

SOL Lion II RMBS Fondo de Titulización



Monthly Investor Report

30 December 2024

Description

Issue Date	4 December 2020
Final Maturity Date	31 December 2063
Next Payment Date	28 March 2025

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

1. Summary

All amounts in EURO	Current	At Issue
Reporting Date	30-Dec-24	04-Dec-20
Portfolio Cut off date	30-Nov-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)	53,042.43	44,820.55
Of which Active Outstanding Notional Amount (3)	15,749,946,957.57	14,056,455,179.45
Of which Principal in Arrears	2,076,324.44	0.00
Realised Loss	14,120.58	0.00
Number of Loans	169,054	137,493
Number of Borrowers	167,977	136,884
Average Principal Balance (Loanparts)	93,165.18	102,233.97
Average Principal Balance (Borrowers)	93,762.52	102,688.81
Coupon: Weighted Average	3.49%	1.07%
Minimum	0.00%	0.00%
Maximum	8.19%	4.41%
Weighted Average Original Loan to Market Value	71.41%	70.95%
Weighted Average Loan to Indexed Market Value	50.94%	58.84%
Seasoning (months): Weighted Average	73.58	61.59
Remaining Tenor (months): Weighted Average	300.53	313.60
Weighted Average Interest Rate on Fixed Interest Rate Loans	2.11%	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%	0.27%	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	15.7	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
Fixed	463,726,501	2.94%	4,805	2.84%	2.32%					
Mixta	5,953,516,056	37.80%	55,738	32.97%	2.09%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	9,332,704,401	59.26%	108,511	64.19%	4.44%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,749,946,958	100.00%	169,054	100.00%	3.49%	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%	14,133,080	0.09%	127	0.08%	0.00%	178,564,802	1.27%	2,066	1.50%	0.00%
0.01% - 0.50%						2,353,648,402	16.74%	29,921	21.76%	0.25%
0.51% - 1.00%	480,931	0.00%	2	0.00%	0.83%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	1,868,430,014	11.86%	15,702	9.29%	1.33%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	2,209,947,478	14.03%	22,650	13.40%	1.84%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	676,521,233	4.30%	7,390	4.37%	2.26%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	662,018,378	4.20%	5,483	3.24%	2.79%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	343,997,376	2.18%	2,674	1.58%	3.16%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	637,228,090	4.05%	7,849	4.64%	3.39%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	574,566,431	3.65%	6,286	3.72%	3.65%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	1,127,175,318	7.16%	13,025	7.70%	3.91%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	1,803,623,991	11.45%	23,077	13.65%	4.12%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%	960,622,370	6.10%	9,396	5.56%	4.37%	89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	2,840,209,792	18.03%	29,593	17.51%	4.63%					
4.76% - 5.00%	866,656,377	5.50%	9,589	5.67%	4.85%					
5.01% - 5.25%	527,998,529	3.35%	6,886	4.07%	5.11%					
5.26% - 5.50%	323,686,425	2.06%	4,258	2.52%	5.40%					
5.51% - 5.75%	194,750,603	1.24%	3,007	1.78%	5.60%					
5.76% - 6.00%	73,098,362	0.46%	1,181	0.70%	5.92%					
6.01% - 6.25%	13,829,966	0.09%	286	0.17%	6.13%					
6.26% - 6.50%	21,404,145	0.14%	375	0.22%	6.37%					
6.51% - 6.75%	3,283,442	0.02%	86	0.05%	6.62%					
6.76% - 7.00%	2,655,861	0.02%	62	0.04%	6.83%					
7.01% - 7.25%	2,570,481	0.02%	43	0.03%	7.15%					
7.26% - 7.50%	260,668	0.00%	12	0.01%	7.37%					
7.51% - >	797,617	0.01%	15	0.01%	7.79%					
	15,749,946,958	100.00%	169,054	100.00%	3.49%	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	7,066,457	0.04%	193	0.11%	4.01%	13,138,132	0.09%	251	0.18%	0.37%
2004	57,689,310	0.37%	1,548	0.92%	4.00%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	170,750,415	1.08%	4,354	2.58%	3.99%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	220,662,524	1.40%	4,386	2.59%	3.93%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	364,953,709	2.32%	6,007	3.55%	3.83%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	348,250,355	2.21%	5,409	3.20%	3.90%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	135,971,809	0.86%	2,122	1.26%	4.23%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	201,576,357	1.28%	2,811	1.66%	4.21%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	329,366,789	2.09%	4,381	2.59%	4.20%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	177,939,101	1.13%	2,789	1.65%	5.07%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	104,399,386	0.66%	1,638	0.97%	5.72%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	241,270,579	1.53%	3,730	2.21%	5.37%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	465,993,708	2.96%	6,294	3.72%	4.64%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	780,615,547	4.96%	9,612	5.69%	4.24%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,019,472,799	6.47%	11,419	6.75%	3.98%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	1,683,090,465	10.69%	17,311	10.24%	3.50%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,107,774,109	13.38%	20,985	12.41%	3.47%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,567,010,897	9.95%	15,115	8.94%	3.02%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	2,081,827,954	13.22%	18,489	10.94%	2.73%					
2022	1,716,924,598	10.90%	14,962	8.85%	2.73%					
2023	1,439,313,236	9.14%	11,334	6.70%	3.69%					
2024	528,026,855	3.35%	4,165	2.46%	3.08%					
