

SOL Lion II RMBS Fondo de Titulización



Monthly Investor Report

28 January 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>				15,870,000,000 €	14,176,700,000 €	

1. Summary

All amounts in EURO	Current	At Issue
Reporting Date	28-Jan-25	04-Dec-20
Portfolio Cut off date	31-Dec-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)	175,256,986.33	44,820.55
Of which Active Outstanding Notional Amount (3)	15,574,743,013.67	14,056,455,179.45
Of which Principal in Arrears	1,370,375.74	0.00
Realised Loss	14,120.58	0.00
Number of Loans	167,917	137,493
Number of Borrowers	166,859	136,884
Average Principal Balance (Loanparts)	92,752.63	102,233.97
Average Principal Balance (Borrowers)	93,340.74	102,688.81
Coupon: Weighted Average	3.38%	1.07%
Minimum	0.00%	0.00%
Maximum	8.17%	4.41%
Weighted Average Original Loan to Market Value	71.43%	70.95%
Weighted Average Loan to Indexed Market Value	50.85%	58.84%
Seasoning (months): Weighted Average	74.39	61.59
Remaining Tenor (months): Weighted Average	299.78	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	15.6	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	460,924,895	2.96%	4,792	2.85%	2.32%					
Mixta	5,910,697,736	37.95%	55,548	33.08%	2.09%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	9,203,120,383	59.09%	107,577	64.07%	4.27%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,574,743,014	100.00%	167,917	100.00%	3.38%	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%	16,798,047	0.11%	146	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%	258,381	0.00%	1	0.00%	0.69%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	1,855,905,117	11.92%	15,644	9.32%	1.33%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	2,190,199,626	14.06%	22,530	13.42%	1.84%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	666,444,107	4.28%	7,350	4.38%	2.26%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	663,034,029	4.26%	5,554	3.31%	2.79%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	586,964,044	3.77%	6,580	3.92%	3.13%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	797,134,672	5.12%	9,262	5.52%	3.39%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	1,214,728,056	7.80%	12,928	7.70%	3.66%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	1,332,516,732	8.56%	15,180	9.04%	3.90%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	1,651,135,521	10.60%	20,433	12.17%	4.12%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%	865,838,940	5.56%	8,934	5.32%	4.37%	89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	2,207,907,412	14.18%	23,404	13.94%	4.61%					
4.76% - 5.00%	648,967,224	4.17%	7,488	4.46%	4.85%					
5.01% - 5.25%	403,714,777	2.59%	5,386	3.21%	5.11%					
5.26% - 5.50%	242,138,855	1.55%	3,255	1.94%	5.39%					
5.51% - 5.75%	142,409,098	0.91%	2,259	1.35%	5.59%					
5.76% - 6.00%	55,313,489	0.36%	915	0.54%	5.91%					
6.01% - 6.25%	11,482,635	0.07%	238	0.14%	6.14%					
6.26% - 6.50%	15,276,453	0.10%	274	0.16%	6.37%					
6.51% - 6.75%	2,882,690	0.02%	73	0.04%	6.62%					
6.76% - 7.00%	1,506,051	0.01%	39	0.02%	6.83%					
7.01% - 7.25%	1,511,651	0.01%	27	0.02%	7.12%					
7.26% - 7.50%	137,280	0.00%	7	0.00%	7.36%					
7.51% - >	538,127	0.00%	10	0.01%	7.83%					
	15,574,743,014	100.00%	167,917	100.00%	3.38%	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	6,850,830	0.04%	191	0.11%	3.76%	13,138,132	0.09%	251	0.18%	0.37%
2004	56,338,990	0.36%	1,518	0.90%	3.78%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	167,522,124	1.08%	4,314	2.57%	3.79%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	216,111,883	1.39%	4,347	2.59%	3.74%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	358,622,661	2.30%	5,958	3.55%	3.67%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	341,847,715	2.19%	5,364	3.19%	3.75%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	133,658,642	0.86%	2,101	1.25%	4.06%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	198,336,707	1.27%	2,793	1.66%	4.05%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	322,628,760	2.07%	4,340	2.58%	4.04%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	173,818,245	1.12%	2,765	1.65%	4.88%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	103,062,094	0.66%	1,628	0.97%	5.51%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	236,741,137	1.52%	3,678	2.19%	5.20%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	458,819,828	2.95%	6,232	3.71%	4.45%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	770,075,973	4.94%	9,535	5.68%	4.08%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,006,252,030	6.46%	11,331	6.75%	3.83%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	1,668,060,305	10.71%	17,205	10.25%	3.38%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,088,451,194	13.41%	20,872	12.43%	3.37%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,554,047,334	9.98%	15,045	8.96%	2.93%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	2,060,497,983	13.23%	18,374	10.94%	2.65%					
2022	1,702,800,596	10.93%	14,897	8.87%	2.67%					
2023	1,425,272,956	9.15%	11,270	6.71%	3.64%					
2024	524,925,027	3.37%	4,159	2.48%	3.08%					
