

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



## **Monthly Investor Report**

**28 February 2024**

**Description**

Issue Date	4 December 2020
Final Maturity Date	31 December 2063
Next Payment Date	2 April 2024

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

**1. Summary**

All amounts in EURO	Current	At Issue
Reporting Date	28-Feb-24	04-Dec-20
Portfolio Cut off date	31-Jan-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)	458,125,158.73	44,820.55
Of which Realised Loss (3)	0.00	0.00
Of which Active Outstanding Notional Amount (4)	15,291,874,841.27	14,056,455,179.45
Of which Principal in Arrears	1,491,532.35	0.00
Number of Loans	163,022	137,493
Number of Borrowers	161,974	136,884
Average Principal Balance (Loanparts)	93,802.52	102,233.97
Average Principal Balance (Borrowers)	94,409.44	102,688.81
Coupon: Weighted Average	3.94%	1.07%
Minimum	0.00%	0.00%
Maximum	8.65%	4.41%
Weighted Average Original Loan to Market Value	71.38%	70.95%
Weighted Average Loan to Indexed Market Value	52.46%	58.84%
Seasoning (months): Weighted Average	72.76	61.59
Remaining Tenor (months): Weighted Average	304.63	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%	0.27%	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	15.3	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	4,719,221,880	30.86%	44,707	27.42%	1.78%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	10,572,652,961	69.14%	118,315	72.58%	4.90%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	<b>15,291,874,841</b>	<b>100.00%</b>	<b>163,022</b>	<b>100.00%</b>	<b>3.94%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**3. Loan Coupon**

Coupon Loan Part (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0.00% - 0.00%	11,522,127	0.08%	106	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%	55,695,247	0.36%	213	0.13%	0.99%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	1,972,933,838	12.90%	15,242	9.35%	1.35%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	2,401,598,680	15.71%	23,592	14.47%	1.84%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	571,409,450	3.74%	6,590	4.04%	2.25%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	237,807,880	1.56%	2,450	1.50%	2.73%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	37,482,309	0.25%	325	0.20%	3.17%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	38,109,597	0.25%	304	0.19%	3.40%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	21,808,278	0.14%	213	0.13%	3.63%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	8,558,409	0.06%	74	0.05%	3.89%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	11,858,507	0.08%	151	0.09%	4.17%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%	948,087,015	6.20%	14,773	9.06%	4.42%	89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	925,069,985	6.05%	14,110	8.66%	4.62%					
4.76% - 5.00%	1,548,801,413	10.13%	14,214	8.72%	4.94%					
5.01% - 5.25%	4,170,545,832	27.27%	41,180	25.26%	5.11%					
5.26% - 5.50%	779,845,113	5.10%	8,692	5.33%	5.36%					
5.51% - 5.75%	680,961,690	4.45%	8,230	5.05%	5.60%					
5.76% - 6.00%	458,882,041	3.00%	6,045	3.71%	5.89%					
6.01% - 6.25%	244,691,743	1.60%	3,717	2.28%	6.09%					
6.26% - 6.50%	96,622,021	0.63%	1,513	0.93%	6.37%					
6.51% - 6.75%	28,385,766	0.19%	518	0.32%	6.64%					
6.76% - 7.00%	28,322,617	0.19%	502	0.31%	6.85%					
7.01% - 7.25%	5,656,355	0.04%	121	0.07%	7.15%					
7.26% - 7.50%	1,396,339	0.01%	44	0.03%	7.39%					
7.51% - >	5,822,588	0.04%	103	0.06%	7.75%					
	<b>15,291,874,841</b>	<b>100.00%</b>	<b>163,022</b>	<b>100.00%</b>	<b>3.94%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