	15,749,946,958	100.00%	169,054	100.00%	3.49%	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%	3.98%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	147,321	0.00%	202	0.12%	4.54%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	6,411,518	0.04%	1,570	0.93%	4.16%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	18,016,695	0.11%	1,809	1.07%	4.11%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	29,449,964	0.19%	1,841	1.09%	4.09%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	42,306,482	0.27%	1,963	1.16%	4.11%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	61,946,327	0.39%	2,309	1.37%	4.08%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	90,411,478	0.57%	2,767	1.64%	3.99%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	112,299,145	0.71%	2,952	1.75%	3.95%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	134,748,703	0.86%	3,115	1.84%	3.79%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	165,551,690	1.05%	3,384	2.00%	3.76%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	193,036,550	1.23%	3,711	2.20%	3.86%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	249,378,640	1.58%	4,529	2.68%	3.88%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	309,314,332	1.96%	4,899	2.90%	3.78%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	333,314,277	2.12%	4,874	2.88%	3.75%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	303,333,513	1.93%	4,187	2.48%	3.79%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	265,201,942	1.68%	3,618	2.14%	3.81%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	294,637,236	1.87%	3,795	2.24%	3.80%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	365,663,933	2.32%	4,398	2.60%	3.76%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	389,288,623	2.47%	4,499	2.66%	3.70%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	473,949,236	3.01%	5,210	3.08%	3.81%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	463,716,863	2.94%	5,102	3.02%	3.83%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	486,319,592	3.09%	5,076	3.00%	3.73%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	725,895,699	4.61%	7,299	4.32%	3.23%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	711,130,445	4.52%	6,943	4.11%	3.26%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	653,788,874	4.15%	6,255	3.70%	3.65%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	684,257,283	4.34%	6,392	3.78%	3.56%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	595,767,625	3.78%	5,332	3.15%	3.42%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	667,131,209	4.24%	5,641	3.34%	3.48%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	599,098,690	3.80%	4,983	2.95%	3.36%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	595,532,681	3.78%	4,870	2.88%	3.57%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	607,000,924	3.85%	4,976	2.94%	3.42%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	505,838,348	3.21%	4,119	2.44%	3.45%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	589,683,352	3.74%	4,822	2.85%	3.47%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	631,467,383	4.01%	5,086	3.01%	3.45%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	730,236,083	4.64%	6,030	3.57%	3.42%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	817,292,329	5.19%	6,692	3.96%	3.33%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	578,997,568	3.68%	4,605	2.72%	2.95%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	561,578,984	3.57%	4,097	2.42%	2.85%					
2062	411,084,563	2.61%	2,993	1.77%	2.71%					
2063	295,717,043	1.88%	2,108	1.25%	3.57%					
	15,749,946,958	100.00%	169,054	100.00%	3.49%	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	154,469,377	0.98%	1,210	0.72%	2.91%					
0.5 - 1	451,406,208	2.87%	3,583	2.12%	3.19%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,486,835,402	9.44%	11,749	6.95%	3.74%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	1,790,249,933	11.37%	15,653	9.26%	2.61%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	2,061,289,360	13.09%	18,378	10.87%	2.78%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	1,541,675,332	9.79%	15,030	8.89%	3.05%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	2,125,981,611	13.50%	21,116	12.49%	3.46%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,618,035,770	10.27%	16,758	9.91%	3.55%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	1,001,715,716	6.36%	11,332	6.70%	4.02%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	771,262,266	4.90%	9,622	5.69%	4.26%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	417,908,937	2.65%	5,711	3.38%	4.72%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,329,117,045	14.79%	38,912	23.02%	4.29%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	15,749,946,958	100.00%	169,054	100.00%	3.49%	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	531,268	0.00%	33	0.02%	4.10%	22,090	0.00%	1	0.00%	1.49%
6 - 10	35,606,740	0.23%	990	0.59%	4.41%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	405,794,379	2.58%	8,198	4.85%	3.26%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	958,375,888	6.08%	16,300	9.64%	3.51%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	2,450,910,151	15.56%	30,752	18.19%	3.37%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,033,040,570	25.61%	45,234	26.76%	3.62%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	3,009,250,189	19.11%	26,890	15.91%	3.57%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,856,437,774	30.83%	40,657	24.05%	3.40%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	15,749,946,958	100.00%	169,054	100.00%	3.49%	14,056,455,179	100.00%	137,493	100.00%	1.07%

