

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



**Monthly Investor Report**

**28 February 2025**

**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>				<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-25	04-Dec-20
Portfolio Cut off date	31-Jan-25	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)	331,426,716.19	44,820.55
Of which Active Outstanding Notional Amount (3)	15,418,573,283.81	14,056,455,179.45
Of which Principal in Arrears	2,311,092.33	0.00
Realised Loss	14,120.58	0.00
Number of Loans	166,697	137,493
Number of Borrowers	165,657	136,884
Average Principal Balance (Loanparts)	92,494.61	102,233.97
Average Principal Balance (Borrowers)	93,075.29	102,688.81
Coupon: Weighted Average	3.26%	1.07%
Minimum	0.00%	0.00%
Maximum	8.14%	4.41%
Weighted Average Original Loan to Market Value	71.46%	70.95%
Weighted Average Loan to Indexed Market Value	50.75%	58.84%
Seasoning (months): Weighted Average	75.26	61.59
Remaining Tenor (months): Weighted Average	299.08	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%	0.26%	0.00%
2. Aggregate realised losses related to Defaulted Receivables > 0.75%	0.00%	0.00%
3. Outstanding Balance of the Receivables < 13.5 bln	15.4	14.1
4. Reserve Fund not funded up to the Reserve Fund Required Amount	N	N
5. Seller replaced as Servicer of the Receivables	N	N
6. Seller not able to sell Additional Receivables	N	N

**Repurchase Rights**

	Current	Initial
1. Sum of 12 months consecutive repurchases <= 1% Outstanding Balance Receivables	0.00%	0.00%