## 4. Origination Year

Origination Year	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
2003	8,331,145	0.05%	209	0.13%	4.60%	13,138,132	0.09%	251	0.18%	0.37%
2004	67,982,057	0.44%	1,834	1.13%	4.63%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	198,344,358	1.30%	4,709	2.89%	4.62%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	254,588,422	1.66%	4,785	2.94%	4.55%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	412,883,414	2.70%	6,474	3.97%	4.47%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	393,444,242	2.57%	5,818	3.57%	4.49%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	157,536,138	1.03%	2,392	1.47%	4.86%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	233,848,513	1.53%	3,099	1.90%	4.78%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	384,016,611	2.51%	4,862	2.98%	4.82%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	211,453,468	1.38%	3,166	1.94%	5.67%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	125,631,494	0.82%	1,898	1.16%	6.33%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	288,729,397	1.89%	4,283	2.63%	6.00%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	541,964,509	3.54%	7,003	4.30%	5.24%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	896,544,001	5.86%	10,557	6.48%	4.82%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,152,098,067	7.53%	12,379	7.59%	4.51%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	1,862,403,751	12.18%	18,462	11.32%	3.92%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,318,376,556	15.16%	22,277	13.67%	3.89%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,702,843,313	11.14%	15,808	9.70%	3.40%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	2,019,272,772	13.20%	16,937	10.39%	3.24%					
2022	1,362,163,267	8.91%	11,222	6.88%	3.26%					
2023	699,419,346	4.57%	4,848	2.97%	1.78%					
	<b>15,291,874,841</b>	<b>100.00%</b>	<b>163,022</b>	<b>100.00%</b>	<b>3.94%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**5. Maturity Year**

Maturity Year	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
2021						1,274,836	0.01%	111	0.08%	0.58%
2022						8,855,293	0.06%	660	0.48%	0.61%
2023	3,811	0.00%	1	0.00%	4.34%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	3,835,093	0.03%	1,391	0.85%	4.84%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	14,831,970	0.10%	1,666	1.02%	4.80%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	28,404,048	0.19%	1,925	1.18%	4.70%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	40,620,863	0.27%	1,956	1.20%	4.70%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	53,448,437	0.35%	2,048	1.26%	4.66%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	73,200,193	0.48%	2,355	1.44%	4.65%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	106,269,089	0.69%	2,901	1.78%	4.56%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	129,119,923	0.84%	3,043	1.87%	4.48%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	155,564,695	1.02%	3,257	2.00%	4.29%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	183,232,922	1.20%	3,478	2.13%	4.25%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	206,454,144	1.35%	3,724	2.28%	4.37%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	271,143,615	1.77%	4,611	2.83%	4.41%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	339,148,874	2.22%	5,091	3.12%	4.33%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	354,708,730	2.32%	4,944	3.03%	4.29%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	320,797,718	2.10%	4,217	2.59%	4.19%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	274,580,673	1.80%	3,587	2.20%	4.29%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	313,724,315	2.05%	3,849	2.36%	4.29%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	391,139,181	2.56%	4,502	2.76%	4.25%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	399,894,497	2.62%	4,466	2.74%	4.22%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	489,743,353	3.20%	5,213	3.20%	4.19%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	470,061,312	3.07%	5,031	3.09%	4.32%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	500,283,617	3.27%	5,097	3.13%	4.21%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	577,625,576	3.78%	5,606	3.44%	4.13%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	551,400,622	3.61%	5,171	3.17%	4.08%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	575,125,133	3.76%	5,306	3.25%	3.86%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	632,573,148	4.14%	5,787	3.55%	3.97%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	619,086,400	4.05%	5,404	3.31%	3.81%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	690,845,476	4.52%	5,696	3.49%	3.88%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	576,511,385	3.77%	4,706	2.89%	3.84%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	541,332,905	3.54%	4,327	2.65%	3.74%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	541,238,261	3.54%	4,432	2.72%	3.87%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	504,199,251	3.30%	4,068	2.50%	3.87%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	589,779,889	3.86%	4,746	2.91%	3.89%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	625,125,740	4.09%	5,010	3.07%	3.91%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	724,808,999	4.74%	5,938	3.64%	3.82%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	828,397,482	5.42%	6,714	4.12%	3.71%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	585,796,205	3.83%	4,577	2.81%	3.25%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	548,839,177	3.59%	3,950	2.42%	3.16%					
2062	330,425,937	2.16%	2,366	1.45%	3.00%					
2063	128,552,182	0.84%	865	0.53%	2.21%					
	<b>15,291,874,841</b>	<b>100.00%</b>	<b>163,022</b>	<b>100.00%</b>	<b>3.94%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**6. Seasoning**

