	<b>100.00%</b>	<b>3.82%</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	15,562,809,797	100.00%	165,413	100.00%	3.82%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,562,809,797</b>	<b>100.00%</b>	<b>165,413</b>	<b>100.00%</b>	<b>3.82%</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	15,545,267,047	99.89%	165,280	99.92%	3.82%	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	17,542,750	0.11%	133	0.08%	0.00%					
	<b>15,562,809,797</b>	<b>100.00%</b>	<b>165,413</b>	<b>100.00%</b>	<b>3.82%</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>72.45%</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%	220,988,564	1.42%	5,084	3.07%	3.92%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	394,327,113	2.53%	7,446	4.50%	3.85%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	701,886,742	4.51%	11,155	6.74%	3.90%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,139,102,844	7.32%	15,288	9.24%	3.89%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,035,664,635	13.08%	23,641	14.29%	3.84%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,644,755,379	61.97%	90,534	54.73%	3.81%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,269,689,285	8.16%	10,940	6.61%	3.67%	1,016,656,032	7.23%	7,941	5.78%	1.06%
90.01% - 100.00%	2,034,528	0.01%	26	0.02%	3.86%					
100.01% - 110.00%	472,653	0.00%	3	0.00%	2.19%					
110.01% - 120.00%	277,258	0.00%	2	0.00%	4.66%					
120.01% - 130.00%	248,104	0.00%	2	0.00%	2.76%					
130.00% >=	18,133,495	0.12%	166	0.10%	4.44%					
unknown	135,229,197	0.87%	1,126	0.68%	4.08%					
	<b>15,562,809,797</b>	<b>100.00%</b>	<b>165,413</b>	<b>100.00%</b>	<b>3.82%</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>60.52%</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%	1,456,958,122	9.36%	35,670	21.56%	4.34%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,136,087,071	7.30%	14,889	9.00%	4.22%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,445,089,398	9.29%	15,902	9.61%	4.16%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	1,952,910,190	12.55%	19,829	11.99%	4.03%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	4,245,344,837	27.28%	38,523	23.29%	3.87%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	5,035,376,832	32.36%	38,411	23.22%	3.32%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	75,884,822	0.49%	465	0.28%	4.62%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	28,436,155	0.18%	195	0.12%	5.10%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	11,192,243	0.07%	78	0.05%	5.12%					
110.01% - 120.00%	4,482,644	0.03%	34	0.02%	5.10%					
120.01% - 130.00%	3,211,082	0.02%	21	0.01%	5.20%					
130.00% >=	32,607,204	0.21%	270	0.16%	4.50%					
unknown	135,229,197	0.87%	1,126	0.68%	4.08%					
	<b>15,562,809,797</b>	<b>100.00%</b>	<b>165,413</b>	<b>100.00%</b>	<b>3.82%</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>53.46%</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%	1,817,863,024	11.68%	40,429	24.44%	4.39%	1,152,363,587	8.20%	24,052	17.49%	0.77%
30.01% - 40.00%	1,544,460,454	9.92%	18,415	11.13%	4.31%	1,060,151,680	7.54%	12,915	9.39%	0.86%
40.01% - 50.00%	2,379,043,947	15.29%	24,115	14.58%	4.17%	1,521,645,307	10.83%	15,498	11.27%	0.97%
50.01% - 60.00%	3,789,989,181	24.35%	34,516	20.87%	3.80%	2,508,754,086	17.85%	21,656	15.75%	1.02%
60.01% - 70.00%	4,468,356,574	28.71%	35,956	21.74%	3.38%	3,216,021,266	22.88%	26,877	19.55%	1.07%
70.01% - 80.00%	1,346,321,950	8.65%	10,227	6.18%	3.31%	4,169,121,210	29.66%	33,030	24.02%	1.25%
80.01% - 90.00%	34,888,500	0.22%	252	0.15%	4.72%	409,291,492	2.91%	3,305	2.40%	1.37%
90.01% - 100.00%	10,335,321	0.07%	78	0.05%	5.20%	19,106,551	0.14%	160	0.12%	0.38%
100.01% - 110.00%	2,777,453	0.02%	23	0.01%	4.99%					
110.01% - 120.00%	2,231,930	0.01%	12	0.01%	5.08%					
120.01% - 130.00%	1,113,146	0.01%	9	0.01%	5.02%					
130.00% >=	30,199,122	0.19%	255	0.15%	4.46%					
unknown	135,229,197	0.87%	1,126	0.68%	4.08%					
	<b>15,562,809,797</b>	<b>100.00%</b>	<b>165,413</b>	<b>100.00%</b>	<b>3.82%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</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	183,534,898	1.18%	5,535	3.35%	3.91%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,162,058,274	7.47%	24,731	14.95%	3.89%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,177,572,085	13.99%	32,981	19.94%	3.91%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,576,277,284	16.55%	30,278	18.30%	3.86%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,537,369,296	16.30%	25,111	15.18%	3.82%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,883,878,548	12.11%	15,895	9.61%	3.82%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,533,177,542	9.85%	11,581	7.00%	3.78%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	967,699,104	6.22%	6,370	3.85%	3.73%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	766,046,925	4.92%	4,649	2.81%	3.77%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	484,511,625	3.11%	2,675	1.62%	3.76%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	390,319,567	2.51%	2,020	1.22%	