

SOL Lion II RMBS Fondo de Titulización



Monthly Investor Report

28 August 2024

Description

Issue Date	4 December 2020
Final Maturity Date	31 December 2063
Next Payment Date	30 September 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>				15,870,000,000 €	14,176,700,000 €	

1. Summary

All amounts in EURO	Current	At Issue
Reporting Date	28-Aug-24	04-Dec-20
Portfolio Cut off date	31-Jul-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)	328,899,964.04	44,820.55
Of which Active Outstanding Notional Amount (3)	15,421,100,035.96	14,056,455,179.45
Of which Principal in Arrears	1,693,693.40	0.00
Realised Loss	14,120.58	0.00
Number of Loans	165,089	137,493
Number of Borrowers	164,035	136,884
Average Principal Balance (Loanparts)	93,410.83	102,233.97
Average Principal Balance (Borrowers)	94,011.03	102,688.81
Coupon: Weighted Average	3.67%	1.07%
Minimum	0.00%	0.00%
Maximum	8.19%	4.41%
Weighted Average Original Loan to Market Value	72.02%	70.95%
Weighted Average Loan to Indexed Market Value	52.13%	58.84%
Seasoning (months): Weighted Average	73.34	61.59
Remaining Tenor (months): Weighted Average	302.23	313.60
Weighted Average Interest Rate on Fixed Interest Rate Loans	2.00%	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	15.4	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
Fixed	318,248,876	2.06%	3,162	1.92%	2.22%					
Mixta	5,383,554,280	34.91%	50,374	30.51%	1.99%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	9,719,296,880	63.03%	111,553	67.57%	4.65%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,421,100,036	100.00%	165,089	100.00%	3.67%	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%	11,873,455	0.08%	112	0.07%	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%	8,489,533	0.06%	31	0.02%	0.99%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	1,815,866,999	11.78%	14,881	9.01%	1.34%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	2,203,791,393	14.29%	22,315	13.52%	1.84%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	614,945,327	3.99%	6,817	4.13%	2.26%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	464,123,250	3.01%	3,992	2.42%	2.78%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	215,927,095	1.40%	1,597	0.97%	3.16%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	223,702,607	1.45%	1,800	1.09%	3.40%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	157,027,553	1.02%	1,478	0.90%	3.64%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	439,204,976	2.85%	6,224	3.77%	3.97%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	1,263,070,018	8.19%	20,190	12.23%	4.12%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%	1,084,468,732	7.03%	9,819	5.95%	4.40%	89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	4,035,339,251	26.17%	40,805	24.72%	4.66%					
4.76% - 5.00%	1,219,212,784	7.91%	12,481	7.56%	4.85%					
5.01% - 5.25%	712,146,603	4.62%	8,797	5.33%	5.12%					
5.26% - 5.50%	470,599,738	3.05%	6,181	3.74%	5.41%					
5.51% - 5.75%	313,113,921	2.03%	4,660	2.82%	5.62%					
5.76% - 6.00%	98,165,968	0.64%	1,579	0.96%	5.93%					
6.01% - 6.25%	16,589,368	0.11%	331	0.20%	6.11%					
6.26% - 6.50%	40,064,055	0.26%	706	0.43%	6.38%					
6.51% - 6.75%	3,613,450	0.02%	92	0.06%	6.60%					
6.76% - 7.00%	4,274,265	0.03%	99	0.06%	6.82%					
7.01% - 7.25%	3,937,426	0.03%	64	0.04%	7.18%					
7.26% - 7.50%	631,924	0.00%	20	0.01%	7.36%					
7.51% - >	920,344	0.01%	18	0.01%	7.79%					
	15,421,100,036	100.00%	165,089	100.00%	3.67%	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	7,591,785	0.05%	198	0.12%	4.20%	13,138,132	0.09%	251	0.18%	0.37%
2004	61,658,387	0.40%	1,674	1.01%	4.21%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	179,592,416	1.16%	4,455	2.70%	4.21%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	233,540,078	1.51%	4,536	2.75%	4.14%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	382,612,493	2.48%	6,172	3.74%	4.06%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	363,201,467	2.36%	5,536	3.35%	4.09%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	143,002,046	0.93%	2,198	1.33%	4.45%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	210,338,047	1.36%	2,896	1.75%	4.39%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	345,571,539	2.24%	4,504	2.73%	4.41%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	187,630,056	1.22%	2,902	1.76%	5.26%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	110,494,096	0.72%	1,715	1.04%	5.92%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	256,141,505	1.66%	3,905	2.37%	5.61%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	489,861,368	3.18%	6,529	3.95%	4.84%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	817,995,466	5.30%	9,940	6.02%	4.44%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,063,179,397	6.89%	11,735	7.11%	4.16%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	1,742,240,925	11.30%	17,698	10.72%	3.64%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,182,897,995	14.16%	21,441	12.99%	3.62%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,613,096,854	10.46%	15,343	9.29%	3.15%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	2,039,247,305	13.22%	17,663	10.70%	2.90%					
2022	1,585,145,523	10.28%	13,426	8.13%	2.88%					
2023	1,265,032,754	8.20%	9,542	5.78%	3.72%					
2024	141,028,535	0.91%	1,081	0.65%	3.14%					