8. Remaining Tenor

Remaining Tenor (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 1	4,485,725	0.03%	1,450	0.86%	4.19%	427,186	0.00%	40	0.03%	0.52%
1 - 2	16,248,050	0.10%	1,826	1.08%	4.12%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	26,914,668	0.17%	1,802	1.07%	4.12%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	39,920,005	0.25%	1,948	1.15%	4.09%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	59,340,086	0.38%	2,267	1.34%	4.09%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	84,173,684	0.53%	2,673	1.58%	4.02%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	110,889,722	0.70%	2,983	1.76%	3.96%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	129,467,441	0.82%	3,035	1.80%	3.84%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	162,372,482	1.03%	3,386	2.00%	3.73%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	186,133,691	1.18%	3,606	2.13%	3.84%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	236,672,490	1.50%	4,339	2.57%	3.90%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	298,638,829	1.90%	4,890	2.89%	3.80%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	343,063,264	2.18%	5,038	2.98%	3.74%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	306,754,032	1.95%	4,245	2.51%	3.81%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	267,837,456	1.70%	3,664	2.17%	3.78%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	278,714,339	1.77%	3,634	2.15%	3.83%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	365,350,573	2.32%	4,443	2.63%	3.79%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	375,196,524	2.38%	4,379	2.59%	3.67%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	472,873,939	3.00%	5,181	3.06%	3.81%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	473,177,058	3.00%	5,222	3.09%	3.83%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	454,555,391	2.89%	4,817	2.85%	3.77%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	700,446,957	4.45%	7,063	4.18%	3.32%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	728,581,381	4.63%	7,150	4.23%	3.17%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	644,133,759	4.09%	6,181	3.66%	3.67%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	703,568,618	4.47%	6,603	3.91%	3.56%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	575,575,938	3.65%	5,216	3.09%	3.45%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	684,677,520	4.35%	5,806	3.43%	3.48%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	602,374,459	3.82%	5,035	2.98%	3.32%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	586,357,003	3.72%	4,798	2.84%	3.59%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	630,684,534	4.00%	5,151	3.05%	3.40%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,200,743,015	33.02%	41,221	24.38%	3.26%	5,198,639,048	36.98%	38,870	28.27%	1.20%
Matured *	24,323	0.00%	2	0.00%	5.31%					
	15,749,946,958	100.00%	169,054	100.00%	3.49%	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	5,953,516,056	37.80%	55,738	32.97%	2.09%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	9,332,704,401	59.26%	108,511	64.19%	4.44%	11,574,908,234	82.35%	114,550	83.31%	0.88%
Fixed	463,726,501	2.94%	4,805	2.84%	2.32%					
	15,749,946,958	100.00%	169,054	100.00%	3.49%	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	9,332,704,401	59.26%	108,511	64.19%	4.44%	11,574,908,234	82.35%	114,550	83.31%	0.88%
<2024						3,797,304	0.03%	60	0.04%	1.16%
2024	285,040	0.00%	4	0.00%	5.12%	577,280	0.00%	27	0.02%	2.08%
2025	12,473,638	0.08%	187	0.11%	2.41%	22,646,882	0.16%	290	0.21%	2.30%
2026	191,484,452	1.22%	1,960	1.16%	2.63%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	354,770,700	2.25%	3,480	2.06%	2.40%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	734,022,424	4.66%	7,513	4.44%	2.17%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,108,483,018	7.04%	10,895	6.44%	2.16%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	796,589,265	5.06%	7,880	4.66%	1.65%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	1,000,624,470	6.35%	8,794	5.20%	1.48%					
2032	1,032,655,971	6.56%	8,900	5.26%	1.73%					
2033	474,626,045	3.01%	3,984	2.36%	3.45%					
2034	155,585,914	0.99%	1,302	0.77%	3.31%					
>2034	91,915,120	0.58%	839	0.50%	3.59%					
Fixed	463,726,501	2.94%	4,805	2.84%	2.32%					
	15,749,946,958	100.00%	169,054	100.00%	3.49%	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	15,749,946,958	100.00%	169,054	100.00%	3.49%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,749,946,958	100.00%	169,054	100.00%	3.49%	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	15,735,176,099	99.91%	168,938	99.93%	3.48%	13,862,607,211	98.62%	135,929	98.86%	1.05%
Royal Decree						13,751,245	0.10%	123	0.09%	0.00%
SBA						180,096,724	1.28%	1,441	1.05%	0.01%
Royal Decree Euribor	14,770,859	0.09%	116	0.07%	0.00%					
	15,749,946,958	100.00%	169,054	100.00%	3.49%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13a. Original Loan to Market Value