3.73%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	223,935,811	1.44%	1,062	0.64%	3.64%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	175,003,847	1.12%	781	0.47%	3.64%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	117,209,143	0.75%	480	0.29%	3.68%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	93,295,121	0.60%	371	0.22%	3.72%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	55,384,290	0.36%	202	0.12%	3.67%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	50,620,367	0.33%	168	0.10%	3.64%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	29,040,727	0.19%	103	0.06%	3.67%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	34,149,145	0.22%	111	0.07%	3.78%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	114,589,236	0.74%	300	0.18%	3.59%	122,635,514	0.87%	297	0.22%	0.73%
more	7,136,963	0.05%	9	0.01%	4.62%	15,900,181	0.11%	19	0.01%	0.66%
	<b>15,562,809,797</b>	<b>100.00%</b>	<b>165,413</b>	<b>100.00%</b>	<b>3.82%</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	203,639	0.00%	450	0.27%	4.76%					
1,000 - 8,000	12,754,206	0.08%	2,715	1.64%	4.65%					
8,001 - 20,000	83,370,506	0.54%	5,857	3.54%	4.63%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	1,008,577,706	6.48%	26,809	16.21%	4.30%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,136,452,462	13.73%	34,111	20.62%	4.09%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,835,317,865	18.22%	32,487	19.64%	3.99%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,743,262,306	17.63%	24,564	14.85%	3.81%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,127,580,261	13.67%	15,584	9.42%	3.69%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,469,582,885	9.44%	9,108	5.51%	3.64%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	1,000,133,557	6.43%	5,366	3.24%	3.57%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	687,554,720	4.42%	3,249	1.96%	3.52%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	458,923,542	2.95%	1,942	1.17%	3.51%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	304,531,344	1.96%	1,164	0.70%	3.43%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	198,334,296	1.27%	692	0.42%	3.33%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	127,581,954	0.82%	409	0.25%	3.28%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	93,174,657	0.60%	277	0.17%	3.18%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	64,452,706	0.41%	178	0.11%	3.44%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	49,097,761	0.32%	127	0.08%	3.37%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	31,002,379	0.20%	75	0.05%	3.13%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	27,583,285	0.18%	63	0.04%	3.49%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	20,367,613	0.13%	44	0.03%	3.51%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	15,641,781	0.10%	32	0.02%	3.46%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	62,629,967	0.40%	106	0.06%	3.21%	71,165,625	0.51%	118	0.09%	0.85%
more	4,698,398	0.03%	4	0.00%	4.59%	8,441,288	0.06%	7	0.01%	0.64%
	<b>15,562,809,797</b>	<b>100.00%</b>	<b>165,413</b>	<b>100.00%</b>	<b>3.82%</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	1,917,128,493	12.32%	25,448	15.38%	4.38%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	225,556,516	1.45%	2,908	1.76%	3.46%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	593,061,263	3.81%	4,948	2.99%	3.52%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	1,092,514	0.01%	12	0.01%	4.14%					
Canarias	720,066,735	4.63%	8,540	5.16%	3.49%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	115,045,663	0.74%	1,491	0.90%	4.02%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	434,229,163	2.79%	5,230	3.16%	3.82%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	360,173,998	2.31%	4,813	2.91%	4.09%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,645,112,635	29.85%	41,440	25.05%	3.60%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	1,430,900	0.01%	18	0.01%	4.74%	1,810,656	0.01%	25	0.02%	0.84%
Extremadura	55,079	0.00%	1	0.00%	4.48%					
Galicia	248,778,686	1.60%	3,325	2.01%	3.93%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	37,297,707	0.24%	455	0.28%	3.10%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,554,843,994	29.27%	44,421	26.85%	3.82%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	993,752	0.01%	15	0.01%	4.04%	820,879	0.01%	12	0.01%	1.11%
Murcia	265,273,279	1.70%	3,588	2.17%	3.77%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	38,198,315	0.25%	418	0.25%	3.46%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	163,929,744	1.05%	1,858	1.12%	3.75%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	100,828,678	0.65%	1,458	0.88%	3.95%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,139,712,684	7.32%	15,026	9.08%	4.13%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	<b>15,562,809,797</b>	<b>100.00%</b>	<b>165,413</b>	<b>100.00%</b>	<b>3.82%</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	14,840,958,285	95.36%	158,488	95.81%	3.82%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	721,851,512	4.64%	6,925	4.19%	3.73%	230,136,528	1.64%	1,699	1.24%	1.21%