	15,421,100,036	100.00%	165,089	100.00%	3.67%	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%	4.01%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	923,554	0.01%	642	0.39%	4.48%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	9,763,682	0.06%	1,608	0.97%	4.39%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	21,897,259	0.14%	1,835	1.11%	4.31%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	34,088,603	0.22%	1,893	1.15%	4.31%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	46,391,161	0.30%	1,987	1.20%	4.28%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	66,677,781	0.43%	2,335	1.41%	4.31%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	95,873,840	0.62%	2,807	1.70%	4.20%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	119,748,455	0.78%	2,996	1.81%	4.13%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	143,152,250	0.93%	3,180	1.93%	3.98%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	170,453,559	1.11%	3,386	2.05%	3.95%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	196,568,221	1.27%	3,682	2.23%	4.05%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	253,915,272	1.65%	4,516	2.74%	4.07%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	317,627,475	2.06%	4,913	2.98%	3.98%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	337,977,852	2.19%	4,836	2.93%	3.95%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	311,392,910	2.02%	4,219	2.56%	3.94%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	263,575,095	1.71%	3,536	2.14%	4.00%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	298,706,597	1.94%	3,792	2.30%	4.00%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	370,672,880	2.40%	4,400	2.67%	3.95%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	384,240,608	2.49%	4,390	2.66%	3.91%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	477,657,621	3.10%	5,181	3.14%	3.97%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	456,512,674	2.96%	4,972	3.01%	4.04%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	491,700,520	3.19%	5,072	3.07%	3.92%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	677,634,921	4.39%	6,688	4.05%	3.48%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	655,704,716	4.25%	6,289	3.81%	3.49%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	626,213,716	4.06%	5,925	3.59%	3.77%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	636,805,826	4.13%	5,912	3.58%	3.74%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	596,990,375	3.87%	5,309	3.22%	3.57%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	667,031,863	4.33%	5,559	3.37%	3.66%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	582,087,882	3.77%	4,794	2.90%	3.55%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	575,545,296	3.73%	4,632	2.81%	3.73%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	549,290,310	3.56%	4,513	2.73%	3.63%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	502,124,664	3.26%	4,078	2.47%	3.61%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	578,574,394	3.75%	4,714	2.86%	3.65%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	620,460,916	4.02%	4,988	3.02%	3.64%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	725,279,254	4.70%	5,957	3.61%	3.58%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	809,339,621	5.25%	6,602	4.00%	3.48%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	577,890,735	3.75%	4,556	2.76%	3.08%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	548,539,661	3.56%	3,973	2.41%	2.98%					
2062	377,730,909	2.45%	2,714	1.64%	2.82%					
2063	244,333,296	1.58%	1,707	1.03%	3.70%					
	15,421,100,036	100.00%	165,089	100.00%	3.67%	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	92,556,754	0.60%	720	0.44%	3.06%					
0.5 - 1	442,695,438	2.87%	3,307	2.00%	3.20%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,433,106,956	9.29%	11,309	6.85%	3.86%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	1,853,642,484	12.02%	15,859	9.61%	2.56%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	2,012,585,196	13.05%	17,914	10.85%	3.02%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	1,658,828,673	10.76%	16,402	9.94%	3.49%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	2,122,688,757	13.76%	20,821	12.61%	3.51%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,407,439,726	9.13%	14,698	8.90%	3.89%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	967,124,523	6.27%	11,144	6.75%	4.29%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	720,007,969	4.67%	9,075	5.50%	4.53%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	344,251,773	2.23%	4,824	2.92%	5.27%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,366,171,787	15.34%	39,016	23.63%	4.47%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	15,421,100,036	100.00%	165,089	100.00%	3.67%	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	549,438	0.00%	31	0.02%	4.30%	22,090	0.00%	1	0.00%	1.49%
6 - 10	35,489,605	0.23%	981	0.59%	4.73%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	394,057,875	2.56%	7,991	4.84%	3.37%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	937,063,568	6.08%	16,107	9.76%	3.67%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	2,255,154,999	14.62%	28,560	17.30%	3.57%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	3,983,846,428	25.83%	44,658	27.05%	3.80%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	2,972,423,194	19.28%	26,457	16.03%	3.76%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,842,514,929	31.40%	40,304	24.41%	3.57%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	15,421,100,036	100.00%	165,089	100.00%	3.67%	14,056,455,179	100.00%	137,493	100.00%	1.07%

