

SOL Lion II RMBS Fondo de Titulización



Monthly Investor Report

28 December 2023

Description

Issue Date	4 December 2020
Final Maturity Date	31 December 2063
Next Payment Date	28 March 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-Dec-23	04-Dec-20
Portfolio Cut off date	30-Nov-23	31-Oct-20
Current Principal Balance (*)	15.870.000.000,00	14.176.700.000,00
Of wich Cash Reserve (1)	120.000.000,00	120.200.000,00
Of wich Cash Available for Replenishment of the Notes (2)	1.414,57	44.820,55
Of which Realised Loss (3)	0,00	0,00
Of which Active Outstanding Notional Amount (4)	15.749.998.585,43	14.056.455.179,45
Of which Principal in Arrears	1.375.825,50	0,00
Number of Loans	166.294	137.493
Number of Borrowers	165.199	136.884
Average Principal Balance (Loanparts)	94.711,77	102.233,97
Average Principal Balance (Borrowers)	95.339,55	102.688,81
Coupon: Weighted Average	3,86%	1,07%
Minimum	0,00%	0,00%
Maximum	8,56%	4,41%
Weighted Average Original Loan to Market Value	71,32%	70,95%
Weighted Average Loan to Indexed Market Value	52,62%	58,84%
Seasoning (months): Weighted Average	71,11	61,59
Remaining Tenor (months): Weighted Average	306,24	313,60
Weighted Average Interest Rate on Fixed Interest Rate Loans	1,78%	1,94%
Weighted Average Spread on Floating Rate Loans	1,01%	1,03%

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

Stop Replenishment Criteria

	Current	Initial
1. Aggregate Outstanding Balance of Delinquent Receivables > 2.5%	0,25%	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	15,7	14,1
4. Reserve Fund not funded up to the Reserve Fund Required Amount	N	N
5. Seller replaced as Servicer of the Receivables	N	N
6. Seller not able to sell Additional Receivables	N	N

Repurchase Rights

	Current	Initial
1. Sum of 12 months consecutive repurchases <= 1% Outstanding Balance Receivables	0,00%	0,00%