Seasoning (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 0.5	98,720,488	0.65%	693	0.43%	3.05%					
0.5 - 1	510,888,107	3.34%	3,503	2.15%	1.56%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,313,612,491	8.59%	10,733	6.58%	3.20%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	2,017,521,959	13.19%	16,866	10.35%	3.19%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	1,699,979,022	11.12%	15,613	9.58%	3.39%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	2,286,122,460	14.95%	22,016	13.50%	3.89%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	1,926,277,650	12.60%	18,973	11.64%	3.86%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,188,814,631	7.77%	12,697	7.79%	4.49%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	913,345,813	5.97%	10,691	6.56%	4.80%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	578,288,819	3.78%	7,413	4.55%	5.18%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	296,080,255	1.94%	4,351	2.67%	5.97%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,462,223,146	16.10%	39,473	24.21%	4.81%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	<b>15,291,874,841</b>	<b>100.00%</b>	<b>163,022</b>	<b>100.00%</b>	<b>3.94%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**7. Original Tenor**

Tenor (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0 - 5	563,278	0.00%	30	0.02%	4.75%	22,090	0.00%	1	0.00%	1.49%
6 - 10	38,023,477	0.25%	1,050	0.64%	4.85%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	394,917,064	2.58%	7,947	4.87%	3.46%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	952,748,834	6.23%	16,315	10.01%	3.82%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	1,949,959,452	12.75%	25,481	15.63%	3.96%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,063,201,209	26.57%	45,261	27.76%	4.07%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	3,020,547,753	19.75%	26,672	16.36%	4.04%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,871,913,773	31.86%	40,266	24.70%	3.80%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	<b>15,291,874,841</b>	<b>100.00%</b>	<b>163,022</b>	<b>100.00%</b>	<b>3.94%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

## 8. Remaining Tenor

Remaining Tenor (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 1	3,835,093	0.03%	1,391	0.85%	4.84%	427,186	0.00%	40	0.03%	0.52%
1 - 2	14,831,970	0.10%	1,666	1.02%	4.80%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	28,404,048	0.19%	1,925	1.18%	4.70%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	40,620,863	0.27%	1,956	1.20%	4.70%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	53,448,437	0.35%	2,048	1.26%	4.66%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	73,200,193	0.48%	2,355	1.44%	4.65%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	106,269,089	0.69%	2,901	1.78%	4.56%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	129,119,923	0.84%	3,043	1.87%	4.48%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	155,564,695	1.02%	3,257	2.00%	4.29%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	183,232,922	1.20%	3,478	2.13%	4.25%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	206,454,144	1.35%	3,724	2.28%	4.37%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	271,143,615	1.77%	4,611	2.83%	4.41%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	339,148,874	2.22%	5,091	3.12%	4.33%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	354,708,730	2.32%	4,944	3.03%	4.29%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	320,797,718	2.10%	4,217	2.59%	4.19%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	274,580,673	1.80%	3,587	2.20%	4.29%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	313,724,315	2.05%	3,849	2.36%	4.29%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	391,139,181	2.56%	4,502	2.76%	4.25%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	399,894,497	2.62%	4,466	2.74%	4.22%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	489,743,353	3.20%	5,213	3.20%	4.19%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	470,061,312	3.07%	5,031	3.09%	4.32%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	500,283,617	3.27%	5,097	3.13%	4.21%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	577,625,576	3.78%	5,606	3.44%	4.13%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	551,400,622	3.61%	5,171	3.17%	4.08%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	575,125,133	3.76%	5,306	3.25%	3.86%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	632,573,148	4.14%	5,787	3.55%	3.97%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	619,086,400	4.05%	5,404	3.31%	3.81%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	690,845,476	4.52%	5,696	3.49%	3.88%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	576,511,385	3.77%	4,706	2.89%	3.84%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	541,332,905	3.54%	4,327	2.65%	3.74%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,407,163,124	35.36%	42,666	26.17%	3.61%	5,198,639,048	36.98%	38,870	28.27%	1.20%
Matured *	3,811	0.00%	1	0.00%	4.34%					
	<b>15,291,874,841</b>	<b>100.00%</b>	<b>163,022</b>	<b>100.00%</b>	<b>3.94%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**9. Interest Type**