**2. Product Type**

Product Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Fixed	458,827,075	2.98%	4,786	2.87%	2.32%					
Mixta	5,875,593,174	38.11%	55,394	33.23%	2.09%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	9,084,153,035	58.92%	106,517	63.90%	4.06%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	<b>15,418,573,284</b>	<b>100.00%</b>	<b>166,697</b>	<b>100.00%</b>	<b>3.26%</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%	16,557,657	0.11%	143	0.09%	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%	257,510	0.00%	1	0.00%	0.69%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	1,839,761,242	11.93%	15,561	9.33%	1.33%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	2,176,133,504	14.11%	22,443	13.46%	1.84%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	664,269,836	4.31%	7,362	4.42%	2.26%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	948,998,047	6.15%	10,055	6.03%	2.83%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	710,585,262	4.61%	7,815	4.69%	3.14%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	1,505,043,192	9.76%	16,515	9.91%	3.43%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	1,347,591,051	8.74%	14,326	8.59%	3.65%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	1,444,296,557	9.37%	16,725	10.03%	3.90%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	1,388,941,290	9.01%	16,324	9.79%	4.13%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%	769,295,475	4.99%	8,561	5.14%	4.37%	89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	1,533,493,274	9.95%	16,548	9.93%	4.60%					
4.76% - 5.00%	478,187,429	3.10%	5,780	3.47%	4.85%					
5.01% - 5.25%	301,760,390	1.96%	4,116	2.47%	5.11%					
5.26% - 5.50%	152,746,431	0.99%	2,044	1.23%	5.38%					
5.51% - 5.75%	88,483,763	0.57%	1,423	0.85%	5.59%					
5.76% - 6.00%	32,204,626	0.21%	544	0.33%	5.89%					
6.01% - 6.25%	9,480,401	0.06%	199	0.12%	6.14%					
6.26% - 6.50%	6,126,462	0.04%	106	0.06%	6.36%					
6.51% - 6.75%	2,508,797	0.02%	62	0.04%	6.63%					
6.76% - 7.00%	579,776	0.00%	18	0.01%	6.87%					
7.01% - 7.25%	882,899	0.01%	17	0.01%	7.09%					
7.26% - 7.50%	58,989	0.00%	4	0.00%	7.34%					
7.51% - >	329,425	0.00%	5	0.00%	7.83%					
	<b>15,418,573,284</b>	<b>100.00%</b>	<b>166,697</b>	<b>100.00%</b>	<b>3.26%</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	6,681,504	0.04%	187	0.11%	3.24%	13,138,132	0.09%	251	0.18%	0.37%
2004	55,341,468	0.36%	1,483	0.89%	3.50%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	164,269,651	1.07%	4,267	2.56%	3.54%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	212,040,255	1.38%	4,293	2.58%	3.51%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	353,384,025	2.29%	5,895	3.54%	3.45%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	336,951,547	2.19%	5,304	3.18%	3.53%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	131,837,346	0.86%	2,074	1.24%	3.86%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	195,740,419	1.27%	2,752	1.65%	3.59%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	318,055,809	2.06%	4,292	2.57%	3.82%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	169,456,968	1.10%	2,697	1.62%	4.59%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	101,475,994	0.66%	1,610	0.97%	5.23%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	232,865,219	1.51%	3,627	2.18%	4.96%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	453,217,833	2.94%	6,181	3.71%	4.18%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	761,365,031	4.94%	9,457	5.67%	3.89%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	996,132,890	6.46%	11,252	6.75%	3.68%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	1,655,352,307	10.74%	17,123	10.27%	3.26%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,070,212,951	13.43%	20,755	12.45%	3.29%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,538,995,386	9.98%	14,959	8.97%	2.84%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	2,044,161,073	13.26%	18,294	10.97%	2.57%					
2022	1,687,731,683	10.95%	14,829	8.90%	2.59%					
2023	1,411,491,252	9.15%	11,212	6.73%	3.57%					
2024	521,812,673	3.38%	4,154	2.49%	3.08%					
	<b>15,418,573,284</b>	<b>100.00%</b>	<b>166,697</b>	<b>100.00%</b>	<b>3.26%</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%	3.98%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	35,758	0.00%	3	0.00%	5.64%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	4,643,031	0.03%	1,642	0.99%	3.77%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	15,414,733	0.10%	1,715	1.03%	3.73%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	27,135,664	0.18%	1,805	1.08%	3.73%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	40,951,303	0.27%	1,978	1.19%	3.74%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	60,668,530	0.39%	2,332	1.40%	3.71%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	87,510,390	0.57%	2,758	1.65%	3.63%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	107,827,162	0.70%	2,907	1.74%	3.62%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	129,588,200	0.84%	3,071	1.84%	3.47%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	160,757,734	1.04%	3,364	2.02%	3.46%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	188,870,990	1.22%	3,664	2.20%	3.55%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	240,183,630	1.56%	4,426	2.66%	3.53%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	303,065,290	1.97%	4,859	2.91%	3.47%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	323,554,969	2.10%	4,795	2.88%	3.45%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	293,194,820	1.90%	4,118	2.47%	3.48%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	260,881,753	1.69%	3,597	2.16%	3.55%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	287,803,650	1.87%	3,746	2.25%	3.50%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	359,139,674	2.33%	4,341	2.60%	3.46%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	378,315,870	2.45%	4,419	2.65%	3.45%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	463,341,758	3.01%	5,152	3.09%	3.51%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	453,364,065	2.94%	5,017	3.01%	3.58%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	470,694,722	3.05%	4,971	2.98%	3.47%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	709,709,444	4.60%	7,181	4.31%	3.01%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	699,492,264	4.54%	6,861	4.12%	3.08%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	