2. Product Type

Product Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Mixta	4.758.079.073	30,21%	44.806	26,94%	1,78%	2.481.546.946	17,65%	22.943	16,69%	1,94%
Variable	10.991.919.512	69,79%	121.488	73,06%	4,77%	11.574.908.234	82,35%	114.550	83,31%	0,88%
	15.749.998.585	100,00%	166.294	100,00%	3,86%	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%	9.008.891	0,06%	83	0,05%	0,00%	178.564.802	1,27%	2.066	1,50%	0,00%
0.01% - 0.50%						2.353.648.402	16,74%	29.921	21,76%	0,25%
0.51% - 1.00%	65.831.407	0,42%	298	0,18%	0,98%	5.977.041.876	42,52%	50.632	36,83%	0,79%
1.01% - 1.50%	2.076.696.040	13,19%	15.862	9,54%	1,34%	1.344.172.283	9,56%	13.601	9,89%	1,21%
1.51% - 2.00%	2.489.250.153	15,80%	24.198	14,55%	1,84%	3.527.095.943	25,09%	33.151	24,11%	1,84%
2.01% - 2.50%	581.467.869	3,69%	6.659	4,00%	2,24%	525.134.950	3,74%	6.119	4,45%	2,24%
2.51% - 3.00%	230.633.369	1,46%	2.394	1,44%	2,73%	139.578.147	0,99%	1.816	1,32%	2,69%
3.01% - 3.25%	30.048.979	0,19%	270	0,16%	3,18%	5.153.514	0,04%	93	0,07%	3,15%
3.26% - 3.50%	34.157.040	0,22%	268	0,16%	3,40%	4.015.968	0,03%	55	0,04%	3,38%
3.51% - 3.75%	20.101.798	0,13%	198	0,12%	3,63%	949.495	0,01%	24	0,02%	3,60%
3.76% - 4.00%	8.832.262	0,06%	83	0,05%	3,89%	457.697	0,00%	7	0,01%	3,92%
4.01% - 4.25%	459.936.857	2,92%	6.931	4,17%	4,17%	553.095	0,00%	6	0,00%	4,15%
4.26% - 4.50%	909.332.210	5,77%	14.094	8,48%	4,41%	89.008	0,00%	2	0,00%	4,40%
4.51% - 4.75%	1.561.407.690	9,91%	18.263	10,98%	4,68%					
4.76% - 5.00%	2.333.625.610	14,82%	21.927	13,19%	4,91%					
5.01% - 5.25%	3.019.750.790	19,17%	29.953	18,01%	5,13%					
5.26% - 5.50%	557.735.855	3,54%	6.392	3,84%	5,38%					
5.51% - 5.75%	692.672.838	4,40%	8.624	5,19%	5,61%					
5.76% - 6.00%	327.076.560	2,08%	4.351	2,62%	5,89%					
6.01% - 6.25%	216.836.577	1,38%	3.283	1,97%	6,10%					
6.26% - 6.50%	66.168.867	0,42%	1.052	0,63%	6,38%					
6.51% - 6.75%	25.558.409	0,16%	482	0,29%	6,61%					
6.76% - 7.00%	22.868.344	0,15%	411	0,25%	6,85%					
7.01% - 7.25%	5.584.386	0,04%	108	0,06%	7,17%					
7.26% - 7.50%	1.737.531	0,01%	42	0,03%	7,39%					
7.51% - >	3.678.252	0,02%	68	0,04%	7,79%					
	15.749.998.585	100,00%	166.294	100,00%	3,86%	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	8.741.058	0,06%	232	0,14%	4,43%	13.138.132	0,09%	251	0,18%	0,37%
2004	70.589.539	0,45%	1.893	1,14%	4,50%	103.314.791	0,73%	1.998	1,45%	0,33%
2005	206.010.396	1,31%	4.827	2,90%	4,51%	287.211.705	2,04%	4.998	3,64%	0,31%
2006	264.677.761	1,68%	4.908	2,95%	4,45%	375.351.882	2,67%	5.255	3,82%	0,25%
2007	429.240.119	2,73%	6.635	3,99%	4,38%	607.645.344	4,32%	7.458	5,42%	0,17%
2008	407.343.372	2,59%	5.964	3,59%	4,40%	618.346.496	4,40%	7.288	5,30%	0,22%
2009	162.814.188	1,03%	2.445	1,47%	4,76%	247.761.256	1,76%	3.034	2,21%	0,55%
2010	243.374.821	1,55%	3.189	1,92%	4,65%	327.574.661	2,33%	3.506	2,55%	0,51%
2011	399.524.492	2,54%	4.986	3,00%	4,72%	370.047.109	2,63%	3.673	2,67%	0,54%
2012	224.623.772	1,43%	3.299	1,98%	5,56%	387.209.073	2,75%	4.372	3,18%	1,41%
2013	132.012.614	0,84%	1.971	1,19%	6,21%	238.585.452	1,70%	2.845	2,07%	2,05%
2014	303.459.791	1,93%	4.449	2,68%	5,91%	584.279.691	4,16%	6.694	4,87%	1,72%
2015	566.284.587	3,60%	7.222	4,34%	5,13%	954.246.142	6,79%	9.806	7,13%	1,12%
2016	933.272.861	5,93%	10.835	6,52%	4,74%	1.493.188.650	10,62%	14.006	10,19%	0,95%
2017	1.192.481.085	7,57%	12.653	7,61%	4,45%	1.733.815.511	12,33%	15.154	11,02%	1,06%
2018	1.912.968.095	12,15%	18.762	11,28%	3,88%	2.468.206.483	17,56%	20.561	14,95%	1,19%
2019	2.374.351.246	15,08%	22.613	13,60%	3,85%	2.871.385.545	20,43%	23.511	17,10%	1,42%
2020	1.745.800.330	11,08%	16.026	9,64%	3,38%	375.147.259	2,67%	3.083	2,24%	1,85%
2021	2.068.164.238	13,13%	17.162	10,32%	3,22%					
2022	1.392.621.973	8,84%	11.350	6,83%	2,91%					
2023	711.642.247	4,52%	4.873	2,93%	1,77%					
	15.749.998.585	100,00%	166.294	100,00%	3,86%	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	114.571	0,00%	216	0,13%	4,88%	19.524.532	0,14%	1.081	0,79%	0,63%
2024	5.346.820	0,03%	1.288	0,77%	4,74%	32.658.946	0,23%	1.397	1,02%	0,67%
2025	17.590.599	0,11%	1.768	1,06%	4,70%	49.125.210	0,35%	1.741	1,27%	0,62%
2026	30.694.543	0,19%	1.958	1,18%	4,63%	63.676.850	0,45%	1.828	1,33%	0,65%
2027	42.887.159	0,27%	1.982	1,19%	4,60%	74.337.243	0,53%	1.828	1,33%	0,65%
2028	55.283.128	0,35%	2.056	1,24%	4,58%	91.885.973	0,65%	2.023	1,47%	0,76%
2029	76.942.817	0,49%	2.406	1,45%	4,55%	116.828.123	0,83%	2.384	1,73%	0,86%