	15,574,743,014	100.00%	167,917	100.00%	3.38%	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	35,758	0.00%	3	0.00%	5.64%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	5,707,682	0.04%	1,713	1.02%	3.96%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	17,233,257	0.11%	1,812	1.08%	3.96%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	28,140,454	0.18%	1,814	1.08%	3.93%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	41,972,685	0.27%	2,007	1.20%	3.94%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	61,330,920	0.39%	2,315	1.38%	3.92%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	89,489,332	0.57%	2,779	1.65%	3.82%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	110,133,095	0.71%	2,939	1.75%	3.81%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	132,046,362	0.85%	3,100	1.85%	3.66%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	164,138,175	1.05%	3,387	2.02%	3.65%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	191,390,604	1.23%	3,692	2.20%	3.71%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	244,530,113	1.57%	4,480	2.67%	3.73%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	306,462,100	1.97%	4,884	2.91%	3.63%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	327,146,968	2.10%	4,828	2.88%	3.63%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	296,998,549	1.91%	4,140	2.47%	3.66%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	263,602,948	1.69%	3,611	2.15%	3.71%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	291,914,069	1.87%	3,780	2.25%	3.65%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	362,290,280	2.33%	4,360	2.60%	3.63%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	382,634,052	2.46%	4,451	2.65%	3.58%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	468,971,024	3.01%	5,184	3.09%	3.68%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	457,847,697	2.94%	5,051	3.01%	3.72%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	477,222,812	3.06%	5,014	2.99%	3.61%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	716,527,310	4.60%	7,237	4.31%	3.13%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	705,039,368	4.53%	6,901	4.11%	3.17%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	646,527,038	4.15%	6,206	3.70%	3.54%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	675,168,549	4.34%	6,324	3.77%	3.47%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	587,308,938	3.77%	5,282	3.15%	3.30%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	660,497,876	4.24%	5,602	3.34%	3.38%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	592,916,435	3.81%	4,951	2.95%	3.25%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	587,444,575	3.77%	4,821	2.87%	3.48%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	602,884,877	3.87%	4,949	2.95%	3.34%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	501,089,470	3.22%	4,098	2.44%	3.33%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	586,078,748	3.76%	4,798	2.86%	3.36%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	624,781,284	4.01%	5,046	3.01%	3.35%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	722,597,289	4.64%	5,976	3.56%	3.32%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	810,092,475	5.20%	6,650	3.96%	3.23%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	576,236,822	3.70%	4,591	2.73%	2.88%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	556,366,046	3.57%	4,065	2.42%	2.76%					
2062	408,575,525	2.62%	2,977	1.77%	2.64%					
2063	293,367,640	1.88%	2,098	1.25%	3.54%					
	15,574,743,014	100.00%	167,917	100.00%	3.38%	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	93,559,289	0.60%	722	0.43%	2.85%					
0.5 - 1	431,365,738	2.77%	3,437	2.05%	3.14%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,425,272,956	9.15%	11,270	6.71%	3.64%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	1,702,800,596	10.93%	14,897	8.87%	2.67%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	2,060,497,983	13.23%	18,374	10.94%	2.65%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	1,554,047,334	9.98%	15,045	8.96%	2.93%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	2,088,451,194	13.41%	20,872	12.43%	3.37%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,668,060,305	10.71%	17,205	10.25%	3.38%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	1,006,252,030	6.46%	11,331	6.75%	3.83%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	770,075,973	4.94%	9,535	5.68%	4.08%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	458,819,828	2.95%	6,232	3.71%	4.45%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,315,539,788	14.87%	38,997	23.22%	4.14%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	15,574,743,014	100.00%	167,917	100.00%	3.38%	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	511,557	0.00%	33	0.02%	3.98%	22,090	0.00%	1	0.00%	1.49%
6 - 10	34,416,566	0.22%	964	0.57%	4.29%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	398,130,612	2.56%	8,121	4.84%	3.19%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	943,153,749	6.06%	16,132	9.61%	3.42%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	2,420,947,627	15.54%	30,571	18.21%	3.28%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	3,984,017,868	25.58%	44,953	26.77%	3.49%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	2,975,442,230	19.10%	26,703	15.90%	3.45%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,818,122,805	30.94%	40,440	24.08%	3.30%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	15,574,743,014	100.00%	167,917	100.00%	3.38%	14,056,455,179	100.00%	137,493	100.00%	1.07%