640,377,226	4.15%	6,167	3.70%	3.43%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	669,589,648	4.34%	6,283	3.77%	3.37%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	579,809,273	3.76%	5,245	3.15%	3.19%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	655,275,180	4.25%	5,573	3.34%	3.22%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	588,150,030	3.81%	4,933	2.96%	3.15%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	581,516,434	3.77%	4,782	2.87%	3.35%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	596,451,775	3.87%	4,909	2.94%	3.24%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	497,731,918	3.23%	4,075	2.44%	3.23%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	581,722,159	3.77%	4,776	2.87%	3.23%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	619,628,363	4.02%	5,019	3.01%	3.23%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	715,596,705	4.64%	5,932	3.56%	3.21%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	804,326,223	5.22%	6,614	3.97%	3.15%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	571,280,582	3.71%	4,565	2.74%	2.79%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	552,585,492	3.58%	4,045	2.43%	2.67%					
2062	407,298,911	2.64%	2,971	1.78%	2.57%					
2063	291,084,149	1.89%	2,085	1.25%	3.43%					
	<b>15,418,573,284</b>	<b>100.00%</b>	<b>166,697</b>	<b>100.00%</b>	<b>3.26%</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	55,721,714	0.36%	425	0.25%	2.84%					
0.5 - 1	392,076,735	2.54%	3,148	1.89%	3.07%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,370,555,964	8.89%	10,837	6.50%	3.52%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	1,656,396,370	10.74%	14,500	8.70%	2.72%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	2,055,973,307	13.33%	18,344	11.00%	2.52%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	1,545,773,034	10.03%	14,876	8.92%	2.82%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	2,043,006,962	13.25%	20,524	12.31%	3.30%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,711,240,231	11.10%	17,608	10.56%	3.22%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	1,030,246,962	6.68%	11,548	6.93%	3.66%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	776,079,869	5.03%	9,591	5.75%	3.88%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	486,563,199	3.16%	6,561	3.94%	4.17%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,294,938,938	14.88%	38,735	23.24%	3.89%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	<b>15,418,573,284</b>	<b>100.00%</b>	<b>166,697</b>	<b>100.00%</b>	<b>3.26%</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	517,903	0.00%	33	0.02%	3.60%	22,090	0.00%	1	0.00%	1.49%
6 - 10	33,576,066	0.22%	955	0.57%	4.10%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	392,016,727	2.54%	8,054	4.83%	3.11%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	928,031,726	6.02%	15,935	9.56%	3.30%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	2,395,005,235	15.53%	30,357	18.21%	3.17%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	3,939,118,981	25.55%	44,596	26.75%	3.36%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	2,949,954,038	19.13%	26,557	15.93%	3.32%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,780,352,607	31.00%	40,210	24.12%	3.18%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	<b>15,418,573,284</b>	<b>100.00%</b>	<b>166,697</b>	<b>100.00%</b>	<b>3.26%</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	4,643,031	0.03%	1,642	0.99%	3.77%	427,186	0.00%	40	0.03%	0.52%
1 - 2	15,414,733	0.10%	1,715	1.03%	3.73%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	27,135,664	0.18%	1,805	1.08%	3.73%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	40,951,303	0.27%	1,978	1.19%	3.74%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	60,668,530	0.39%	2,332	1.40%	3.71%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	87,510,390	0.57%	2,758	1.65%	3.63%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	107,827,162	0.70%	2,907	1.74%	3.62%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	129,588,200	0.84%	3,071	1.84%	3.47%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	160,757,734	1.04%	3,364	2.02%	3.46%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	188,870,990	1.22%	3,664	2.20%	3.55%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	240,183,630	1.56%	4,426	2.66%	3.53%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	303,065,290	1.97%	4,859	2.91%	3.47%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	323,554,969	2.10%	4,795	2.88%	3.45%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	293,194,820	1.90%	4,118	2.47%	3.48%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	260,881,753	1.69%	3,597	2.16%	3.55%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	287,803,650	1.87%	3,746	2.25%	3.50%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	359,139,674	2.33%	4,341	2.60%	3.46%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	378,315,870	2.45%	4,419	2.65%	3.45%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	463,341,758	3.01%	5,152	3.09%	3.51%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	453,364,065	2.94%	5,017	3.01%	3.58%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	470,694,722	3.05%	4,971	2.98%	3.47%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	709,709,444	4.60%	7,181	4.31%	3.01%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	699,492,264	4.54%	6,861	4.12%	3.08%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	640,377,226	4.15%	6,167	3.70%	3.43%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	669,589,648	4.34%	6,283	3.77%	3.37%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	579,809,273	3.76%	5,245	3.15%	3.19%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	655,275,180	4.25%	5,573	3.34%	3.22%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	588,150,030	3.81%	4,933	2.96%	3.15%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	581,516,434	3.77%	4,782	2.87%	3.35%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	596,451,775	3.87%	4,909	2.94%	3.24%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,041,254,501	32.70%	40,082	24.04%	3.06%	5,198,639,048	36.98%	38,870	28.27%	1.20%
Matured *	39,569	0.00%	4	0.00%	5.48%					
	<b>15,418,573,284</b>	<b>100.00%</b>	<b>166,697</b>	<b>100.00%</b>	<b>3.26%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**9. Interest Type**