2030	108.485.281	0,69%	2.904	1,75%	4,49%	153.173.220	1,09%	2.746	2,00%	0,80%
2031	133.433.431	0,85%	3.100	1,86%	4,39%	176.728.911	1,26%	2.884	2,10%	0,78%
2032	159.492.560	1,01%	3.276	1,97%	4,22%	194.930.795	1,39%	2.917	2,12%	0,78%
2033	189.885.497	1,21%	3.545	2,13%	4,17%	221.224.315	1,57%	3.139	2,28%	0,80%
2034	211.899.927	1,35%	3.767	2,27%	4,30%	268.342.582	1,91%	3.720	2,71%	0,90%
2035	278.926.947	1,77%	4.690	2,82%	4,31%	335.904.703	2,39%	4.421	3,22%	0,70%
2036	348.593.192	2,21%	5.157	3,10%	4,26%	392.523.341	2,79%	4.593	3,34%	0,64%
2037	368.199.627	2,34%	5.055	3,04%	4,21%	427.858.114	3,04%	4.722	3,43%	0,67%
2038	330.341.266	2,10%	4.303	2,59%	4,09%	393.011.450	2,80%	4.276	3,11%	0,86%
2039	283.216.784	1,80%	3.663	2,20%	4,23%	325.858.353	2,32%	3.586	2,61%	1,21%
2040	323.631.672	2,05%	3.914	2,35%	4,19%	324.970.084	2,31%	3.300	2,40%	1,07%
2041	404.176.341	2,57%	4.587	2,76%	4,18%	374.976.384	2,67%	3.611	2,63%	0,93%
2042	414.227.020	2,63%	4.573	2,75%	4,13%	443.752.321	3,16%	4.156	3,02%	0,92%
2043	505.772.380	3,21%	5.327	3,20%	4,10%	560.173.840	3,99%	5.127	3,73%	0,92%
2044	485.128.289	3,08%	5.135	3,09%	4,26%	562.840.272	4,00%	5.267	3,83%	1,22%
2045	515.505.578	3,27%	5.224	3,14%	4,14%	511.236.944	3,64%	4.527	3,29%	1,11%
2046	595.188.886	3,78%	5.732	3,45%	4,04%	531.827.367	3,78%	4.571	3,32%	1,00%
2047	569.845.763	3,62%	5.292	3,18%	3,99%	552.902.631	3,93%	4.594	3,34%	1,11%
2048	598.160.452	3,80%	5.435	3,27%	3,77%	600.422.208	4,27%	4.970	3,61%	1,21%
2049	651.778.079	4,14%	5.905	3,55%	3,92%	708.031.330	5,04%	5.776	4,20%	1,30%
2050	635.760.322	4,04%	5.506	3,31%	3,75%	440.317.156	3,13%	3.418	2,49%	1,26%
2051	710.319.108	4,51%	5.817	3,50%	3,83%	469.832.207	3,34%	3.434	2,50%	1,04%
2052	592.788.534	3,76%	4.809	2,89%	3,74%	449.186.821	3,20%	3.272	2,38%	1,15%
2053	557.479.288	3,54%	4.412	2,65%	3,66%	475.306.779	3,38%	3.502	2,55%	1,23%
2054	556.710.393	3,53%	4.525	2,72%	3,81%	531.807.168	3,78%	3.968	2,89%	1,28%
2055	520.790.223	3,31%	4.155	2,50%	3,80%	436.764.042	3,11%	3.236	2,35%	1,21%
2056	609.450.365	3,87%	4.864	2,92%	3,84%	498.078.881	3,54%	3.762	2,74%	1,06%
2057	643.120.095	4,08%	5.111	3,07%	3,86%	553.324.804	3,94%	4.151	3,02%	1,11%
2058	745.283.805	4,73%	6.065	3,65%	3,76%	722.488.002	5,14%	5.464	3,97%	1,15%
2059	848.450.272	5,39%	6.841	4,11%	3,66%	795.760.632	5,66%	6.041	4,39%	1,34%
2060	599.095.393	3,80%	4.654	2,80%	3,19%	164.732.515	1,17%	1.289	0,94%	1,77%
2061	560.435.932	3,56%	4.015	2,41%	3,12%					
2062	336.082.150	2,13%	2.394	1,44%	2,84%					
2063	129.484.094	0,82%	868	0,52%	1,77%					
	15.749.998.585	100,00%	166.294	100,00%	3,86%	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	214.179.600	1,36%	1.420	0,85%	2,30%					
0.5 - 1	586.421.942	3,72%	4.116	2,48%	1,56%	761.219.408	5,42%	6.313	4,59%	1,86%
1 - 2	1.491.142.524	9,47%	12.223	7,35%	2,97%	2.961.969.309	21,07%	24.155	17,57%	1,33%
2 - 3	2.070.177.942	13,14%	17.255	10,38%	3,27%	2.315.214.835	16,47%	19.426	14,13%	1,17%
3 - 4	1.728.043.072	10,97%	16.046	9,65%	3,40%	1.696.089.645	12,07%	15.056	10,95%	1,03%
4 - 5	2.395.317.969	15,21%	22.757	13,68%	3,84%	1.473.547.946	10,48%	13.982	10,17%	0,95%
5 - 6	1.842.048.021	11,70%	18.196	10,94%	3,94%	809.692.012	5,76%	8.492	6,18%	1,23%
6 - 7	1.172.918.898	7,45%	12.564	7,56%	4,48%	534.692.213	3,80%	6.277	4,57%	1,79%
7 - 8	926.852.333	5,88%	10.880	6,54%	4,75%	278.628.071	1,98%	3.251	2,36%	1,92%
8 - 9	509.931.622	3,24%	6.577	3,96%	5,25%	320.556.193	2,28%	3.625	2,64%	1,19%
9 - 10	285.707.196	1,81%	4.236	2,55%	5,96%	432.180.356	3,07%	4.123	3,00%	0,50%
10 - more	2.527.257.467	16,05%	40.024	24,07%	4,69%	2.472.665.192	17,59%	32.793	23,85%	0,29%
	15.749.998.585	100,00%	166.294	100,00%	3,86%	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	560.246	0,00%	31	0,02%	4,62%	22.090	0,00%	1	0,00%	1,49%
6 - 10	40.359.074	0,26%	1.091	0,66%	4,71%	36.558.870	0,26%	934	0,68%	1,31%
11 - 15	410.094.169	2,60%	8.111	4,88%	3,40%	323.201.039	2,30%	6.199	4,51%	1,50%
16 - 20	987.420.415	6,27%	16.720	10,05%	3,74%	892.834.553	6,35%	14.241	10,36%	1,20%
21 - 25	2.013.348.007	12,78%	25.975	15,62%	3,88%	1.755.871.629	12,49%	21.275	15,47%	1,08%
26 - 30	4.192.739.471	26,62%	46.182	27,77%	3,99%	4.166.819.471	29,64%	41.333	30,06%	0,95%
31 - 35	3.106.447.004	19,72%	27.170	16,34%	3,97%	2.913.245.007	20,73%	23.054	16,77%	0,97%
36 - 40	4.999.030.198	31,74%	41.014	24,66%	3,74%	3.967.902.520	28,23%	30.456	22,15%	1,19%
	15.749.998.585	100,00%	166.294	100,00%	3,86%	14.056.455.179	100,00%	137.493	100,00%	1,07%