Interest Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Fixed 10Y	4,719,221,880	30.86%	44,707	27.42%	1.78%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	10,572,652,961	69.14%	118,315	72.58%	4.90%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	<b>15,291,874,841</b>	<b>100.00%</b>	<b>163,022</b>	<b>100.00%</b>	<b>3.94%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**10. Interest Reset Dates**

Interest Reset Dates	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Floating	10,572,652,961	69.14%	118,315	72.58%	4.90%	11,574,908,234	82.35%	114,550	83.31%	0.88%
<2024						3,797,304	0.03%	60	0.04%	1.16%
2024	2,579,788	0.02%	83	0.05%	4.48%	577,280	0.00%	27	0.02%	2.08%
2025	14,746,487	0.10%	264	0.16%	2.28%	22,646,882	0.16%	290	0.21%	2.30%
2026	130,423,093	0.85%	1,586	0.97%	2.35%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	232,229,706	1.52%	2,711	1.66%	2.11%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	685,586,285	4.48%	7,048	4.32%	1.98%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	966,713,964	6.32%	9,658	5.92%	1.98%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	848,272,665	5.55%	8,065	4.95%	1.64%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	1,006,912,141	6.58%	8,432	5.17%	1.47%					
2032	795,871,398	5.20%	6,566	4.03%	1.64%					
2033	27,345,074	0.18%	217	0.13%	3.46%					
2034	340,760	0.00%	3	0.00%	3.11%					
>2034	8,200,520	0.05%	74	0.05%	3.72%					
	<b>15,291,874,841</b>	<b>100.00%</b>	<b>163,022</b>	<b>100.00%</b>	<b>3.94%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**11. Interest and Principal Payment Frequency**

Payment Frequency	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
P1M	15,291,874,841	100.00%	163,022	100.00%	3.94%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,291,874,841</b>	<b>100.00%</b>	<b>163,022</b>	<b>100.00%</b>	<b>3.94%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**12. Payment Holidays**

Payment Holidays	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
None	15,275,096,151	99.89%	162,895	99.92%	3.93%	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	16,778,690	0.11%	127	0.08%	0.00%					
	<b>15,291,874,841</b>	<b>100.00%</b>	<b>163,022</b>	<b>100.00%</b>	<b>3.94%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>



**13a. Original Loan to Market Value**

average: <b>71.38%</b> Original Loan to Market Value (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<= 30.00%	211,629,586	1.38%	4,943	3.03%	4.01%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	394,063,764	2.58%	7,473	4.58%	3.96%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	710,351,540	4.65%	11,227	6.89%	4.03%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,153,396,815	7.54%	15,421	9.46%	4.02%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,046,727,361	13.38%	23,699	14.54%	3.98%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,495,326,955	62.09%	89,194	54.71%	3.92%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,280,228,572	8.37%	11,063	6.79%	3.81%	1,016,656,032	7.23%	7,941	5.78%	1.06%
130.00% >=	150,248	0.00%	2	0.00%	3.97%					
	<b>15,291,874,841</b>	<b>100.00%</b>	<b>163,022</b>	<b>100.00%</b>	<b>3.94%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**13b. Current Loan to Market Value**

average: <b>58.59%</b> Current Loan to Market Value (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<= 30.00%	1,439,163,879	9.41%	35,565	21.82%	4.47%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,139,985,664	7.45%	14,940	9.16%	4.34%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,455,047,972	9.52%	15,968	9.79%	4.29%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	1,980,271,400	12.95%	19,904	12.21%	4.17%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	4,242,527,903	27.74%	38,364	23.53%	4.03%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	5,013,782,236	32.79%	38,188	23.43%	3.41%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	19,275,773	0.13%	83	0.05%	3.73%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	669,825	0.00%	5	0.00%	4.34%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	942,536	0.01%	3	0.00%	4.50%					
120.01% - 130.00%	146,012	0.00%	1	0.00%	2.95%					
130.00% >=	61,640	0.00%	1	0.00%	5.00%					
	<b>15,291,874,841</b>	<b>100.00%</b>	<b>163,022</b>	<b>100.00%</b>	<b>3.94%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