Interest Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Fixed 10Y	5,875,593,174	38.11%	55,394	33.23%	2.09%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	9,084,153,035	58.92%	106,517	63.90%	4.06%	11,574,908,234	82.35%	114,550	83.31%	0.88%
Fixed	458,827,075	2.98%	4,786	2.87%	2.32%					
	<b>15,418,573,284</b>	<b>100.00%</b>	<b>166,697</b>	<b>100.00%</b>	<b>3.26%</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	9,084,153,035	58.92%	106,517	63.90%	4.06%	11,574,908,234	82.35%	114,550	83.31%	0.88%
<2024						3,797,304	0.03%	60	0.04%	1.16%
2024						577,280	0.00%	27	0.02%	2.08%
2025	12,788,094	0.08%	190	0.11%	2.49%	22,646,882	0.16%	290	0.21%	2.30%
2026	187,662,977	1.22%	1,938	1.16%	2.64%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	349,489,414	2.27%	3,454	2.07%	2.40%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	725,758,168	4.71%	7,474	4.48%	2.17%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,094,525,688	7.10%	10,830	6.50%	2.16%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	786,635,862	5.10%	7,833	4.70%	1.65%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	985,180,167	6.39%	8,727	5.24%	1.48%					
2032	1,017,216,130	6.60%	8,842	5.30%	1.73%					
2033	469,518,734	3.05%	3,962	2.38%	3.46%					
2034	154,186,710	1.00%	1,299	0.78%	3.31%					
>2034	92,631,230	0.60%	845	0.51%	3.57%					
Fixed	458,827,075	2.98%	4,786	2.87%	2.32%					
	<b>15,418,573,284</b>	<b>100.00%</b>	<b>166,697</b>	<b>100.00%</b>	<b>3.26%</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	15,418,573,284	100.00%	166,697	100.00%	3.26%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,418,573,284</b>	<b>100.00%</b>	<b>166,697</b>	<b>100.00%</b>	<b>3.26%</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	15,404,028,304	99.91%	166,582	99.93%	3.25%	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	14,544,980	0.09%	115	0.07%	0.00%					
	<b>15,418,573,284</b>	<b>100.00%</b>	<b>166,697</b>	<b>100.00%</b>	<b>3.26%</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>71.46%</b> Original Loan to Market Value (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<= 30.00%	220,027,869	1.43%	5,029	3.02%	3.45%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	394,134,419	2.56%	7,404	4.44%	3.39%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	697,265,792	4.52%	11,102	6.66%	3.40%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,120,142,869	7.26%	15,295	9.18%	3.36%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,023,394,233	13.12%	23,948	14.37%	3.29%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,723,619,327	63.06%	92,908	55.73%	3.24%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,238,185,525	8.03%	10,993	6.59%	3.09%	1,016,656,032	7.23%	7,941	5.78%	1.06%
100.01% - 110.00%	79,201	0.00%	1	0.00%	5.44%					
unknown	1,724,049	0.01%	17	0.01%	0.08%					
	<b>15,418,573,284</b>	<b>100.00%</b>	<b>166,697</b>	<b>100.00%</b>	<b>3.26%</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>59.29%</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%	1,442,772,506	9.36%	35,997	21.59%	3.57%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,107,503,841	7.18%	14,711	8.82%	3.51%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,434,690,627	9.30%	16,119	9.67%	3.49%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	2,043,857,167	13.26%	21,239	12.74%	3.41%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	4,564,107,893	29.60%	41,546	24.92%	3.21%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	4,708,163,883	30.54%	36,291	21.77%	2.99%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	64,957,404	0.42%	408	0.24%	3.83%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	22,895,302	0.15%	159	0.10%	4.18%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	8,702,309	0.06%	59	0.04%	4.28%					
110.01% - 120.00%	3,777,755	0.02%	33	0.02%	4.22%					
120.01% - 130.00%	1,663,413	0.01%	10	0.01%	4.38%					
130.00% >=	13,757,134	0.09%	108	0.06%	3.63%					
unknown	1,724,049	0.01%	17	0.01%	0.08%					
	<b>15,418,573,284</b>	<b>100.00%</b>	<b>166,697</b>	<b>100.00%</b>	<b>3.26%</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>50.75%</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%	1,976,246,305	12.82%	43,040	25.82%	3.62%	1,152,363,587	8.20%	24,052	17.49%	0.77%
30.01% - 40.00%	1,700,299,450	11.03%	19,836	11.90%	3.57%	1,060,151,680	7.54%	12,915	9.39%	0.86%
40.01% - 50.00%	2,742,313,479	17.79%	27,556	16.53%	3.41%	1,521,645,307	10.83%	15,498	11.27%	0.97%
50.01% - 60.00%	4,348,613,831	28.20%	38,848	23.30%	3.10%	2,508,754,086	17.85%	21,656	15.75%	1.02%
60.01% - 70.00%	3,607,258,107	23.40%	29,127	17.47%	2.98%	3,216,021,266	22.88%	26,877	19.55%	1.07%
70.01% - 80.00%	1,005,026,822	6.52%	7,987	4.79%	3.24%	4,169,121,210	29.66%	33,030	24.02%	1.25%
80.01% - 90.00%	18,657,212	0.12%	134	0.08%	3.79%	409,291,492	2.91%	3,305	2.40%	1.37%
90.01% - 100.00%	3,909,216	0.03%	34	0.02%	4.14%	19,106,551	0.14%	160	0.12%	0.38%
100.01% - 110.00%	1,131,408	0.01%	10	0.01%	4.13%					
110.01% - 120.00%	445,716	0.00%	4	0.00%	4.53%					
120.01% - 130.00%	864,941	0.01%	5	0.00%	4.90%					
130.00% >=	12,082,749	0.08%	99	0.06%	3.51%					
unknown	1,724,049	0.01%	17	0.01%	0.08%					
	<b>15,418,573,284</b>	<b>100.00%</b>	<b>166,697</b>	<b>100.00%</b>	<b>3.26%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