8. Remaining Tenor

average: 24.98 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	4,552,528	0.03%	1,526	0.91%	4.03%	427,186	0.00%	40	0.03%	0.52%
1 - 2	16,358,118	0.11%	1,841	1.10%	3.96%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	27,010,229	0.17%	1,800	1.07%	3.95%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	40,468,054	0.26%	1,981	1.18%	3.94%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	60,534,207	0.39%	2,317	1.38%	3.92%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	84,845,286	0.54%	2,699	1.61%	3.85%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	110,977,604	0.71%	2,982	1.78%	3.81%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	127,965,071	0.82%	3,036	1.81%	3.69%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	163,332,039	1.05%	3,403	2.03%	3.62%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	187,071,542	1.20%	3,634	2.16%	3.72%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	238,748,619	1.53%	4,368	2.60%	3.75%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	299,463,659	1.92%	4,889	2.91%	3.65%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	334,151,899	2.15%	4,928	2.93%	3.60%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	297,850,257	1.91%	4,160	2.48%	3.66%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	264,818,214	1.70%	3,629	2.16%	3.69%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	282,867,454	1.82%	3,694	2.20%	3.67%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	364,071,388	2.34%	4,404	2.62%	3.64%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	374,745,712	2.41%	4,370	2.60%	3.57%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	468,691,055	3.01%	5,172	3.08%	3.68%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	465,059,454	2.99%	5,154	3.07%	3.72%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	457,660,708	2.94%	4,828	2.88%	3.64%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	701,769,350	4.51%	7,101	4.23%	3.18%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	713,537,214	4.58%	7,023	4.18%	3.12%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	644,845,927	4.14%	6,193	3.69%	3.55%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	685,938,532	4.40%	6,434	3.83%	3.47%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	573,477,764	3.68%	5,200	3.10%	3.33%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	669,917,239	4.30%	5,703	3.40%	3.38%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	598,485,163	3.84%	4,987	2.97%	3.23%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	580,199,477	3.73%	4,769	2.84%	3.48%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	615,834,430	3.95%	5,049	3.01%	3.33%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,119,455,251	32.87%	40,639	24.20%	3.16%	5,198,639,048	36.98%	38,870	28.27%	1.20%
Matured *	39,569	0.00%	4	0.00%	5.48%					
	15,574,743,014	100.00%	167,917	100.00%	3.38%	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	5,910,697,736	37.95%	55,548	33.08%	2.09%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	9,203,120,383	59.09%	107,577	64.07%	4.27%	11,574,908,234	82.35%	114,550	83.31%	0.88%
Fixed	460,924,895	2.96%	4,792	2.85%	2.32%					
	15,574,743,014	100.00%	167,917	100.00%	3.38%	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	9,203,120,383	59.09%	107,577	64.07%	4.27%	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	12,686,274	0.08%	191	0.11%	2.45%	22,646,882	0.16%	290	0.21%	2.30%
2026	189,558,168	1.22%	1,949	1.16%	2.64%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	351,756,599	2.26%	3,464	2.06%	2.40%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	728,778,497	4.68%	7,482	4.46%	2.17%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,100,577,155	7.07%	10,860	6.47%	2.16%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	790,674,077	5.08%	7,855	4.68%	1.65%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	991,654,241	6.37%	8,753	5.21%	1.48%					
2032	1,025,067,817	6.58%	8,874	5.28%	1.72%					
2033	472,557,529	3.03%	3,977	2.37%	3.45%					
2034	155,132,363	1.00%	1,302	0.78%	3.31%					
>2034	92,255,017	0.59%	841	0.50%	3.57%					
Fixed	460,924,895	2.96%	4,792	2.85%	2.32%					
	15,574,743,014	100.00%	167,917	100.00%	3.38%	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	15,574,743,014	100.00%	167,917	100.00%	3.38%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,574,743,014	100.00%	167,917	100.00%	3.38%	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	15,560,034,778	99.91%	167,801	99.93%	3.38%	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	14,708,235	0.09%	116	0.07%	0.00%					
	15,574,743,014	100.00%	167,917	100.00%	3.38%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13a. Original Loan to Market Value