average: 71.41% 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%	228,649,294	1.45%	5,150	3.05%	3.67%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	406,309,983	2.58%	7,544	4.46%	3.62%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	718,418,406	4.56%	11,327	6.70%	3.64%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,153,246,495	7.32%	15,573	9.21%	3.61%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,071,281,358	13.15%	24,295	14.37%	3.53%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,907,273,324	62.90%	94,028	55.62%	3.47%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,262,977,637	8.02%	11,119	6.58%	3.30%	1,016,656,032	7.23%	7,941	5.78%	1.06%
unknown	1,790,462	0.01%	18	0.01%	0.22%					
	15,749,946,958	100.00%	169,054	100.00%	3.49%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13b. Current Loan to Market Value

average: 59.51% 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%	1,461,457,184	9.28%	36,084	21.34%	3.91%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,126,620,378	7.15%	14,908	8.82%	3.82%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,463,476,888	9.29%	16,330	9.66%	3.78%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	2,052,253,964	13.03%	21,209	12.55%	3.68%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	4,557,933,856	28.94%	41,468	24.53%	3.45%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	4,960,259,703	31.49%	38,197	22.59%	3.14%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	71,999,859	0.46%	450	0.27%	4.03%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	23,842,055	0.15%	166	0.10%	4.58%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	9,787,905	0.06%	67	0.04%	4.65%					
110.01% - 120.00%	4,116,239	0.03%	32	0.02%	4.59%					
120.01% - 130.00%	1,647,568	0.01%	10	0.01%	4.69%					
130.00% >=	14,760,897	0.09%	115	0.07%	4.00%					
unknown	1,790,462	0.01%	18	0.01%	0.22%					
	15,749,946,958	100.00%	169,054	100.00%	3.49%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13c. Current Loan to Indexed Market Value