8. Remaining Tenor

Remaining Tenor (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 1	3.869.700	0,02%	1.257	0,76%	4,75%	427.186	0,00%	40	0,03%	0,52%
1 - 2	14.853.851	0,09%	1.663	1,00%	4,73%	6.565.346	0,05%	522	0,38%	0,61%
2 - 3	29.189.411	0,19%	1.994	1,20%	4,64%	16.903.036	0,12%	1.013	0,74%	0,63%
3 - 4	40.302.609	0,26%	1.947	1,17%	4,60%	29.113.819	0,21%	1.299	0,94%	0,68%
4 - 5	53.249.222	0,34%	2.054	1,24%	4,58%	43.199.003	0,31%	1.609	1,17%	0,64%
5 - 6	72.453.483	0,46%	2.311	1,39%	4,55%	62.477.988	0,44%	1.894	1,38%	0,62%
6 - 7	101.439.332	0,64%	2.794	1,68%	4,52%	72.558.676	0,52%	1.833	1,33%	0,66%
7 - 8	132.979.903	0,84%	3.168	1,91%	4,41%	87.537.464	0,62%	1.981	1,44%	0,69%
8 - 9	153.421.996	0,97%	3.193	1,92%	4,25%	107.640.396	0,77%	2.242	1,63%	0,88%
9 - 10	186.177.410	1,18%	3.533	2,12%	4,15%	143.895.239	1,02%	2.667	1,94%	0,82%
10 - 11	205.791.292	1,31%	3.680	2,21%	4,28%	171.690.566	1,22%	2.879	2,09%	0,77%
11 - 12	264.403.868	1,68%	4.487	2,70%	4,33%	191.531.844	1,36%	2.893	2,10%	0,78%
12 - 13	337.131.449	2,14%	5.161	3,10%	4,28%	214.077.188	1,52%	3.072	2,23%	0,77%
13 - 14	379.346.944	2,41%	5.213	3,13%	4,19%	254.247.906	1,81%	3.546	2,58%	0,89%
14 - 15	337.452.399	2,14%	4.388	2,64%	4,12%	315.742.737	2,25%	4.218	3,07%	0,77%
15 - 16	284.158.275	1,80%	3.716	2,23%	4,20%	381.744.373	2,72%	4.674	3,40%	0,64%
16 - 17	303.720.469	1,93%	3.705	2,23%	4,21%	442.525.225	3,15%	4.827	3,51%	0,64%
17 - 18	405.298.491	2,57%	4.658	2,80%	4,19%	401.103.468	2,85%	4.383	3,19%	0,79%
18 - 19	401.158.762	2,55%	4.461	2,68%	4,12%	325.729.941	2,32%	3.624	2,64%	1,17%
19 - 20	507.414.640	3,22%	5.316	3,20%	4,10%	316.174.911	2,25%	3.243	2,36%	1,15%
20 - 21	490.931.959	3,12%	5.220	3,14%	4,24%	371.773.976	2,64%	3.664	2,66%	0,93%
21 - 22	484.548.847	3,08%	4.976	2,99%	4,17%	410.979.635	2,92%	3.853	2,80%	0,93%
22 - 23	600.198.095	3,81%	5.831	3,51%	4,06%	555.924.050	3,95%	5.069	3,69%	0,86%
23 - 24	577.425.109	3,67%	5.380	3,24%	3,99%	561.269.873	3,99%	5.297	3,85%	1,18%
24 - 25	587.540.031	3,73%	5.339	3,21%	3,80%	511.002.771	3,64%	4.590	3,34%	1,21%
25 - 26	650.675.722	4,13%	5.916	3,56%	3,89%	540.825.999	3,85%	4.631	3,37%	0,97%
26 - 27	615.279.609	3,91%	5.392	3,24%	3,80%	542.484.422	3,86%	4.561	3,32%	1,09%
27 - 28	731.300.741	4,64%	5.986	3,60%	3,83%	571.827.558	4,07%	4.754	3,46%	1,20%
28 - 29	599.963.431	3,81%	4.905	2,95%	3,71%	697.744.472	4,96%	5.732	4,17%	1,25%
29 - 30	559.275.639	3,55%	4.435	2,67%	3,66%	509.097.067	3,62%	4.013	2,92%	1,36%
30 - more	5.639.042.084	35,80%	44.214	26,59%	3,55%	5.198.639.048	36,98%	38.870	28,27%	1,20%
Matured *	3.811	0,00%	1	0,00%	4,34%					
	15.749.998.585	100,00%	166.294	100,00%	3,86%	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	4.758.079.073	30,21%	44.806	26,94%	1,78%	2.481.546.946	17,65%	22.943	16,69%	1,94%
Floating EURIBOR BOE	10.991.919.512	69,79%	121.488	73,06%	4,77%	11.574.908.234	82,35%	114.550	83,31%	0,88%
	15.749.998.585	100,00%	166.294	100,00%	3,86%	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	10.991.919.512	69,82%	121.488	73,09%	4,77%	11.574.908.234	82,35%	114.550	83,31%	0,88%
2020						904.915	0,01%	10	0,01%	0,93%
2021						2.510.602	0,02%	30	0,02%	1,11%
2022						120.672	0,00%	9	0,01%	2,11%
2023	609.698	0,00%	11	0,01%	4,67%	261.114	0,00%	11	0,01%	1,99%
2024	6.110.715	0,04%	100	0,06%	3,76%	577.280	0,00%	27	0,02%	2,08%
2025	16.266.663	0,10%	275	0,17%	2,25%	22.646.882	0,16%	290	0,21%	2,30%
2026	128.190.210	0,81%	1.555	0,94%	2,33%	134.751.016	0,96%	1.510	1,10%	2,10%
2027	226.419.021	1,44%	2.680	1,61%	2,06%	288.052.533	2,05%	2.863	2,08%	2,05%
2028	692.866.761	4,40%	7.068	4,25%	1,98%	771.572.850	5,49%	6.992	5,09%	1,91%
2029	974.196.771	6,19%	9.690	5,83%	1,97%	1.041.626.250	7,41%	9.248	6,73%	1,95%
2030	858.757.022	5,45%	8.109	4,88%	1,64%	218.522.830	1,55%	1.953	1,42%	1,69%
2031	1.016.536.948	6,46%	8.459	5,09%	1,47%					
2032	803.924.409	5,11%	6.580	3,96%	1,64%					
2033	26.876.374	0,17%	211	0,13%	3,46%					
	15.742.674.105	100,00%	166.226	100,00%	3,86%	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	15.749.998.585	100,00%	166.294	100,00%	3,86%	14.056.455.179	100,00%	137.493	100,00%	1,07%
	15.749.998.585	100,00%	166.294	100,00%	3,86%	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	15.733.216.795	99,89%	166.167	99,92%	3,86%	13.862.607.211	98,62%	135.929	98,86%	1,05%
Royal Decree						13.751.245	0,10%	123	0,09%	0,00%
SBA						180.096.724	1,28%	1.441	1,05%	0,01%
Royal Decree Euribor	16.781.791	0,11%	127	0,08%	0,00%					
	15.749.998.585	100,00%	166.294	100,00%	3,86%	14.056.455.179	100,00%	137.493	100,00%	1,07%