	<b>15,562,809,797</b>	<b>100.00%</b>	<b>165,413</b>	<b>100.00%</b>	<b>3.82%</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	1,487,619	0.01%	1	4.36%
2	1,103,815	0.01%	1	4.46%
3	1,090,845	0.01%	1	5.06%
4	1,016,119	0.01%	1	4.54%
5	924,682	0.01%	1	1.55%
6	892,403	0.01%	1	4.70%
7	877,434	0.01%	2	4.36%
8	836,817	0.01%	1	0.99%
9	813,716	0.01%	1	1.19%
10	797,027	0.01%	1	5.21%
<b>Top 10</b>	<b>9,840,476</b>	<b>0.06%</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	12,342,095,101	79.31%	128,790	77.86%	3.78%	10,863,004,535	77.28%	104,769	76.20%	1.09%
Employed - Public Sector	1,474,673,380	9.48%	17,215	10.41%	4.07%	1,524,253,118	10.84%	16,198	11.78%	0.97%
Employed - Sector Unknown	24,287,845	0.16%	582	0.35%	4.60%	18,526,738	0.13%	223	0.16%	1.21%
Other	36,525,231	0.23%	558	0.34%	4.03%	39,914,076	0.28%	543	0.39%	0.70%
Pensioner	229,206,815	1.47%	3,830	2.32%	4.06%	193,051,175	1.37%	2,854	2.08%	1.16%
Self-employed	1,238,121,387	7.96%	11,732	7.09%	3.85%	1,223,136,070	8.70%	10,688	7.77%	0.99%
Student	30,858,392	0.20%	391	0.24%	4.00%	18,655,934	0.13%	210	0.15%	0.92%
Unemployed	187,041,646	1.20%	2,315	1.40%	3.99%	175,913,533	1.25%	2,008	1.46%	0.99%
	<b>15,562,809,797</b>	<b>100.00%</b>	<b>165,413</b>	<b>100.00%</b>	<b>3.82%</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: 22.03%										
[0% - 10%]	1,898,398,050	12.20%	26,208	15.84%	3.13%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	3,069,223,855	19.72%	33,136	20.03%	3.44%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,027,110,072	19.45%	31,432	19.00%	3.82%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,410,029,781	15.49%	25,474	15.40%	3.87%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,829,988,374	11.76%	19,439	11.75%	3.92%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	1,357,598,427	8.72%	13,513	8.17%	4.18%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	861,056,450	5.53%	7,798	4.71%	4.48%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	512,507,211	3.29%	4,170	2.52%	4.76%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	281,140,235	1.81%	2,094	1.27%	4.91%	13,696,118	0.10%	94	0.07%	1.57%
>50%	315,757,342	2.03%	2,149	1.30%	4.92%	15,489,509	0.11%	176	0.13%	1.36%
	<b>15,562,809,797</b>	<b>100.00%</b>	<b>165,413</b>	<b>100.00%</b>	<b>3.82%</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	15,562,809,797	100.00%	165,413	100.00%	3.82%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,562,809,797</b>	<b>100.00%</b>	<b>165,413</b>	<b>100.00%</b>	<b>3.82%</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	15,344,988,593	98.60%	163,291	98.72%	3.76%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2+	217,821,203	1.40%	2,122	1.28%	0.06%	143,165,229	1.02%	1,218	0.89%	0.01%
	<b>15,562,809,797</b>	<b>100.00%</b>	<b>165,413</b>	<b>100.00%</b>	<b>3.82%</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	13,234,475,501	85.04%	137,634	83.21%	3.84%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	2,184,700,687	14.04%	25,022	15.13%	3.68%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	143,633,609	0.92%	2,757	1.67%	4.07%	168,480,337	1.20%	2,717	1.98%	0.60%
	<b>15,562,809,797</b>	<b>100.00%</b>	<b>165,413</b>	<b>100.00%</b>	<b>3.82%</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
	135,912,079	0.87%	1,131	0.68%	4.09%					
1st home	15,426,897,717	99.13%	164,282	99.32%	3.82%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,562,809,797</b>	<b>100.00%</b>	<b>165,413</b>	<b>100.00%</b>	<b>3.82%</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	4,696,000,053	30.17%	54,078	32.69%	3.85%	4,540,891,035	32.30%	47,549	34.58%	0.95%
Internet	5,599,287,130	35.98%	56,846	34.37%	3.79%	5,000,304,175	35.57%	46,757	34.01%	1.08%
Office or Branch Network	2,943,694,318	18.91%	32,169	19.45%	4.00%	3,057,955,108	21.75%	29,412	21.39%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	2,323,828,296	14.93%	22,320	13.49%	3.60%	1,457,304,862	10.37%	13,775	10.02%	1.08%
	<b>15,562,809,797</b>	<b>100.00%</b>	<b>165,413</b>	<b>100.00%</b>	<b>3.82%</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	942,484,177	6.06%	11,784	7.12%	3.96%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,620,325,619	93.94%	153,629	92.88%	3.81%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	<b>15,562,809,797</b>	<b>100.00%</b>	<b>165,413</b>	<b>100.00%</b>	<b>3.82%</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%[	12,933,923,640	83.11%	143,526	86.77%	3.85%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,677,900,334	10.78%	13,850	8.37%	3.62%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	779,082,113	5.01%	6,367	3.85%	3.74%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	11,092,828	0.07%	144	0.09%	4.36%					
[7.50% - 20.00%[	21,355,565	0.14%	219	0.13%	4.55%					
[20.00% - 100.00%[	83,350,858	0.54%	782	0.47%	4.54%					
100.00%	56,104,458	0.36%	525	0.32%	3.78%					
	<b>15,562,809,797</b>	<b>100.00%</b>	<b>165,413</b>	<b>100.00%</b>	<b>3.82%</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: 0.68%      Weighted average LGD: 33.89%