average: 50.94% Current Loan to Indexed Market Value (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<= 30.00%	2,002,247,296	12.71%	43,161	25.53%	3.95%	1,152,363,587	8.20%	24,052	17.49%	0.77%
30.01% - 40.00%	1,725,215,937	10.95%	20,087	11.88%	3.88%	1,060,151,680	7.54%	12,915	9.39%	0.86%
40.01% - 50.00%	2,776,612,192	17.63%	27,777	16.43%	3.68%	1,521,645,307	10.83%	15,498	11.27%	0.97%
50.01% - 60.00%	4,405,498,457	27.97%	39,213	23.20%	3.32%	2,508,754,086	17.85%	21,656	15.75%	1.02%
60.01% - 70.00%	3,727,560,591	23.67%	29,999	17.75%	3.14%	3,216,021,266	22.88%	26,877	19.55%	1.07%
70.01% - 80.00%	1,069,879,775	6.79%	8,486	5.02%	3.37%	4,169,121,210	29.66%	33,030	24.02%	1.25%
80.01% - 90.00%	21,459,249	0.14%	155	0.09%	3.96%	409,291,492	2.91%	3,305	2.40%	1.37%
90.01% - 100.00%	4,515,561	0.03%	37	0.02%	4.46%	19,106,551	0.14%	160	0.12%	0.38%
100.01% - 110.00%	1,135,350	0.01%	10	0.01%	4.86%					
110.01% - 120.00%	368,985	0.00%	3	0.00%	4.67%					
120.01% - 130.00%	950,068	0.01%	6	0.00%	4.90%					
130.00% >=	12,713,034	0.08%	102	0.06%	3.88%					
unknown	1,790,462	0.01%	18	0.01%	0.22%					
	15,749,946,958	100.00%	169,054	100.00%	3.49%	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	188,406,236	1.20%	5,690	3.37%	3.61%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,220,823,981	7.75%	25,904	15.32%	3.57%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,264,260,987	14.38%	34,265	20.27%	3.56%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,667,618,953	16.94%	31,255	18.49%	3.51%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,597,405,366	16.49%	25,687	15.19%	3.48%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,882,958,659	11.96%	15,882	9.39%	3.48%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,513,865,117	9.61%	11,451	6.77%	3.45%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	950,640,587	6.04%	6,288	3.72%	3.41%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	744,594,802	4.73%	4,546	2.69%	3.48%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	476,058,534	3.02%	2,636	1.56%	3.44%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	380,552,461	2.42%	1,981	1.17%	3.42%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	213,281,474	1.35%	1,022	0.60%	3.33%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	167,018,892	1.06%	749	0.44%	3.33%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	112,777,844	0.72%	469	0.28%	3.38%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	93,222,192	0.59%	368	0.22%	3.46%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	51,236,812	0.33%	190	0.11%	3.32%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	49,087,916	0.31%	163	0.10%	3.40%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	29,404,540	0.19%	103	0.06%	3.40%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	35,165,218	0.22%	112	0.07%	3.38%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	105,258,906	0.67%	286	0.17%	3.31%	122,635,514	0.87%	297	0.22%	0.73%
more	6,307,480	0.04%	7	0.00%	3.28%	15,900,181	0.11%	19	0.01%	0.66%
	15,749,946,958	100.00%	169,054	100.00%	3.49%	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	230,549	0.00%	479	0.28%	4.20%					
1,000 - 8,000	13,453,930	0.09%	2,914	1.72%	4.14%					
8,001 - 20,000	85,729,486	0.54%	5,979	3.54%	4.14%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	1,037,035,511	6.58%	27,499	16.27%	3.86%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,219,439,115	14.09%	35,425	20.95%	3.69%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,915,153,735	18.51%	33,411	19.76%	3.60%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,801,655,418	17.79%	25,102	14.85%	3.46%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,162,281,412	13.73%	15,846	9.37%	3.38%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,455,208,813	9.24%	9,016	5.33%	3.35%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	987,324,577	6.27%	5,298	3.13%	3.30%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	660,710,472	4.20%	3,122	1.85%	3.28%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	454,069,656	2.88%	1,920	1.14%	3.32%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	284,836,634	1.81%	1,089	0.64%	3.19%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	193,749,543	1.23%	677	0.40%	3.21%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	127,588,797	