13a. Original Loan to Market Value

average: 71,32%	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%	222.553.820	1,41%	5.081	3,06%	3,94%	215.847.648	1,54%	4.550	3,31%	0,95%
30.01% - 40.00%	409.995.115	2,60%	7.662	4,61%	3,88%	416.772.642	2,96%	7.053	5,13%	0,90%
40.01% - 50.00%	738.944.050	4,69%	11.529	6,93%	3,94%	704.843.218	5,01%	10.110	7,35%	0,90%
50.01% - 60.00%	1.194.680.364	7,59%	15.762	9,48%	3,94%	1.114.961.822	7,93%	13.672	9,94%	0,95%
60.01% - 70.00%	2.116.301.180	13,44%	24.234	14,57%	3,90%	1.897.853.577	13,50%	20.027	14,57%	1,03%
70.01% - 80.00%	9.747.415.280	61,89%	90.750	54,57%	3,85%	8.689.520.241	61,82%	74.140	53,92%	1,12%
80.01% - 90.00%	1.320.108.776	8,38%	11.276	6,78%	3,76%	1.016.656.032	7,23%	7.941	5,78%	1,06%
	15.749.998.585	100,00%	166.294	100,00%	3,86%	14.056.455.179	100,00%	137.493	100,00%	1,07%

13b. Current Loan to Market Value

average: 58,78%	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%	1.461.765.046	9,28%	35.766	21,51%	4,39%	1.226.052.350	8,72%	25.386	18,46%	0,63%
30.01% - 40.00%	1.168.858.624	7,42%	15.232	9,16%	4,27%	1.067.286.904	7,59%	12.970	9,43%	0,74%
40.01% - 50.00%	1.486.544.529	9,44%	16.204	9,74%	4,21%	1.364.949.648	9,71%	14.139	10,28%	0,83%
50.01% - 60.00%	2.030.157.964	12,89%	20.207	12,15%	4,10%	1.748.904.292	12,44%	16.102	11,71%	1,00%
60.01% - 70.00%	4.288.623.212	27,23%	38.630	23,23%	3,99%	2.818.558.885	20,05%	24.490	17,81%	1,20%
70.01% - 80.00%	5.289.849.923	33,59%	40.152	24,15%	3,34%	5.810.748.913	41,34%	44.297	32,22%	1,24%
80.01% - 90.00%	22.925.506	0,15%	97	0,06%	3,45%	19.510.830	0,14%	106	0,08%	1,37%
90.01% - 100.00%	520.142	0,00%	4	0,00%	4,77%	443.358	0,00%	3	0,00%	0,68%
100.01% - 110.00%	753.640	0,00%	2	0,00%	4,92%					
	15.749.998.585	100,00%	166.294	100,00%	3,86%	14.056.455.179	100,00%	137.493	100,00%	1,07%

13c. Current Loan to Indexed Market Value

average: 52,62% 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%	1.776.914.533	11,28%	39.873	23,98%	4,44%	1.152.363.587	8,21%	24.052	17,51%	0,77%
30.01% - 40.00%	1.530.323.429	9,72%	18.267	10,98%	4,36%	1.060.151.680	7,55%	12.915	9,40%	0,86%
40.01% - 50.00%	2.378.533.114	15,10%	23.992	14,43%	4,28%	1.521.645.307	10,84%	15.498	11,28%	0,97%
50.01% - 60.00%	3.711.022.141	23,56%	33.765	20,30%	3,91%	2.508.754.086	17,87%	21.656	15,77%	1,02%
60.01% - 70.00%	4.816.750.451	30,58%	38.893	23,39%	3,52%	3.216.021.266	22,91%	26.877	19,57%	1,07%
70.01% - 80.00%	1.522.992.668	9,67%	11.405	6,86%	3,02%	4.169.121.210	29,70%	33.030	24,05%	1,25%
80.01% - 90.00%	13.462.249	0,09%	99	0,06%	2,99%	409.291.492	2,92%	3.305	2,41%	1,37%
	15.749.998.585	100,00%	166.294	100,00%	3,86%	14.037.348.629	100,00%	137.333	100,00%	1,07%