## 13c. Current Loan to Indexed Market Value

average: <b>52.46%</b> Current Loan to Indexed Market Value (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<= 30.00%	1,744,961,200	11.41%	39,587	24.28%	4.52%	1,152,363,587	8.20%	24,052	17.49%	0.77%
30.01% - 40.00%	1,494,879,573	9.78%	17,954	11.01%	4.43%	1,060,151,680	7.54%	12,915	9.39%	0.86%
40.01% - 50.00%	2,312,885,445	15.12%	23,527	14.43%	4.34%	1,521,645,307	10.83%	15,498	11.27%	0.97%
50.01% - 60.00%	3,648,341,489	23.86%	33,400	20.49%	3.96%	2,508,754,086	17.85%	21,656	15.75%	1.02%
60.01% - 70.00%	4,662,267,181	30.49%	37,804	23.19%	3.56%	3,216,021,266	22.88%	26,877	19.55%	1.07%
70.01% - 80.00%	1,417,652,079	9.27%	10,670	6.55%	3.20%	4,169,121,210	29.66%	33,030	24.02%	1.25%
80.01% - 90.00%	10,489,001	0.07%	77	0.05%	3.30%	409,291,492	2.91%	3,305	2.40%	1.37%
90.01% - 100.00%	191,222	0.00%	1	0.00%	2.85%	19,106,551	0.14%	160	0.12%	0.38%
100.01% - 110.00%	146,012	0.00%	1	0.00%	2.95%					
130.00% >=	61,640	0.00%	1	0.00%	5.00%					
	<b>15,291,874,841</b>	<b>100.00%</b>	<b>163,022</b>	<b>100.00%</b>	<b>3.94%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

## 14. Original Notional Amount

Aggregate Outstanding Notional	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0 - 50,000	180,641,276	1.18%	5,461	3.35%	3.98%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,137,433,438	7.44%	24,290	14.90%	4.00%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,134,525,294	13.96%	32,443	19.90%	4.02%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,513,244,064	16.44%	29,687	18.21%	3.98%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,484,955,083	16.25%	24,741	15.18%	3.94%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,848,558,550	12.09%	15,676	9.62%	3.93%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,515,005,463	9.91%	11,493	7.05%	3.90%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	956,082,126	6.25%	6,324	3.88%	3.84%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	760,834,996	4.98%	4,641	2.85%	3.88%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	480,415,283	3.14%	2,664	1.63%	3.86%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	386,836,176	2.53%	2,018	1.24%	3.85%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	224,851,157	1.47%	1,068	0.66%	3.77%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	173,749,612	1.14%	779	0.48%	3.76%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	116,515,542	0.76%	480	0.29%	3.78%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	92,416,207	0.60%	369	0.23%	3.88%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	56,240,486	0.37%	207	0.13%	3.82%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	50,148,893	0.33%	166	0.10%	3.79%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	28,189,547	0.18%	101	0.06%	3.75%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	33,359,018	0.22%	111	0.07%	3.92%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	110,684,214	0.72%	294	0.18%	3.72%	122,635,514	0.87%	297	0.22%	0.73%
more	7,188,417	0.05%	9	0.01%	4.62%	15,900,181	0.11%	19	0.01%	0.66%
	<b>15,291,874,841</b>	<b>100.00%</b>	<b>163,022</b>	<b>100.00%</b>	<b>3.94%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