## 14. Original Notional Amount

Aggregate Outstanding Notional	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0 - 50,000	183,273,683	1.19%	5,584	3.35%	3.41%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,196,523,089	7.76%	25,591	15.35%	3.36%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,222,532,943	14.41%	33,864	20.31%	3.35%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,620,288,582	16.99%	30,853	18.51%	3.29%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,544,154,047	16.50%	25,300	15.18%	3.25%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,843,564,570	11.96%	15,643	9.38%	3.25%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,481,145,210	9.61%	11,267	6.76%	3.21%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	931,754,863	6.04%	6,204	3.72%	3.17%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	726,112,982	4.71%	4,470	2.68%	3.22%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	462,533,603	3.00%	2,583	1.55%	3.16%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	371,400,277	2.41%	1,944	1.17%	3.16%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	207,024,622	1.34%	1,000	0.60%	3.07%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	162,894,431	1.06%	736	0.44%	3.06%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	109,994,851	0.71%	461	0.28%	3.13%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	88,584,969	0.57%	354	0.21%	3.18%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	49,340,220	0.32%	186	0.11%	3.04%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	48,047,214	0.31%	162	0.10%	3.13%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	28,580,733	0.19%	102	0.06%	3.11%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	34,368,569	0.22%	111	0.07%	3.18%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	100,177,906	0.65%	275	0.16%	3.04%	122,635,514	0.87%	297	0.22%	0.73%
more	6,275,919	0.04%	7	0.00%	3.09%	15,900,181	0.11%	19	0.01%	0.66%
	<b>15,418,573,284</b>	<b>100.00%</b>	<b>166,697</b>	<b>100.00%</b>	<b>3.26%</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					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	273,136	0.00%	631	0.38%	3.92%					
1,000 - 8,000	13,347,335	0.09%	2,937	1.76%	3.76%					
8,001 - 20,000	85,624,838	0.56%	5,958	3.57%	3.76%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	1,033,727,477	6.70%	27,472	16.48%	3.56%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,196,622,225	14.25%	35,059	21.03%	3.43%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,868,640,753	18.61%	32,879	19.72%	3.35%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,740,408,946	17.77%	24,562	14.73%	3.23%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,112,830,399	13.70%	15,491	9.29%	3.17%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,420,425,614	9.21%	8,799	5.28%	3.13%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	956,905,256	6.21%	5,133	3.08%	3.09%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	637,497,787	4.13%	3,012	1.81%	3.06%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	438,800,360	2.85%	1,856	1.11%	3.08%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	275,488,977	1.79%	1,053	0.63%	3.01%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	182,207,768	1.18%	637	0.38%	2.99%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	124,449,823	0.81%	399	0.24%	2.92%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	84,781,103	0.55%	252	0.15%	2.87%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	60,839,553	0.39%	168	0.10%	3.04%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	38,634,769	0.25%	100	0.06%	2.99%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	31,703,412	0.21%	77	0.05%	3.01%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	22,285,263	0.14%	51	0.03%	3.07%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	20,301,903	0.13%	44	0.03%	3.15%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	15,570,147	0.10%	32	0.02%	2.98%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	53,590,024	0.35%	92	0.06%	2.86%	71,165,625	0.51%	118	0.09%	0.85%