average: 71.43% 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%	224,315,799	1.44%	5,090	3.03%	3.57%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	399,836,264	2.57%	7,478	4.45%	3.51%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	707,405,938	4.54%	11,228	6.69%	3.54%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,136,357,528	7.30%	15,462	9.21%	3.50%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,045,538,885	13.13%	24,135	14.37%	3.42%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,809,521,973	62.98%	93,449	55.65%	3.36%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,249,963,289	8.03%	11,057	6.58%	3.20%	1,016,656,032	7.23%	7,941	5.78%	1.06%
100.01% - 110.00%	79,290	0.00%	1	0.00%	5.44%					
unknown	1,724,049	0.01%	17	0.01%	0.12%					
	15,574,743,014	100.00%	167,917	100.00%	3.38%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13b. Current Loan to Market Value

average: 59.40% 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%	1,453,577,187	9.33%	36,166	21.54%	3.76%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,114,934,841	7.16%	14,800	8.81%	3.69%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,445,986,476	9.28%	16,184	9.64%	3.65%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	2,050,218,985	13.16%	21,256	12.66%	3.55%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	4,561,929,874	29.29%	41,511	24.72%	3.33%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	4,826,124,741	30.99%	37,181	22.14%	3.07%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	67,758,043	0.44%	424	0.25%	3.94%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	23,598,109	0.15%	162	0.10%	4.42%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	9,155,749	0.06%	62	0.04%	4.52%					
110.01% - 120.00%	3,701,096	0.02%	32	0.02%	4.49%					
120.01% - 130.00%	1,639,491	0.01%	10	0.01%	4.70%					
130.00% >=	14,394,373	0.09%	112	0.07%	3.82%					
unknown	1,724,049	0.01%	17	0.01%	0.12%					
	15,574,743,014	100.00%	167,917	100.00%	3.38%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13c. Current Loan to Indexed Market Value