14. Original Notional Amount

Aggregate Outstanding Notional	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0 - 50,000	186.594.650	1,18%	5.559	3,34%	3,91%	166.989.251	1,19%	4.494	3,27%	1,46%
50,001 - 75,000	1.162.777.508	7,38%	24.663	14,83%	3,92%	1.002.952.199	7,14%	19.716	14,34%	1,33%
75,001 - 100,000	2.181.404.787	13,85%	32.958	19,82%	3,95%	1.871.607.582	13,31%	26.642	19,38%	1,22%
100,001 - 125,000	2.568.552.487	16,31%	30.169	18,14%	3,90%	2.140.935.079	15,23%	23.980	17,44%	1,14%
125,001 - 150,000	2.550.105.033	16,19%	25.232	15,17%	3,86%	2.208.272.954	15,71%	20.779	15,11%	1,08%
150,001 - 175,000	1.902.361.138	12,08%	16.023	9,64%	3,86%	1.689.283.893	12,02%	13.502	9,82%	1,02%
175,001 - 200,000	1.563.787.928	9,93%	11.782	7,09%	3,84%	1.481.544.820	10,54%	10.519	7,65%	0,97%
200,001 - 225,000	991.231.239	6,29%	6.508	3,91%	3,79%	898.571.278	6,39%	5.628	4,09%	0,94%
225,001 - 250,000	790.299.806	5,02%	4.802	2,89%	3,82%	748.475.413	5,32%	4.302	3,13%	0,92%
250,001 - 275,000	500.608.422	3,18%	2.756	1,66%	3,79%	489.167.497	3,48%	2.514	1,83%	0,90%
275,001 - 300,000	407.225.521	2,59%	2.098	1,26%	3,80%	412.804.913	2,94%	1.967	1,43%	0,90%
300,001 - 325,000	234.488.968	1,49%	1.102	0,66%	3,70%	230.021.528	1,64%	1.004	0,73%	0,89%
325,001 - 350,000	183.076.397	1,16%	812	0,49%	3,70%	179.988.469	1,28%	749	0,54%	0,87%
350,001 - 375,000	122.576.595	0,78%	497	0,30%	3,73%	114.390.812	0,81%	441	0,32%	0,87%
375,001 - 400,000	98.464.359	0,63%	394	0,24%	3,82%	102.374.045	0,73%	380	0,28%	0,90%
400,001 - 425,000	62.884.204	0,40%	224	0,13%	3,75%	59.760.338	0,43%	195	0,14%	0,90%
425,001 - 450,000	53.312.062	0,34%	176	0,11%	3,70%	54.407.255	0,39%	162	0,12%	0,90%
450,001 - 475,000	29.849.978	0,19%	105	0,06%	3,76%	34.971.693	0,25%	107	0,08%	0,91%
475,001 - 500,000	35.338.492	0,22%	116	0,07%	3,85%	31.400.466	0,22%	96	0,07%	0,80%
500,001 - 1,000,000	117.834.478	0,75%	309	0,19%	3,63%	122.635.514	0,87%	297	0,22%	0,73%
more	7.224.533	0,05%	9	0,01%	4,58%	15.900.181	0,11%	19	0,01%	0,66%
	15.749.998.585	100,00%	166.294	100,00%	3,86%	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	210.529	0,00%	448	0,27%	4,71%					
1,000 - 8,000	12.528.560	0,08%	2.616	1,57%	4,71%					
8,001 - 20,000	84.381.239	0,54%	5.958	3,58%	4,69%	54.990.677	0,39%	3.840	2,79%	0,64%
20,001 - 50,000	1.004.697.875	6,38%	26.669	16,04%	4,36%	724.024.832	5,15%	19.039	13,85%	0,97%
50,001 - 75,000	2.134.524.335	13,55%	34.083	20,50%	4,13%	1.716.796.911	12,21%	27.331	19,88%	1,09%
75,001 - 100,000	2.844.381.771	18,06%	32.599	19,60%	4,04%	2.411.822.938	17,16%	27.674	20,13%	1,08%
100,001 - 125,000	2.758.182.289	17,51%	24.703	14,86%	3,87%	2.466.215.889	17,55%	22.038	16,03%	1,08%
125,001 - 150,000	2.138.481.203	13,58%	15.667	9,42%	3,73%	1.999.349.144	14,22%	14.639	10,65%	1,08%
150,001 - 175,000	1.503.730.437	9,55%	9.322	5,61%	3,68%	1.418.208.251	10,09%	8.779	6,39%	1,08%
175,001 - 200,000	1.024.331.050	6,50%	5.495	3,30%	3,61%	1.035.652.956	7,37%	5.557	4,04%	1,08%
200,001 - 225,000	709.656.750	4,51%	3.352	2,02%	3,56%	673.216.412	4,79%	3.180	2,31%	1,07%
225,001 - 250,000	483.181.948	3,07%	2.044	1,23%	3,51%	466.485.540	3,32%	1.972	1,43%	1,07%
250,001 - 275,000	316.583.469	2,01%	1.211	0,73%	3,53%	328.507.194	2,34%	1.256	0,91%	1,06%
275,001 - 300,000	210.036.234	1,33%	733	0,44%	3,34%	215.706.631	1,53%	753	0,55%	1,04%
300,001 - 325,000	137.016.307	0,87%	439	0,26%	3,29%	145.788.568	1,04%	468	0,34%	1,08%
325,001 - 350,000	97.334.963	0,62%	289	0,17%	3,26%	95.170.161	0,68%	282	0,21%	1,07%
350,001 - 375,000	70.644.808	0,45%	195	0,12%	3,52%	66.256.212	0,47%	183	0,13%	1,05%
375,001 - 400,000	53.118.529	0,34%	137	0,08%	3,40%	48.381.051	0,34%	125	0,09%	1,09%
400,001 - 425,000	31.004.803	0,20%	75	0,05%	3,36%	44.868.260	0,32%	109	0,08%	1,04%
425,001 - 450,000	27.956.731	0,18%	64	0,04%	3,38%	27.190.270	0,19%	62	0,05%	1,05%
450,001 - 475,000	23.145.561	0,15%	50	0,03%	3,61%	20.237.662	0,14%	44	0,03%	1,01%
475,001 - 500,000	16.538.715	0,11%	34	0,02%	3,43%	17.978.707	0,13%	37	0,03%	1,01%
500,001 - 1,000,000	63.602.321	0,40%	107	0,06%	3,22%	71.165.625	0,51%	118	0,09%	0,85%
more	4.728.158	0,03%	4	0,00%	4,59%	8.441.288	0,06%	7	0,01%	0,64%
	15.749.998.585	100,00%	166.294	100,00%	3,86%	14.056.455.179	100,00%	137.493	100,00%	1,07%