more	3,616,414	0.02%	3	0.00%	2.98%	8,441,288	0.06%	7	0.01%	0.64%
	<b>15,418,573,284</b>	<b>100.00%</b>	<b>166,697</b>	<b>100.00%</b>	<b>3.26%</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	1,907,645,977	12.37%	25,527	15.31%	3.59%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	237,718,643	1.54%	3,078	1.85%	3.04%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	589,344,341	3.82%	5,001	3.00%	3.08%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	1,985,979	0.01%	15	0.01%	2.53%					
Canarias	733,955,487	4.76%	8,848	5.31%	3.06%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	114,460,137	0.74%	1,510	0.91%	3.38%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	464,970,446	3.02%	5,615	3.37%	3.30%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	353,084,454	2.29%	4,810	2.89%	3.48%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,350,353,185	28.22%	39,869	23.92%	3.10%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	860,023	0.01%	14	0.01%	3.84%	1,810,656	0.01%	25	0.02%	0.84%
Galicia	252,070,571	1.63%	3,379	2.03%	3.36%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	41,632,393	0.27%	510	0.31%	2.88%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,627,683,372	30.01%	45,358	27.21%	3.27%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	1,146,361	0.01%	17	0.01%	3.04%	820,879	0.01%	12	0.01%	1.11%
Murcia	269,743,954	1.75%	3,734	2.24%	3.22%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	40,181,867	0.26%	437	0.26%	3.10%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	162,602,194	1.05%	1,880	1.13%	3.24%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	102,756,737	0.67%	1,520	0.91%	3.34%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,166,377,164	7.56%	15,575	9.34%	3.42%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	<b>15,418,573,284</b>	<b>100.00%</b>	<b>166,697</b>	<b>100.00%</b>	<b>3.26%</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	14,696,018,142	95.31%	159,716	95.81%	3.26%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	722,555,142	4.69%	6,981	4.19%	3.15%	230,136,528	1.64%	1,699	1.24%	1.21%
	<b>15,418,573,284</b>	<b>100.00%</b>	<b>166,697</b>	<b>100.00%</b>	<b>3.26%</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	1,464,535	0.01%	1	1.70%
2	1,089,298	0.01%	1	3.56%
3	1,062,582	0.01%	1	4.16%
4	995,040	0.01%	1	3.33%
5	822,712	0.01%	1	2.05%
6	777,835	0.01%	1	3.80%
7	762,131	0.00%	2	3.77%
8	752,076	0.00%	1	4.74%
9	743,777	0.00%	1	3.08%
10	724,760	0.00%	1	2.70%
<b>Top 10</b>	<b>9,194,746</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	13,715,907,782	88.96%	147,240	88.33%	3.25%	10,863,004,535	77.28%	104,769	76.20%	1.09%
Employed - Public Sector	4,516,815	0.03%	46	0.03%	3.47%	1,524,253,118	10.84%	16,198	11.78%	0.97%
Employed - Sector Unknown	17,753,850	0.12%	438	0.26%	3.81%	18,526,738	0.13%	223	0.16%	1.21%
Other	35,107,073	0.23%	518	0.31%	3.39%	39,914,076	0.28%	543	0.39%	0.70%
Pensioner	234,921,369	1.52%	4,063	2.44%	3.50%	193,051,175	1.37%	2,854	2.08%	1.16%
Self-employed	1,178,414,060	7.64%	11,507	6.90%	3.27%	1,223,136,070	8.70%	10,688	7.77%	0.99%
Student	30,951,467	0.20%	373	0.22%	3.35%	18,655,934	0.13%	210	0.15%	0.92%
Unemployed	201,000,869	1.30%	2,512	1.51%	3.31%	175,913,533	1.25%	2,008	1.46%	0.99%
	<b>15,418,573,284</b>	<b>100.00%</b>	<b>166,697</b>	<b>100.00%</b>	<b>3.26%</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: 20.75%										
[0% - 10%]	2,079,539,599	13.49%	28,896	17.33%	2.89%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	3,343,282,230	21.68%	35,898	21.53%	3.08%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,067,781,992	19.90%	32,058	19.23%	3.26%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,317,103,733	15.03%	25,547	15.33%	3.25%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,830,936,744	11.87%	19,617	11.77%	3.33%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	1,300,073,954	8.43%	12,673	7.60%	3.50%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	747,404,013	4.85%	6,491	3.89%	3.72%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	392,509,350	2.55%	3,068	1.84%	3.92%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	180,462,913	1.17%	1,293	0.78%	4.09%	13,696,118	0.10%	94	0.07%	1.57%