average: 50.85% 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%	1,990,402,666	12.78%	43,235	25.75%	3.81%	1,152,363,587	8.20%	24,052	17.49%	0.77%
30.01% - 40.00%	1,710,741,328	10.98%	19,938	11.87%	3.74%	1,060,151,680	7.54%	12,915	9.39%	0.86%
40.01% - 50.00%	2,754,355,198	17.68%	27,630	16.45%	3.56%	1,521,645,307	10.83%	15,498	11.27%	0.97%
50.01% - 60.00%	4,376,565,858	28.10%	39,026	23.24%	3.21%	2,508,754,086	17.85%	21,656	15.75%	1.02%
60.01% - 70.00%	3,664,235,971	23.53%	29,528	17.58%	3.07%	3,216,021,266	22.88%	26,877	19.55%	1.07%
70.01% - 80.00%	1,037,838,106	6.66%	8,244	4.91%	3.31%	4,169,121,210	29.66%	33,030	24.02%	1.25%
80.01% - 90.00%	20,021,069	0.13%	145	0.09%	3.91%	409,291,492	2.91%	3,305	2.40%	1.37%
90.01% - 100.00%	3,915,825	0.03%	34	0.02%	4.35%	19,106,551	0.14%	160	0.12%	0.38%
100.01% - 110.00%	1,133,408	0.01%	10	0.01%	4.67%					
110.01% - 120.00%	446,472	0.00%	4	0.00%	4.53%					
120.01% - 130.00%	866,387	0.01%	5	0.00%	4.90%					
130.00% >=	12,496,676	0.08%	101	0.06%	3.70%					
unknown	1,724,049	0.01%	17	0.01%	0.12%					
	15,574,743,014	100.00%	167,917	100.00%	3.38%	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	185,974,319	1.19%	5,642	3.36%	3.52%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,208,909,714	7.76%	25,761	15.34%	3.47%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,241,686,955	14.39%	34,063	20.29%	3.46%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,642,037,113	16.96%	31,054	18.49%	3.41%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,567,743,203	16.49%	25,491	15.18%	3.37%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,861,697,779	11.95%	15,771	9.39%	3.37%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,496,098,076	9.61%	11,357	6.76%	3.34%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	940,590,866	6.04%	6,255	3.73%	3.30%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	734,488,594	4.72%	4,507	2.68%	3.36%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	469,751,067	3.02%	2,615	1.56%	3.32%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	375,649,728	2.41%	1,963	1.17%	3.33%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	210,760,400	1.35%	1,014	0.60%	3.23%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	165,507,948	1.06%	742	0.44%	3.21%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	111,191,331	0.71%	465	0.28%	3.27%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	91,333,194	0.59%	363	0.22%	3.34%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	50,417,965	0.32%	189	0.11%	3.20%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	48,387,226	0.31%	162	0.10%	3.29%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	28,768,752	0.18%	102	0.06%	3.26%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	34,740,873	0.22%	111	0.07%	3.27%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	102,716,184	0.66%	283	0.17%	3.18%	122,635,514	0.87%	297	0.22%	0.73%
more	6,291,727	0.04%	7	0.00%	3.28%	15,900,181	0.11%	19	0.01%	0.66%
	15,574,743,014	100.00%	167,917	100.00%	3.38%	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	221,764	0.00%	512	0.30%	4.07%					
1,000 - 8,000	13,742,503	0.09%	3,003	1.79%	3.97%					
8,001 - 20,000	86,730,298	0.56%	6,050	3.60%	3.98%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	1,036,919,620	6.66%	27,529	16.39%	3.73%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,205,436,438	14.16%	35,205	20.97%	3.58%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,892,136,712	18.57%	33,147	19.74%	3.48%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,764,485,422	17.75%	24,773	14.75%	3.35%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,134,575,294	13.71%	15,648	9.32%	3.28%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,436,395,909	9.22%	8,899	5.30%	3.25%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	973,747,368	6.25%	5,224	3.11%	3.20%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	647,426,289	4.16%	3,059	1.82%	3.17%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	446,382,126	2.87%	1,888	1.12%	3.21%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	280,081,751	1.80%	1,071	0.64%	3.11%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	188,816,359	1.21%	660	0.39%	3.13%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	126,014,356	0.81%	404	0.24%	3.05%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	86,773,438	0.56%	258	0.15%	3.02%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	63,319,301	0.41%	175	0.10%	3.12%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	40,946,318	0.26%	106	0.06%	3.16%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	32,105,510	0.21%	78	0.05%	3.06%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	21,819,129	0.14%	50	0.03%	3.14%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	22,125,590	0.14%	48	0.03%	3.20%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	15,575,963	0.10%	32	0.02%	3.17%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	55,341,729	0.36%	95	0.06%	2.95%	71,165,625	0.51%	118	0.09%	0.85%
more	3,623,827	0.02%	3	0.00%	2.98%	8,441,288	0.06%	7	0.01%	0.64%
	15,574,743,014	100.00%	167,917	100.00%	3.38%	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	1,928,014,845	12.38%	25,721	15.32%	3.75%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	239,761,166	1.54%	3,106	1.85%	3.13%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	594,522,950	3.82%	5,035	3.00%	3.18%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	31,212	0.00%	1	0.00%	5.97%					
Canarias	738,775,376	4.74%	8,881	5.29%	3.15%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	115,592,453	0.74%	1,518	0.90%	3.51%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	468,637,282	3.01%	5,644	3.36%	3.41%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	357,040,377	2.29%	4,850	2.89%	3.61%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,391,930,826	28.20%	40,124	23.90%	3.21%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	870,426	0.01%	14	0.01%	4.04%	1,810,656	0.01%	25	0.02%	0.84%
Extremadura	26,732	0.00%	1	0.00%	4.60%					
Galicia	254,386,994	1.63%	3,409	2.03%	3.49%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	42,096,552	0.27%	513	0.31%	2.92%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,682,042,735	30.06%	45,762	27.25%	3.40%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	1,151,928	0.01%	17	0.01%	3.04%	820,879	0.01%	12	0.01%	1.11%
Murcia	272,717,802	1.75%	3,761	2.24%	3.34%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	40,458,839	0.26%	440	0.26%	3.21%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	165,072,814	1.06%	1,899	1.13%	3.37%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	104,091,246	0.67%	1,534	0.91%	3.48%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,177,520,459	7.56%	15,687	9.34%	3.56%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	15,574,743,014	100.00%	167,917	100.00%	3.38%	14,056,455,179	100.00%	137,493	100.00%	1.07%