16. Geographic Region

Region	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Andalucía	2.027.558.814	12,87%	26.444	15,90%	4,35%	2.111.883.085	15,02%	24.616	17,90%	1,00%
Aragón	216.886.893	1,38%	2.798	1,68%	3,52%	166.846.026	1,19%	1.994	1,45%	1,16%
Baleares	581.315.466	3,69%	4.858	2,92%	3,55%	447.407.817	3,18%	3.648	2,65%	1,17%
Blank	583.380	0,00%	5	0,00%	5,10%					
Canarias	710.924.705	4,51%	8.353	5,02%	3,53%	575.991.280	4,10%	6.349	4,62%	1,23%
Cantabria	114.845.796	0,73%	1.473	0,89%	4,07%	102.708.268	0,73%	1.176	0,86%	1,07%
Castilla la Mancha	422.068.025	2,68%	5.076	3,05%	3,87%	311.134.129	2,21%	3.603	2,62%	1,00%
Castilla y León	361.484.174	2,30%	4.812	2,89%	4,14%	322.455.416	2,29%	3.901	2,84%	1,06%
Cataluña	4.677.575.942	29,70%	41.334	24,86%	3,65%	3.837.585.714	27,30%	31.756	23,10%	1,10%
Ceuta	1.577.545	0,01%	20	0,01%	4,84%	1.810.656	0,01%	25	0,02%	0,84%
Galicia	249.081.504	1,58%	3.313	1,99%	4,00%	208.507.820	1,48%	2.552	1,86%	1,07%
La Rioja	33.828.840	0,21%	413	0,25%	3,25%	18.701.169	0,13%	218	0,16%	1,28%
Madrid	4.583.114.244	29,10%	44.547	26,79%	3,89%	4.353.097.317	30,97%	38.690	28,14%	1,04%
Melilla	998.964	0,01%	15	0,01%	4,32%	820.879	0,01%	12	0,01%	1,11%
Murcia	263.445.470	1,67%	3.531	2,12%	3,80%	205.522.512	1,46%	2.470	1,80%	1,09%
Navarra	38.050.626	0,24%	409	0,25%	3,45%	27.055.700	0,19%	291	0,21%	1,07%
Pais Vasco	168.667.534	1,07%	1.876	1,13%	3,81%	153.038.718	1,09%	1.548	1,13%	0,97%
Principado de Asturias	101.105.920	0,64%	1.463	0,88%	3,97%	97.474.168	0,69%	1.265	0,92%	1,02%
Valencia	1.196.884.746	7,60%	15.554	9,35%	4,09%	1.114.414.507	7,93%	13.379	9,73%	1,07%
	15.749.998.585	100,00%	166.294	100,00%	3,86%	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	14.995.642.716	95,21%	159.161	95,71%	3,87%	13.826.318.651	98,36%	135.794	98,76%	1,07%
Other	754.355.870	4,79%	7.133	4,29%	3,81%	230.136.528	1,64%	1.699	1,24%	1,21%
	15.749.998.585	100,00%	166.294	100,00%	3,86%	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	1.494.238	0,01%	1	4,36%
2	1.108.938	0,01%	1	4,46%
3	1.101.205	0,01%	1	5,06%
4	1.023.777	0,01%	1	4,54%
5	936.203	0,01%	1	1,55%
6	896.740	0,01%	1	5,24%
7	883.195	0,01%	2	2,41%
8	851.829	0,01%	2	3,58%
9	846.628	0,01%	1	0,99%
10	819.897	0,01%	1	1,19%
Top 10	9.962.650	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	12.465.718.357	79,15%	129.150	77,66%	3,82%	10.863.004.535	77,28%	104.769	76,20%	1,09%
Employed - Public Sector	1.501.563.559	9,53%	17.477	10,51%	4,12%	1.524.253.118	10,84%	16.198	11,78%	0,97%
Employed - Sector Unknown	26.323.068	0,17%	622	0,37%	4,76%	18.526.738	0,13%	223	0,16%	1,21%
Other	39.127.439	0,25%	580	0,35%	4,13%	39.914.076	0,28%	543	0,39%	0,70%
Pensioner	228.758.984	1,45%	3.812	2,29%	4,07%	193.051.175	1,37%	2.854	2,08%	1,16%
Self-employed	1.266.989.309	8,04%	11.949	7,19%	3,90%	1.223.136.070	8,70%	10.688	7,77%	0,99%
Student	34.396.768	0,22%	427	0,26%	3,99%	18.655.934	0,13%	210	0,15%	0,92%
Unemployed	187.121.102	1,19%	2.277	1,37%	4,03%	175.913.533	1,25%	2.008	1,46%	0,99%
	15.749.998.585	100,00%	166.294	100,00%	3,86%	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: 22,10%										
[0% - 10%]	1.915.456.760	12,16%	26.179	15,74%	3,12%	3.463.270.511	24,64%	37.060	26,95%	1,03%
]10% - 15%]	3.082.118.558	19,57%	33.347	20,05%	3,46%	4.184.992.353	29,77%	38.129	27,73%	1,03%
]15% - 20%]	3.074.062.045	19,52%	31.700	19,06%	3,87%	2.804.070.168	19,95%	28.279	20,57%	1,04%
]20% - 25%]	2.446.334.584	15,53%	25.641	15,42%	3,90%	2.001.892.917	14,24%	20.076	14,60%	1,07%
]25% - 30%]	1.860.189.347	11,81%	19.530	11,74%	3,97%	1.021.758.946	7,27%	9.311	6,77%	1,20%
]30% - 35%]	1.351.175.469	8,58%	13.459	8,09%	4,24%	377.006.312	2,68%	3.063	2,23%	1,39%
]35% - 40%]	877.991.382	5,57%	7.871	4,73%	4,58%	130.440.174	0,93%	995	0,72%	1,54%
]40% - 45%]	512.423.954	3,25%	4.163	2,50%	4,84%	43.838.172	0,31%	310	0,23%	1,59%
]45% - 50%]	300.217.331	1,91%	2.193	1,32%	4,98%	13.696.118	0,10%	94	0,07%	1,57%
>50%	330.029.155	2,10%	2.211	1,33%	4,98%	15.489.509	0,11%	176	0,13%	1,36%
	15.749.998.585	100,00%	166.294	100,00%	3,86%	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	15.749.892.647	100,00%	166.293	100,00%	3,86%	14.056.455.179	100,00%	137.493	100,00%	1,07%
Yes	105.939	0,00%	1	0,00%	1,59%					
	15.749.998.585	100,00%	166.294	100,00%	3,86%	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	15.522.464.098	98,56%	164.119	98,69%	3,80%	13.913.289.950	98,98%	136.275	99,11%	1,06%
2+	227.534.487	1,44%	2.175	1,31%	0,06%	143.165.229	1,02%	1.218	0,89%	0,01%
	15.749.998.585	100,00%	166.294	100,00%	3,86%	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	13.452.352.155	85,41%	138.642	83,37%	3,89%	12.659.693.805	90,06%	119.144	86,65%	1,09%
Remortgage	2.148.856.021	13,64%	24.844	14,94%	3,65%	1.228.281.037	8,74%	15.632	11,37%	0,88%
Renovation	148.790.410	0,94%	2.808	1,69%	4,10%	168.480.337	1,20%	2.717	1,98%	0,60%
	15.749.998.585	100,00%	166.294	100,00%	3,86%	14.056.455.179	100,00%	137.493	100,00%	1,07%