## 15. Outstanding Notional Amount

Aggregate Outstanding Notional	Current Period				Weighted Average Coupon	Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total		Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 1,000	244,989	0.00%	566	0.35%	4.90%					
1,000 - 8,000	12,483,483	0.08%	2,669	1.64%	4.78%					
8,001 - 20,000	83,710,808	0.55%	5,886	3.61%	4.76%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	1,000,496,632	6.54%	26,590	16.31%	4.42%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,107,836,880	13.78%	33,650	20.64%	4.21%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,787,474,643	18.23%	31,941	19.59%	4.11%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,686,269,585	17.57%	24,058	14.76%	3.94%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,073,671,498	13.56%	15,193	9.32%	3.80%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,445,625,129	9.45%	8,960	5.50%	3.75%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	980,964,437	6.41%	5,263	3.23%	3.66%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	675,148,457	4.42%	3,190	1.96%	3.62%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	461,212,368	3.02%	1,951	1.20%	3.59%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	296,426,968	1.94%	1,133	0.69%	3.56%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	195,663,141	1.28%	683	0.42%	3.39%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	127,828,459	0.84%	410	0.25%	3.35%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	91,218,754	0.60%	271	0.17%	3.28%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	63,728,023	0.42%	176	0.11%	3.49%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	48,384,299	0.32%	125	0.08%	3.49%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	29,385,828	0.19%	71	0.04%	3.47%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	26,656,877	0.17%	61	0.04%	3.57%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	19,912,101	0.13%	43	0.03%	3.71%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	14,594,743	0.10%	30	0.02%	3.49%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	58,223,403	0.38%	98	0.06%	3.28%	71,165,625	0.51%	118	0.09%	0.85%
more	4,713,336	0.03%	4	0.00%	4.59%	8,441,288	0.06%	7	0.01%	0.64%
	<b>15,291,874,841</b>	<b>100.00%</b>	<b>163,022</b>	<b>100.00%</b>	<b>3.94%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**16. Geographic Region**

Region	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Andalucía	1,964,785,169	12.85%	25,873	15.87%	4.46%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	211,760,793	1.38%	2,751	1.69%	3.59%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	568,566,686	3.72%	4,776	2.93%	3.62%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	684,088	0.00%	8	0.00%	3.54%					
Canarias	697,525,974	4.56%	8,260	5.07%	3.59%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	111,011,264	0.73%	1,445	0.89%	4.17%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	416,283,345	2.72%	5,030	3.09%	3.95%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	350,669,687	2.29%	4,698	2.88%	4.23%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,559,434,122	29.82%	40,653	24.94%	3.71%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	1,541,659	0.01%	19	0.01%	4.97%	1,810,656	0.01%	25	0.02%	0.84%
Galicia	242,036,799	1.58%	3,254	2.00%	4.07%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	32,999,348	0.22%	405	0.25%	3.24%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,416,123,028	28.88%	43,444	26.65%	3.96%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	930,886	0.01%	14	0.01%	4.31%	820,879	0.01%	12	0.01%	1.11%
Murcia	257,747,889	1.69%	3,485	2.14%	3.88%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	36,446,514	0.24%	399	0.24%	3.51%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	161,484,491	1.06%	1,820	1.12%	3.86%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	97,691,383	0.64%	1,430	0.88%	4.06%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,164,151,716	7.61%	15,258	9.36%	4.19%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	<b>15,291,874,841</b>	<b>100.00%</b>	<b>163,022</b>	<b>100.00%</b>	<b>3.94%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**17. Borrower Nationality**

Country	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Spain	14,562,069,340	95.23%	156,046	95.72%	3.94%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	729,805,502	4.77%	6,976	4.28%	3.84%	230,136,528	1.64%	1,699	1.24%	1.21%
	<b>15,291,874,841</b>	<b>100.00%</b>	<b>163,022</b>	<b>100.00%</b>	<b>3.94%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**18. Debtor's concentration**

Debtor Nr	Aggregate Outstanding Not. Amount	% of Aggregate Outstanding Not. Amt	Nr of Loans	Weighted Average Coupon
1	1,490,940	0.01%	1	4.36%
2	1,106,386	0.01%	1	4.46%
3	1,096,047	0.01%	1	5.06%
4	1,019,963	0.01%	1	4.54%
5	930,450	0.01%	1	1.55%
6	894,581	0.01%	1	5.24%
7	880,319	0.01%	2	2.41%
8	839,722	0.01%	1	0.99%
9	816,810	0.01%	1	1.19%
10	800,687	0.01%	1	5.21%
<b>Top 10</b>	<b>9,875,905</b>	<b>0.06%</b>		