8. Remaining Tenor

average: 25.19 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	3,994,355	0.03%	1,327	0.80%	4.40%	427,186	0.00%	40	0.03%	0.52%
1 - 2	15,981,892	0.10%	1,822	1.10%	4.31%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	27,011,181	0.18%	1,810	1.10%	4.34%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	39,386,621	0.26%	1,929	1.17%	4.29%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	58,766,954	0.38%	2,230	1.35%	4.30%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	76,717,421	0.50%	2,477	1.50%	4.26%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	112,714,675	0.73%	3,054	1.85%	4.17%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	128,495,077	0.83%	2,990	1.81%	4.08%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	152,703,528	0.99%	3,232	1.96%	3.92%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	189,136,176	1.23%	3,626	2.20%	4.00%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	213,771,894	1.39%	3,910	2.37%	4.06%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	293,728,856	1.90%	4,932	2.99%	4.05%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	345,510,624	2.24%	5,013	3.04%	3.90%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	317,616,482	2.06%	4,434	2.69%	4.00%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	285,387,830	1.85%	3,865	2.34%	3.92%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	264,389,011	1.71%	3,468	2.10%	4.04%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	342,087,099	2.22%	4,212	2.55%	4.01%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	366,108,046	2.37%	4,246	2.57%	3.84%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	441,226,948	2.86%	4,882	2.96%	4.00%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	485,274,962	3.15%	5,283	3.20%	3.95%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	438,658,670	2.84%	4,667	2.83%	4.06%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	604,107,026	3.92%	6,089	3.69%	3.70%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	692,121,455	4.49%	6,700	4.06%	3.34%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	610,243,138	3.96%	5,838	3.54%	3.81%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	657,689,124	4.26%	6,178	3.74%	3.67%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	584,308,918	3.79%	5,324	3.22%	3.71%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	649,062,691	4.21%	5,568	3.37%	3.66%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	625,300,167	4.05%	5,172	3.13%	3.47%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	570,871,008	3.70%	4,647	2.81%	3.75%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	591,794,162	3.84%	4,767	2.89%	3.60%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,236,929,120	33.96%	41,395	25.07%	3.42%	5,198,639,048	36.98%	38,870	28.27%	1.20%
Matured *	4,924	0.00%	2	0.00%	4.04%					
	15,421,100,036	100.00%	165,089	100.00%	3.67%	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	5,383,554,280	34.91%	50,374	30.51%	1.99%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	9,719,296,880	63.03%	111,553	67.57%	4.65%	11,574,908,234	82.35%	114,550	83.31%	0.88%
Fixed	318,248,876	2.06%	3,162	1.92%	2.22%					
	15,421,100,036	100.00%	165,089	100.00%	3.67%	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	9,719,296,880	63.03%	111,553	67.57%	4.65%	11,574,908,234	82.35%	114,550	83.31%	0.88%
<2024						3,797,304	0.03%	60	0.04%	1.16%
2024	1,285,761	0.01%	16	0.01%	5.08%	577,280	0.00%	27	0.02%	2.08%
2025	12,394,242	0.08%	187	0.11%	2.31%	22,646,882	0.16%	290	0.21%	2.30%
2026	176,865,427	1.15%	1,838	1.11%	2.57%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	282,815,520	1.83%	2,972	1.80%	2.30%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	720,173,708	4.67%	7,357	4.46%	2.12%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,001,552,670	6.49%	10,041	6.08%	2.06%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	814,673,665	5.28%	7,962	4.82%	1.65%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	977,358,305	6.34%	8,392	5.08%	1.48%					
2032	931,604,339	6.04%	7,794	4.72%	1.70%					
2033	365,062,764	2.37%	2,964	1.80%	3.43%					
2034	48,822,398	0.32%	404	0.24%	3.44%					
>2034	50,945,482	0.33%	447	0.27%	3.48%					
Fixed	318,248,876	2.06%	3,162	1.92%	2.22%					
	15,421,100,036	100.00%	165,089	100.00%	3.67%	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	15,421,100,036	100.00%	165,089	100.00%	3.67%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,421,100,036	100.00%	165,089	100.00%	3.67%	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	15,405,744,743	99.90%	164,970	99.93%	3.66%	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	15,355,293	0.10%	119	0.07%	0.00%					
	15,421,100,036	100.00%	165,089	100.00%	3.67%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13a. Original Loan to Market Value