>50%	159,478,757	1.03%	1,156	0.69%	4.07%	15,489,509	0.11%	176	0.13%	1.36%
	<b>15,418,573,284</b>	<b>100.00%</b>	<b>166,697</b>	<b>100.00%</b>	<b>3.26%</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	15,418,477,773	100.00%	166,696	100.00%	3.26%	14,056,455,179	100.00%	137,493	100.00%	1.07%
Yes	95,511	0.00%	1	0.00%	1.50%					
	<b>15,418,573,284</b>	<b>100.00%</b>	<b>166,697</b>	<b>100.00%</b>	<b>3.26%</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	15,213,525,694	98.67%	164,629	98.76%	3.21%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2+	205,047,589	1.33%	2,068	1.24%	0.04%	143,165,229	1.02%	1,218	0.89%	0.01%
	<b>15,418,573,284</b>	<b>100.00%</b>	<b>166,697</b>	<b>100.00%</b>	<b>3.26%</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	13,054,920,327	84.67%	138,345	82.99%	3.25%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	2,222,242,768	14.41%	25,617	15.37%	3.31%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	141,410,189	0.92%	2,735	1.64%	3.45%	168,480,337	1.20%	2,717	1.98%	0.60%
	<b>15,418,573,284</b>	<b>100.00%</b>	<b>166,697</b>	<b>100.00%</b>	<b>3.26%</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
	2,559,934	0.02%	27	0.02%	1.29%					
1st home	15,416,013,350	99.98%	166,670	99.98%	3.26%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,418,573,284</b>	<b>100.00%</b>	<b>166,697</b>	<b>100.00%</b>	<b>3.26%</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	4,563,664,255	29.60%	53,544	32.12%	3.24%	4,540,891,035	32.30%	47,549	34.58%	0.95%
Internet	5,500,206,757	35.67%	56,907	34.14%	3.25%	5,000,304,175	35.57%	46,757	34.01%	1.08%
Office or Branch Network	2,901,490,097	18.82%	32,395	19.43%	3.39%	3,057,955,108	21.75%	29,412	21.39%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	2,453,212,175	15.91%	23,851	14.31%	3.13%	1,457,304,862	10.37%	13,775	10.02%	1.08%
	<b>15,418,573,284</b>	<b>100.00%</b>	<b>166,697</b>	<b>100.00%</b>	<b>3.26%</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	946,508,367	6.14%	12,029	7.22%	3.37%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,472,064,916	93.86%	154,668	92.78%	3.25%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	<b>15,418,573,284</b>	<b>100.00%</b>	<b>166,697</b>	<b>100.00%</b>	<b>3.26%</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%[	13,239,149,761	85.86%	147,995	88.78%	3.25%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,368,384,695	8.87%	11,497	6.90%	3.25%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	604,306,790	3.92%	5,201	3.12%	3.38%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	23,139,680	0.15%	245	0.15%	4.02%					
[7.50% - 20.00%[	27,936,163	0.18%	266	0.16%	3.67%					
[20.00% - 100.00%[	73,957,045	0.48%	712	0.43%	3.82%					
100.00%	81,699,149	0.53%	781	0.47%	3.18%					
	<b>15,418,573,284</b>	<b>100.00%</b>	<b>166,697</b>	<b>100.00%</b>	<b>3.26%</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: 0.83%      Weighted average LGD: 33.03%

**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	165,594	49,105	70,527	119,633	15,301,474,770	99.34%	99.24%
30 - 59 Days	196	23,122	24,603	47,724	20,974,436	0.12%	0.14%
60 - 89 Days	77	27,243	25,715	52,958	8,315,452	0.05%	0.05%
90 - 179 Days	175	114,496	82,865	197,361	17,759,985	0.10%	0.12%
180 - 365 Days	218	360,777	374,867	735,644	23,993,671	0.13%	0.16%
Defaulted (>12M)	437	1,736,349	1,525,122	3,261,471	46,054,970	0.26%	0.30%
	<b>166,697</b>	<b>2,311,092</b>	<b>2,103,699</b>	<b>4,414,791</b>	<b>15,418,573,284</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

**ING Bank N.V., Sucursal en España**

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

**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)**

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