17. Borrower Nationality

Country	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Spain	14,841,814,720	95.29%	160,867	95.80%	3.39%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	732,928,294	4.71%	7,050	4.20%	3.26%	230,136,528	1.64%	1,699	1.24%	1.21%
	15,574,743,014	100.00%	167,917	100.00%	3.38%	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	1,467,365	0.01%	1	1.70%
2	1,090,881	0.01%	1	3.56%
3	1,065,581	0.01%	1	4.16%
4	997,390	0.01%	1	3.33%
5	868,524	0.01%	2	4.05%
6	823,885	0.01%	1	2.05%
7	779,802	0.01%	1	4.97%
8	763,978	0.00%	2	3.77%
9	754,542	0.00%	1	4.74%
10	744,976	0.00%	1	3.08%
Top 10	9,356,924	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	13,859,010,947	88.98%	148,396	88.37%	3.37%	10,863,004,535	77.28%	104,769	76.20%	1.09%
Employed - Public Sector	3,656,779	0.02%	36	0.02%	3.62%	1,524,253,118	10.84%	16,198	11.78%	0.97%
Employed - Sector Unknown	18,238,627	0.12%	447	0.27%	4.02%	18,526,738	0.13%	223	0.16%	1.21%
Other	35,167,361	0.23%	521	0.31%	3.53%	39,914,076	0.28%	543	0.39%	0.70%
Pensioner	235,701,684	1.51%	4,057	2.42%	3.62%	193,051,175	1.37%	2,854	2.08%	1.16%
Self-employed	1,192,577,515	7.66%	11,592	6.90%	3.41%	1,223,136,070	8.70%	10,688	7.77%	0.99%
Student	31,353,900	0.20%	374	0.22%	3.49%	18,655,934	0.13%	210	0.15%	0.92%
Unemployed	199,036,201	1.28%	2,494	1.49%	3.44%	175,913,533	1.25%	2,008	1.46%	0.99%
	15,574,743,014	100.00%	167,917	100.00%	3.38%	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: 21.03%										
[0% - 10%]	2,055,550,771	13.20%	28,515	16.98%	2.96%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	3,303,145,136	21.21%	35,662	21.24%	3.18%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,085,712,675	19.81%	32,174	19.16%	3.39%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,349,969,661	15.09%	25,678	15.29%	3.38%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,835,373,265	11.78%	19,728	11.75%	3.46%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	1,332,946,166	8.56%	13,093	7.80%	3.64%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	788,823,654	5.06%	6,899	4.11%	3.88%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	432,329,500	2.78%	3,389	2.02%	4.07%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	207,390,944	1.33%	1,485	0.88%	4.24%	13,696,118	0.10%	94	0.07%	1.57%
>50%	183,501,241	1.18%	1,294	0.77%	4.23%	15,489,509	0.11%	176	0.13%	1.36%
	15,574,743,014	100.00%	167,917	100.00%	3.38%	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	15,574,432,438	100.00%	167,916	100.00%	3.38%	14,056,455,179	100.00%	137,493	100.00%	1.07%
Yes	310,576	0.00%	1	0.00%	1.50%					
	15,574,743,014	100.00%	167,917	100.00%	3.38%	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	15,364,025,250	98.65%	165,813	98.75%	3.33%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2+	210,717,764	1.35%	2,104	1.25%	0.05%	143,165,229	1.02%	1,218	0.89%	0.01%
	15,574,743,014	100.00%	167,917	100.00%	3.38%	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	13,186,897,238	84.67%	139,379	83.00%	3.37%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	2,244,687,269	14.41%	25,780	15.35%	3.43%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	143,158,507	0.92%	2,758	1.64%	3.59%	168,480,337	1.20%	2,717	1.98%	0.60%
	15,574,743,014	100.00%	167,917	100.00%	3.38%	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
	2,044,118	0.01%	20	0.01%	0.74%					
1st home	15,572,698,895	99.99%	167,897	99.99%	3.38%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,574,743,014	100.00%	167,917	100.00%	3.38%	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	4,615,385,765	29.63%	53,995	32.16%	3.38%	4,540,891,035	32.30%	47,549	34.58%	0.95%
Internet	5,553,042,128	35.65%	57,296	34.12%	3.37%	5,000,304,175	35.57%	46,757	34.01%	1.08%
Office or Branch Network	2,932,576,548	18.83%	32,635	19.44%	3.52%	3,057,955,108	21.75%	29,412	21.39%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	2,473,738,573	15.88%	23,991	14.29%	3.24%	1,457,304,862	10.37%	13,775	10.02%	1.08%
	15,574,743,014	100.00%	167,917	100.00%	3.38%	14,056,455,179	100.00%	137,493	100.00%	1.07%