average: 72.02%	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%	219,240,160	1.42%	5,039	3.05%	3.83%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	393,861,023	2.55%	7,401	4.48%	3.78%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	699,115,455	4.53%	11,103	6.73%	3.81%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,128,156,824	7.32%	15,240	9.23%	3.80%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,025,155,538	13.13%	23,677	14.34%	3.71%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,692,395,815	62.85%	91,558	55.46%	3.65%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,252,920,750	8.12%	10,926	6.62%	3.48%	1,016,656,032	7.23%	7,941	5.78%	1.06%
90.01% - 100.00%	78,952	0.00%	1	0.00%	1.45%					
130.00% >=	9,281,525	0.06%	133	0.08%	4.40%					
unknown	893,994	0.01%	11	0.01%	0.44%					
	15,421,100,036	100.00%	165,089	100.00%	3.67%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13b. Current Loan to Market Value

average: 59.58%	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%	1,451,272,659	9.41%	35,779	21.67%	4.11%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,118,803,705	7.26%	14,722	8.92%	4.03%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,438,009,403	9.32%	15,949	9.66%	3.97%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	1,967,224,876	12.76%	20,184	12.23%	3.88%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	4,379,035,893	28.40%	39,809	24.11%	3.66%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	4,937,307,999	32.02%	37,768	22.88%	3.27%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	69,236,081	0.45%	439	0.27%	4.40%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	25,640,036	0.17%	175	0.11%	4.81%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	10,181,817	0.07%	72	0.04%	4.84%					
110.01% - 120.00%	4,141,698	0.03%	32	0.02%	4.76%					
120.01% - 130.00%	2,190,456	0.01%	16	0.01%	4.77%					
130.00% >=	17,161,419	0.11%	133	0.08%	4.21%					
unknown	893,994	0.01%	11	0.01%	0.44%					
	15,421,100,036	100.00%	165,089	100.00%	3.67%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13c. Current Loan to Indexed Market Value