0.81%	409	0.24%	3.09%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	89,207,540	0.57%	265	0.16%	3.13%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	64,449,093	0.41%	178	0.11%	3.20%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	41,697,116	0.26%	108	0.06%	3.22%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	34,183,697	0.22%	83	0.05%	3.23%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	22,687,388	0.14%	52	0.03%	3.29%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	22,593,906	0.14%	49	0.03%	3.29%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	16,083,625	0.10%	33	0.02%	3.24%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	56,945,723	0.36%	97	0.06%	3.07%	71,165,625	0.51%	118	0.09%	0.85%
more	3,631,222	0.02%	3	0.00%	2.98%	8,441,288	0.06%	7	0.01%	0.64%
	15,749,946,958	100.00%	169,054	100.00%	3.49%	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	1,949,890,251	12.38%	25,889	15.31%	3.88%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	242,385,907	1.54%	3,130	1.85%	3.20%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	601,121,120	3.82%	5,070	3.00%	3.27%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	739,761	0.00%	5	0.00%	4.32%					
Canarias	745,732,046	4.73%	8,931	5.28%	3.23%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	116,912,566	0.74%	1,526	0.90%	3.63%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	472,871,883	3.00%	5,669	3.35%	3.50%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	361,362,117	2.29%	4,886	2.89%	3.73%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,440,133,254	28.19%	40,425	23.91%	3.32%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	879,292	0.01%	15	0.01%	4.24%	1,810,656	0.01%	25	0.02%	0.84%
Extremadura	66,307	0.00%	1	0.00%	4.64%					
Galicia	257,766,015	1.64%	3,437	2.03%	3.59%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	42,387,611	0.27%	516	0.31%	2.97%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,737,410,994	30.08%	46,070	27.25%	3.50%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	1,157,478	0.01%	17	0.01%	3.04%	820,879	0.01%	12	0.01%	1.11%
Murcia	275,407,020	1.75%	3,778	2.23%	3.44%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	40,714,387	0.26%	443	0.26%	3.28%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	167,517,456	1.06%	1,913	1.13%	3.47%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	105,171,796	0.67%	1,544	0.91%	3.58%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,190,319,698	7.56%	15,789	9.34%	3.67%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	15,749,946,958	100.00%	169,054	100.00%	3.49%	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	15,009,958,072	95.30%	161,961	95.80%	3.49%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	739,988,885	4.70%	7,093	4.20%	3.36%	230,136,528	1.64%	1,699	1.24%	1.21%
	15,749,946,958	100.00%	169,054	100.00%	3.49%	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	1,470,191	0.01%	1	1.70%
2	1,092,459	0.01%	1	3.56%
3	1,068,571	0.01%	1	4.16%
4	999,733	0.01%	1	3.33%
5	904,901	0.01%	1	4.57%
6	869,560	0.01%	2	4.05%
7	825,055	0.01%	1	2.05%
8	781,762	0.00%	1	4.97%
9	765,648	0.00%	2	4.58%
10	756,998	0.00%	1	4.74%
Top 10	9,534,879	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	14,013,743,254	88.98%	149,407	88.38%	3.48%	10,863,004,535	77.28%	104,769	76.20%	1.09%
Employed - Public Sector	3,230,357	0.02%	34	0.02%	3.65%	1,524,253,118	10.84%	16,198	11.78%	0.97%
Employed - Sector Unknown	19,260,204	0.12%	468	0.28%	4.17%	18,526,738	0.13%	223	0.16%	1.21%
Other	34,649,929	0.22%	522	0.31%	3.63%	39,914,076	0.28%	543	0.39%	0.70%
Pensioner	238,837,526	1.52%	4,083	2.42%	3.73%	193,051,175	1.37%	2,854	2.08%	1.16%
Self-employed	1,209,820,135	7.68%	11,686	6.91%	3.52%	1,223,136,070	8.70%	10,688	7.77%	0.99%
Student	31,536,790	0.20%	379	0.22%	3.61%	18,655,934	0.13%	210	0.15%	0.92%
Unemployed	198,868,763	1.26%	2,475	1.46%	3.56%	175,913,533	1.25%	2,008	1.46%	0.99%
	15,749,946,958	100.00%	169,054	100.00%	3.49%	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: 21.27%										