**19. Employment Type**

Employment Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Employed - Private Sector	12,097,423,456	79.11%	126,562	77.63%	3.89%	10,863,004,535	77.28%	104,769	76.20%	1.09%
Employed - Public Sector	1,466,489,475	9.59%	17,183	10.54%	4.20%	1,524,253,118	10.84%	16,198	11.78%	0.97%
Employed - Sector Unknown	25,628,413	0.17%	607	0.37%	4.77%	18,526,738	0.13%	223	0.16%	1.21%
Other	36,928,013	0.24%	568	0.35%	4.19%	39,914,076	0.28%	543	0.39%	0.70%
Pensioner	226,031,432	1.48%	3,799	2.33%	4.15%	193,051,175	1.37%	2,854	2.08%	1.16%
Self-employed	1,220,633,905	7.98%	11,613	7.12%	3.97%	1,223,136,070	8.70%	10,688	7.77%	0.99%
Student	31,698,140	0.21%	399	0.24%	4.04%	18,655,934	0.13%	210	0.15%	0.92%
Unemployed	187,042,007	1.22%	2,291	1.41%	4.11%	175,913,533	1.25%	2,008	1.46%	0.99%
	<b>15,291,874,841</b>	<b>100.00%</b>	<b>163,022</b>	<b>100.00%</b>	<b>3.94%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**20. Payment to Income**

Payment to Income	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
average: 22.25%										
[0% - 10%]	1,842,295,205	12.05%	25,614	15.71%	3.17%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	2,951,412,308	19.30%	32,169	19.73%	3.50%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	2,966,709,752	19.40%	30,969	19.00%	3.94%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,370,999,581	15.50%	25,076	15.38%	3.97%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,804,227,512	11.80%	19,104	11.72%	4.05%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	1,318,863,728	8.62%	13,308	8.16%	4.33%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	866,689,661	5.67%	7,885	4.84%	4.65%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	517,752,363	3.39%	4,288	2.63%	4.94%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	304,233,723	1.99%	2,266	1.39%	5.08%	13,696,118	0.10%	94	0.07%	1.57%
>50%	348,691,007	2.28%	2,343	1.44%	5.06%	15,489,509	0.11%	176	0.13%	1.36%
	<b>15,291,874,841</b>	<b>100.00%</b>	<b>163,022</b>	<b>100.00%</b>	<b>3.94%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**21. ING Staff at Date of Origination**

ING Staff at Date of Origination	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
No	15,291,529,161	100.00%	163,019	100.00%	3.94%	14,056,455,179	100.00%	137,493	100.00%	1.07%
Yes	345,680	0.00%	3	0.00%	5.40%					
	<b>15,291,874,841</b>	<b>100.00%</b>	<b>163,022</b>	<b>100.00%</b>	<b>3.94%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**22. Number of Loans Per Borrower**

Number of Loans Per Borrower	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
1	15,077,827,542	98.60%	160,940	98.72%	3.88%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2+	214,047,299	1.40%	2,082	1.28%	0.06%	143,165,229	1.02%	1,218	0.89%	0.01%
	<b>15,291,874,841</b>	<b>100.00%</b>	<b>163,022</b>	<b>100.00%</b>	<b>3.94%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**23. Loan Purpose**

Loan Purpose	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Purchase	13,036,351,228	85.25%	135,745	83.27%	3.96%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	2,111,519,899	13.81%	24,519	15.04%	3.74%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	144,003,714	0.94%	2,758	1.69%	4.19%	168,480,337	1.20%	2,717	1.98%	0.60%
	<b>15,291,874,841</b>	<b>100.00%</b>	<b>163,022</b>	<b>100.00%</b>	<b>3.94%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**24. Occupancy Status**