average: 52.13% 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%	1,850,066,925	12.00%	41,121	24.91%	4.16%	1,152,363,587	8.20%	24,052	17.49%	0.77%
30.01% - 40.00%	1,578,683,303	10.24%	18,718	11.34%	4.10%	1,060,151,680	7.54%	12,915	9.39%	0.86%
40.01% - 50.00%	2,504,696,017	16.24%	25,421	15.40%	3.95%	1,521,645,307	10.83%	15,498	11.27%	0.97%
50.01% - 60.00%	4,035,627,693	26.17%	36,534	22.13%	3.58%	2,508,754,086	17.85%	21,656	15.75%	1.02%
60.01% - 70.00%	4,166,148,188	27.02%	33,446	20.26%	3.25%	3,216,021,266	22.88%	26,877	19.55%	1.07%
70.01% - 80.00%	1,238,829,276	8.03%	9,482	5.74%	3.51%	4,169,121,210	29.66%	33,030	24.02%	1.25%
80.01% - 90.00%	22,297,061	0.14%	165	0.10%	4.41%	409,291,492	2.91%	3,305	2.40%	1.37%
90.01% - 100.00%	5,506,981	0.04%	44	0.03%	4.69%	19,106,551	0.14%	160	0.12%	0.38%
100.01% - 110.00%	1,730,322	0.01%	16	0.01%	4.83%					
110.01% - 120.00%	1,168,292	0.01%	7	0.00%	4.74%					
120.01% - 130.00%	555,516	0.00%	4	0.00%	5.03%					
130.00% >=	14,896,468	0.10%	120	0.07%	4.12%					
unknown	893,994	0.01%	11	0.01%	0.44%					
	15,421,100,036	100.00%	165,089	100.00%	3.67%	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	182,286,109	1.18%	5,531	3.35%	3.78%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,165,054,145	7.55%	24,876	15.07%	3.75%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,188,360,523	14.19%	33,227	20.13%	3.74%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,584,941,607	16.76%	30,409	18.42%	3.69%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,532,281,053	16.42%	25,119	15.22%	3.66%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,858,410,449	12.05%	15,697	9.51%	3.66%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,504,814,826	9.76%	11,398	6.90%	3.63%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	944,968,495	6.13%	6,245	3.78%	3.60%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	738,679,201	4.79%	4,514	2.73%	3.66%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	473,729,817	3.07%	2,621	1.59%	3.62%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	382,001,082	2.48%	1,975	1.20%	3.60%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	214,325,576	1.39%	1,024	0.62%	3.52%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	167,234,482	1.08%	750	0.45%	3.52%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	113,217,134	0.73%	468	0.28%	3.52%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	92,526,864	0.60%	366	0.22%	3.64%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	51,815,431	0.34%	194	0.12%	3.54%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	50,327,160	0.33%	168	0.10%	3.58%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	27,217,422	0.18%	97	0.06%	3.52%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	33,076,747	0.21%	111	0.07%	3.57%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	109,083,658	0.71%	291	0.18%	3.50%	122,635,514	0.87%	297	0.22%	0.73%
more	6,748,255	0.04%	8	0.00%	4.18%	15,900,181	0.11%	19	0.01%	0.66%
	15,421,100,036	100.00%	165,089	100.00%	3.67%	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	219,474	0.00%	472	0.29%	4.48%					
1,000 - 8,000	13,266,099	0.09%	2,831	1.71%	4.36%					
8,001 - 20,000	84,248,518	0.55%	5,882	3.56%	4.35%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	1,018,805,421	6.61%	27,064	16.39%	4.08%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,143,406,923	13.90%	34,198	20.71%	3.89%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,837,549,130	18.40%	32,515	19.70%	3.79%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,731,396,103	17.71%	24,462	14.82%	3.64%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,109,784,375	13.68%	15,458	9.36%	3.55%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,435,660,531	9.31%	8,895	5.39%	3.52%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	978,524,340	6.35%	5,251	3.18%	3.47%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	661,335,286	4.29%	3,125	1.89%	3.44%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	441,719,772	2.86%	1,869	1.13%	3.48%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	294,956,356	1.91%	1,127	0.68%	3.36%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	