26. Special Scheme

Special Scheme	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Vivienda de proteccion oficial	955,218,209	6.13%	12,100	7.21%	3.50%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,619,524,805	93.87%	155,817	92.79%	3.37%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	15,574,743,014	100.00%	167,917	100.00%	3.38%	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%[	13,354,429,547	85.74%	148,889	88.67%	3.38%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,398,869,478	8.98%	11,751	7.00%	3.34%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	617,686,042	3.97%	5,302	3.16%	3.49%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	23,057,436	0.15%	248	0.15%	4.08%					
[7.50% - 20.00%[	26,175,329	0.17%	249	0.15%	3.91%					
[20.00% - 100.00%[	74,848,752	0.48%	715	0.43%	3.90%					
100.00%	79,676,431	0.51%	763	0.45%	3.24%					
	15,574,743,014	100.00%	167,917	100.00%	3.38%	14,056,455,179	100.00%	137,493	100.00%	1.07%

Weighted average PD: 0.80% Weighted average LGD: 33.06%

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	166,842	0	0	0	15,461,935,762	99.36%	99.28%
30 - 59 Days	179	24,430	26,690	51,121	18,770,180	0.11%	0.12%
60 - 89 Days	81	25,864	20,879	46,743	7,593,172	0.05%	0.05%
90 - 179 Days	177	117,302	98,418	215,720	18,679,406	0.11%	0.12%
180 - 365 Days	220	345,961	381,386	727,346	23,992,076	0.13%	0.15%
Defaulted (>12M)	418	856,819	860,062	1,716,881	43,772,418	0.25%	0.28%
	167,917	1,370,376	1,387,436	2,757,812	15,574,743,014	100.00%	100.00%

29. Transaction Parties

<p>Issuer of the MTCs, Seller, Cash Flow Account Provider, Paying Agent, Servicer, Subordinated Loan Provider, Swap Counterparty</p> <p>ING Bank N.V., Sucursal en España</p> <p>Calle Via de los Poblados, 1F 28033 Madrid Spain</p>	<p>Arranger</p> <p>ING Bank N.V</p> <p>Bijlmerdreef 106 1102 CT Amsterdam The Netherlands</p>	<p>Management Company</p> <p>Titulización de Activos, S.G.F.T., S.A.</p> <p>Calla Orense, 58 28020 Madrid Spain</p>
<p>Legal Adviser</p> <p>Cuatrecasas, Gonçalves Pereira S.L.P.</p> <p>Paseo de Gracia, 111 08008 Barcelona Spain</p>	<p>Auditor of the Fund</p> <p>KPMG</p> <p>Paseo de la Castellana, 259C 28046 Madrid Spain</p>	<p>Verification Agent (STS)</p> <p>Prime Collateralised Securities (EU)</p> <p>4, Place de l'Opéra 75002 Paris France</p>
<p>Paying Agent, Swap Counterparty</p> <p>Provider Current short term rating (F // D) Current long term rating (F // D) Rating trigger (F // D); Below</p>	<p>Rating Agency</p> <p>DBRS Ratings GMBH</p> <p>Neue Mainzer Straße 75 60311 Frankfurt am Main Germany</p>	<p>Rating Agency</p> <p>Fitch Ratings España, S.A.U.</p> <p>Avenida Diagonal, 601 P.2 Barcelona 08028 Spain</p>
	<p>ING Bank N.V., Sucursal en España</p> <p>F1+ // R-1 (middle) AA- // AA (low) F1 / A // A</p>	