Occupancy Status	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
1st home	15,291,874,841	100.00%	163,022	100.00%	3.94%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,291,874,841</b>	<b>100.00%</b>	<b>163,022</b>	<b>100.00%</b>	<b>3.94%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**25. Underwriting Source**

Underwriting Source	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Central or Direct	4,636,124,045	30.32%	53,623	32.89%	3.97%	4,540,891,035	32.30%	47,549	34.58%	0.95%
Internet	5,507,778,581	36.02%	56,013	34.36%	3.90%	5,000,304,175	35.57%	46,757	34.01%	1.08%
Office or Branch Network	2,923,349,916	19.12%	31,882	19.56%	4.12%	3,057,955,108	21.75%	29,412	21.39%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	2,224,622,299	14.55%	21,504	13.19%	3.70%	1,457,304,862	10.37%	13,775	10.02%	1.08%
	<b>15,291,874,841</b>	<b>100.00%</b>	<b>163,022</b>	<b>100.00%</b>	<b>3.94%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**26. Special Scheme**

Special Scheme	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Vivienda de proteccion oficial	929,936,415	6.08%	11,649	7.15%	4.07%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,361,938,426	93.92%	151,373	92.85%	3.93%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	<b>15,291,874,841</b>	<b>100.00%</b>	<b>163,022</b>	<b>100.00%</b>	<b>3.94%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**27. Probability of Default**

Probability of Default	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
[0.00% - 0.10%[	12,798,489,744	83.69%	142,201	87.23%	3.97%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,622,436,355	10.61%	13,431	8.24%	3.70%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	708,747,415	4.63%	5,801	3.56%	3.83%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	13,719,464	0.09%	170	0.10%	4.20%					
[7.50% - 20.00%[	20,088,974	0.13%	204	0.13%	4.57%					
[20.00% - 100.00%[	73,437,090	0.48%	700	0.43%	4.71%					
100.00%	54,955,800	0.36%	515	0.32%	3.83%					
	<b>15,291,874,841</b>	<b>100.00%</b>	<b>163,022</b>	<b>100.00%</b>	<b>3.94%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

Weighted average PD: 0.66%      Weighted average LGD: 34.13%

**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	162,128	94	40	134	15,196,222,364	99.45%	99.37%
30 - 59 Days	205	19,666	28,625	48,290	20,253,603	0.13%	0.13%
60 - 89 Days	85	22,243	27,720	49,963	8,562,849	0.05%	0.06%
90 - 179 Days	158	102,967	123,314	226,281	18,038,791	0.10%	0.12%
180 - 365 Days	225	353,843	480,655	834,498	25,477,526	0.14%	0.17%
Defaulted (>12M)	221	992,720	553,654	1,546,374	23,319,709	0.14%	0.15%
	<b>163,022</b>	<b>1,491,532</b>	<b>1,214,007</b>	<b>2,705,540</b>	<b>15,291,874,841</b>	<b>100.00%</b>	<b>100.00%</b>



**29. Transaction Parties**

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

**ING Bank N.V., Sucursal en España**

Calle Via de los Poblados, 1F  
28033 Madrid  
Spain

**Legal Adviser**

**Cuatrecasas, Gonçalves Pereira S.L.P.**

Paseo de Gracia, 111  
08008 Barcelona  
Spain

**Paying Agent, Swap Counterparty**

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

**Arranger**

**ING Bank N.V**

Bijlmerdreef 106  
1102 CT Amsterdam  
The Netherlands

**Auditor of the Fund**

**KPMG**

Paseo de la Castellana, 259C  
28046 Madrid  
Spain

**Rating Agency**

**DBRS Ratings GMBH**

Neue Mainzer Straße 75  
60311 Frankfurt am Main  
Germany

**Management Company**

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

Calla Orense, 58  
28020 Madrid  
Spain

**Verification Agent (STS)**

**Prime Collateralised Securities (EU)**

4, Place de l'Opéra  
75002 Paris  
France

**Rating Agency**

**Fitch Ratings España, S.A.U.**

Avenida Diagonal, 601  
P.2 Barcelona 08028  
Spain

**ING Bank N.V., Sucursal en España**

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