194,187,905	1.26%	677	0.41%	3.37%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	124,010,003	0.80%	397	0.24%	3.23%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	88,287,565	0.57%	262	0.16%	3.23%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	64,120,220	0.42%	177	0.11%	3.36%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	44,765,916	0.29%	116	0.07%	3.35%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	32,222,162	0.21%	78	0.05%	3.33%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	23,147,884	0.15%	53	0.03%	3.41%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	19,827,867	0.13%	43	0.03%	3.41%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	15,599,871	0.10%	32	0.02%	3.50%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	59,391,495	0.39%	101	0.06%	3.23%	71,165,625	0.51%	118	0.09%	0.85%
more	4,666,822	0.03%	4	0.00%	4.18%	8,441,288	0.06%	7	0.01%	0.64%
	15,421,100,036	100.00%	165,089	100.00%	3.67%	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	1,818,690,361	11.79%	24,531	14.86%	4.23%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	238,017,225	1.54%	3,060	1.85%	3.31%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	600,968,182	3.90%	5,034	3.05%	3.40%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	297,576	0.00%	2	0.00%	2.73%					
Canarias	735,712,353	4.77%	8,766	5.31%	3.35%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	115,470,699	0.75%	1,517	0.92%	3.80%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	452,312,996	2.93%	5,432	3.29%	3.66%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	361,677,268	2.35%	4,858	2.94%	3.91%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,444,179,926	28.82%	40,234	24.37%	3.47%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	1,325,043	0.01%	17	0.01%	4.53%	1,810,656	0.01%	25	0.02%	0.84%
Extremadura	113,623	0.00%	1	0.00%	1.99%					
Galicia	256,818,618	1.67%	3,418	2.07%	3.75%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	41,822,963	0.27%	503	0.30%	3.09%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,684,781,447	30.38%	45,590	27.62%	3.66%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	916,410	0.01%	14	0.01%	3.83%	820,879	0.01%	12	0.01%	1.11%
Murcia	272,750,140	1.77%	3,719	2.25%	3.59%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	40,175,462	0.26%	435	0.26%	3.41%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	166,680,499	1.08%	1,888	1.14%	3.63%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	104,184,136	0.68%	1,519	0.92%	3.72%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,084,205,110	7.03%	14,551	8.81%	4.00%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	15,421,100,036	100.00%	165,089	100.00%	3.67%	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	14,696,385,395	95.30%	158,110	95.77%	3.68%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	724,714,641	4.70%	6,979	4.23%	3.52%	230,136,528	1.64%	1,699	1.24%	1.21%
	15,421,100,036	100.00%	165,089	100.00%	3.67%	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	1,480,481	0.01%	1	3.96%
2	1,098,299	0.01%	1	4.06%
3	1,079,937	0.01%	1	4.66%
4	1,008,104	0.01%	1	4.11%
5	913,100	0.01%	1	4.47%
6	887,548	0.01%	1	4.70%
7	873,561	0.01%	2	4.25%
8	831,726	0.01%	1	2.05%
9	808,232	0.01%	1	4.29%
10	789,610	0.01%	1	4.87%
Top 10	9,770,598	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	12,295,946,358	79.75%	129,242	78.30%	3.63%	10,863,004,535	77.28%	104,769	76.20%	1.09%
Employed - Public Sector	1,404,942,683	9.11%	16,576	10.04%	3.89%	1,524,253,118	10.84%	16,198	11.78%	0.97%
Employed - Sector Unknown	21,717,292	0.14%	527	0.32%	4.42%	18,526,738	0.13%	223	0.16%	1.21%
Other	34,441,601	0.22%	530	0.32%	3.83%	39,914,076	0.28%	543	0.39%	0.70%
Pensioner	229,626,488	1.49%	3,877	2.35%	3.92%	193,051,175	1.37%	2,854	2.08%	1.16%
Self-employed	1,208,765,746	7.84%	11,562	7.01%	3.70%	1,223,136,070	8.70%	10,688	7.77%	0.99%
Student	32,039,999	0.21%	385	0.23%	3.85%	18,655,934	0.13%	210	0.15%	0.92%
Unemployed	189,702,097	1.23%	2,352	1.43%	3.78%	175,913,533	1.25%	2,008	1.46%	0.99%
	15,417,182,265	100.00%	165,051	100.00%	3.67%	14,056,455,179	100.00%	137,493	100.00%	1.07%