**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	164,503	0	0	0	15,464,634,409	99.45%	99.37%
30 - 59 Days	176	20,982	30,819	51,801	18,584,585	0.11%	0.12%
60 - 89 Days	91	30,151	25,304	55,455	9,644,407	0.06%	0.06%
90 - 179 Days	157	93,821	102,327	196,148	16,673,705	0.09%	0.11%
180 - 365 Days	233	360,004	539,966	899,970	26,255,872	0.14%	0.17%
Defaulted (>12M)	253	1,101,172	693,881	1,795,053	27,016,819	0.15%	0.17%
	<b>165,413</b>	<b>1,606,130</b>	<b>1,392,297</b>	<b>2,998,427</b>	<b>15,562,809,797</b>	<b>100.00%</b>	<b>100.00%</b>



**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**

Bijlmerdreef 106  
1102 CT Amsterdam  
The Netherlands

**Auditor of the Fund**

**KPMG**

Paseo de la Castellana, 259C  
28046 Madrid  
Spain

**Rating Agency**

**DBRS Ratings GMBH**

Neue Mainzer Straße 75  
60311 Frankfurt am Main  
Germany

**Management Company**

**Titulización de Activos, S.G.F.T., S.A.**

Calla Orense, 58  
28020 Madrid  
Spain

**Verification Agent (STS)**

**Prime Collateralised Securities (EU)**

4, Place de l'Opéra  
75002 Paris  
France

**Rating Agency**

**Fitch Ratings España, S.A.U.**

Avenida Diagonal, 601  
P.2 Barcelona 08028  
Spain

**ING Bank N.V., Sucursal en España**

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