24. Occupancy Status

Occupancy Status	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
1st home	15.749.998.585	100,00%	166.294	100,00%	3,86%	14.056.455.179	100,00%	137.493	100,00%	1,07%
	15.749.998.585	100,00%	166.294	100,00%	3,86%	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	4.790.915.153	30,42%	54.833	32,97%	3,90%	4.540.891.035	32,30%	47.549	34,58%	0,95%
Internet	5.666.665.350	35,98%	57.087	34,33%	3,83%	5.000.304.175	35,57%	46.757	34,01%	1,08%
Office or Branch Network	3.017.557.284	19,16%	32.564	19,58%	4,04%	3.057.955.108	21,75%	29.412	21,39%	1,21%
Third Party Channel but Underwriting Performed Entirely by the Originator	2.274.860.799	14,44%	21.810	13,12%	3,63%	1.457.304.862	10,37%	13.775	10,02%	1,08%
	15.749.998.585	100,00%	166.294	100,00%	3,86%	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	955.890.609	6,07%	11.865	7,13%	3,99%	914.175.875	6,50%	10.385	7,55%	1,19%
None	14.794.107.977	93,93%	154.429	92,87%	3,86%	13.142.279.304	93,50%	127.108	92,45%	1,06%
	15.749.998.585	100,00%	166.294	100,00%	3,86%	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%[	13.036.296.629	82,77%	143.925	86,55%	3,91%	11.505.272.096	81,85%	117.453	85,42%	1,04%
[0.10% - 0.25%[	1.758.624.367	11,17%	14.403	8,66%	3,59%	1.734.317.873	12,34%	13.638	9,92%	1,20%
[0.25% - 1.00%[	803.266.501	5,10%	6.484	3,90%	3,66%	816.865.211	5,81%	6.402	4,66%	1,24%
[1.00% - 7.50%[	14.806.511	0,09%	180	0,11%	4,21%					
[7.50% - 20.00%[	15.952.416	0,10%	168	0,10%	4,23%					
[20.00% - 100.00%[	74.909.532	0,48%	692	0,42%	4,73%					
100.00%	46.142.630	0,29%	442	0,27%	3,72%					
	15.749.998.585	100,00%	166.294	100,00%	3,86%	14.056.455.179	100,00%	137.493	100,00%	1,07%

Weighted average PD: 0,59% Weighted average LGD: 34,47%

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	165.478	128	41	169	15.660.915.905	99,51%	99,43%
30 - 59 Days	166	17.522	26.725	44.247	18.392.633	0,10%	0,12%
60 - 89 Days	98	32.411	33.228	65.640	10.391.524	0,06%	0,07%
90 - 179 Days	163	99.701	129.159	228.859	17.679.962	0,10%	0,11%
180 - 365 Days	193	322.434	376.354	698.788	22.131.177	0,12%	0,14%
Defaulted (>12M)	196	903.630	446.598	1.350.227	20.487.385	0,12%	0,13%
	166.294	1.375.826	1.012.105	2.387.930	15.749.998.585	100,00%	100,00%

29. Transaction Parties

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

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