20. Payment to Income

Payment to Income	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
average: 21.71%										
[0% - 10%]	1,909,114,036	12.38%	26,586	16.10%	3.12%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	3,108,336,953	20.16%	33,738	20.44%	3.39%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,037,554,025	19.70%	31,535	19.10%	3.67%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,352,872,071	15.26%	25,298	15.32%	3.69%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,820,234,469	11.80%	19,521	11.82%	3.75%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	1,353,700,981	8.78%	13,445	8.14%	3.96%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	838,754,182	5.44%	7,459	4.52%	4.23%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	483,898,720	3.14%	3,862	2.34%	4.44%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	264,236,103	1.71%	1,917	1.16%	4.60%	13,696,118	0.10%	94	0.07%	1.57%
>50%	252,398,498	1.64%	1,728	1.05%	4.59%	15,489,509	0.11%	176	0.13%	1.36%
	15,421,100,036	100.00%	165,089	100.00%	3.67%	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	15,420,864,589	100.00%	165,088	100.00%	3.67%	14,056,455,179	100.00%	137,493	100.00%	1.07%
Yes	235,447	0.00%	1	0.00%	1.50%					
	15,421,100,036	100.00%	165,089	100.00%	3.67%	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	15,209,954,129	98.63%	162,994	98.73%	3.62%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2+	211,145,907	1.37%	2,095	1.27%	0.05%	143,165,229	1.02%	1,218	0.89%	0.01%
	15,421,100,036	100.00%	165,089	100.00%	3.67%	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	13,073,094,392	84.77%	137,141	83.07%	3.66%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	2,206,162,106	14.31%	25,225	15.28%	3.68%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	141,843,538	0.92%	2,723	1.65%	3.90%	168,480,337	1.20%	2,717	1.98%	0.60%
	15,421,100,036	100.00%	165,089	100.00%	3.67%	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
	3,674,687	0.02%	38	0.02%	3.07%					
1st home	15,417,425,349	99.98%	165,051	99.98%	3.67%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,421,100,036	100.00%	165,089	100.00%	3.67%	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	4,625,040,312	29.99%	53,695	32.52%	3.68%	4,540,891,035	32.30%	47,549	34.58%	0.95%
Internet	5,541,648,005	35.94%	56,661	34.32%	3.65%	5,000,304,175	35.57%	46,757	34.01%	1.08%
Office or Branch Network	2,910,489,464	18.87%	32,135	19.47%	3.84%	3,057,955,108	21.75%	29,412	21.39%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	2,343,922,255	15.20%	22,598	13.69%	3.50%	1,457,304,862	10.37%	13,775	10.02%	1.08%
	15,421,100,036	100.00%	165,089	100.00%	3.67%	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	938,303,747	6.08%	11,797	7.15%	3.80%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,482,796,289	93.92%	153,292	92.85%	3.66%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	15,421,100,036	100.00%	165,089	100.00%	3.67%	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%[	13,037,850,648	84.55%	145,008	87.84%	3.67%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,519,795,941	9.86%	12,627	7.65%	3.58%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	677,419,324	4.39%	5,663	3.43%	3.73%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	15,223,882	0.10%	175	0.11%	4.33%					
[7.50% - 20.00%[	28,681,183	0.19%	272	0.16%	4.41%					
[20.00% - 100.00%[	70,845,790	0.46%	669	0.41%	4.23%					
100.00%	71,283,268	0.46%	675	0.41%	3.79%					
	15,421,100,036	100.00%	165,089	100.00%	3.67%	14,056,455,179	100.00%	137,493	100.00%	1.07%

Weighted average PD: 0.75% Weighted average LGD: 33.64%

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	164,141	0	0	0	15,321,266,136	99.43%	99.35%
30 - 59 Days	177	23,688	27,437	51,125	19,194,206	0.11%	0.12%
60 - 89 Days	67	22,275	20,276	42,551	7,142,152	0.04%	0.05%
90 - 179 Days	163	104,857	101,412	206,269	16,312,340	0.10%	0.11%
180 - 365 Days	213	296,351	397,833	694,184	22,663,752	0.13%	0.15%
Defaulted (>12M)	328	1,246,522	977,641	2,224,163	34,521,451	0.20%	0.22%
	165,089	1,693,693	1,524,598	3,218,291	15,421,100,036	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

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