[0% - 10%]	2,031,820,289	12.90%	28,079	16.61%	3.02%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	3,293,817,319	20.91%	35,476	20.99%	3.26%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,111,704,060	19.76%	32,389	19.16%	3.50%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,378,167,062	15.10%	25,797	15.26%	3.49%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,855,007,675	11.78%	19,900	11.77%	3.57%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	1,361,262,182	8.64%	13,426	7.94%	3.76%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	823,641,297	5.23%	7,252	4.29%	4.01%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	450,315,060	2.86%	3,583	2.12%	4.22%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	236,957,513	1.50%	1,691	1.00%	4.38%	13,696,118	0.10%	94	0.07%	1.57%
>50%	207,254,501	1.32%	1,461	0.86%	4.38%	15,489,509	0.11%	176	0.13%	1.36%
	15,749,946,958	100.00%	169,054	100.00%	3.49%	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	15,749,946,958	100.00%	169,054	100.00%	3.49%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,749,946,958	100.00%	169,054	100.00%	3.49%	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	15,534,886,855	98.63%	166,912	98.73%	3.44%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2+	215,060,102	1.37%	2,142	1.27%	0.05%	143,165,229	1.02%	1,218	0.89%	0.01%
	15,749,946,958	100.00%	169,054	100.00%	3.49%	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	13,328,440,607	84.63%	140,288	82.98%	3.48%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	2,276,474,039	14.45%	25,994	15.38%	3.53%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	145,032,311	0.92%	2,772	1.64%	3.70%	168,480,337	1.20%	2,717	1.98%	0.60%
	15,749,946,958	100.00%	169,054	100.00%	3.49%	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
	3,469,347	0.02%	34	0.02%	1.73%					
1st home	15,746,477,610	99.98%	169,020	99.98%	3.49%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,749,946,958	100.00%	169,054	100.00%	3.49%	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	4,676,855,924	29.69%	54,428	32.20%	3.49%	4,540,891,035	32.30%	47,549	34.58%	0.95%
Internet	5,617,082,541	35.66%	57,706	34.13%	3.48%	5,000,304,175	35.57%	46,757	34.01%	1.08%
Office or Branch Network	2,966,329,979	18.83%	32,844	19.43%	3.64%	3,057,955,108	21.75%	29,412	21.39%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	2,489,678,512	15.81%	24,076	14.24%	3.33%	1,457,304,862	10.37%	13,775	10.02%	1.08%
	15,749,946,958	100.00%	169,054	100.00%	3.49%	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	965,401,877	6.13%	12,177	7.20%	3.60%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,784,545,081	93.87%	156,877	92.80%	3.48%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	15,749,946,958	100.00%	169,054	100.00%	3.49%	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%[	13,342,924,781	84.72%	148,704	87.96%	3.49%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,520,240,873	9.65%	12,626	7.47%	3.41%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	682,748,410	4.33%	5,762	3.41%	3.56%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	22,453,619	0.14%	239	0.14%	4.15%					
[7.50% - 20.00%[	27,820,937	0.18%	264	0.16%	4.17%					
[20.00% - 100.00%[	77,792,910	0.49%	742	0.44%	4.00%					
100.00%	75,965,427	0.48%	717	0.42%	3.48%					
	15,749,946,958	100.00%	169,054	100.00%	3.49%	14,056,455,179	100.00%	137,493	100.00%	1.07%

Weighted average PD: 0.79% Weighted average LGD: 33.44%

28. Arrears

Days Past Due	Nr of Loans	Principal in arrears	Interest in arrears	Total amount in arrears	Aggregate Outstanding Not. Amount	% Nr of Loans	% of Aggregate Outstanding Not. Amt
No Arrear	167,972	0	0	0	15,636,044,156	99.36%	99.28%
30 - 59 Days	191	20,426	25,827	46,253	19,076,271	0.11%	0.12%
60 - 89 Days	93	31,088	29,480	60,568	9,710,604	0.06%	0.06%
90 - 179 Days	170	122,246	117,822	240,067	18,361,704	0.10%	0.12%
180 - 365 Days	228	333,212	398,377	731,589	24,483,158	0.13%	0.16%
Defaulted (>12M)	400	1,569,353	1,347,934	2,917,287	42,271,065	0.24%	0.27%
	169,054	2,076,324	1,919,439	3,995,764	15,749,946,958	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

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Legal Adviser

Cuatrecasas, Gonçalves Pereira S.L.P.

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08008 Barcelona
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Paying Agent, Swap Counterparty

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

ING Bank N.V., Sucursal en España

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

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