

SOL Lion II RMBS Fondo de Titulización



Monthly Investor Report

29 July 2024

Description

Issue Date	4 December 2020
Final Maturity Date	31 December 2063
Next Payment Date	30 September 2024

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

1. Summary

All amounts in EURO	Current	At Issue
Reporting Date	29-Jul-24	04-Dec-20
Portfolio Cut off date	30-Jun-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)	145,249,224.52	44,820.55
Of which Active Outstanding Notional Amount (3)	15,604,750,775.48	14,056,455,179.45
Of which Principal in Arrears	1,718,931.06	0.00
Realised Loss	6,907.17	0.00
Number of Loans	166,393	137,493
Number of Borrowers	165,322	136,884
Average Principal Balance (Loanparts)	93,782.50	102,233.97
Average Principal Balance (Borrowers)	94,390.04	102,688.81
Coupon: Weighted Average	3.69%	1.07%
Minimum	0.00%	0.00%
Maximum	8.51%	4.41%
Weighted Average Original Loan to Market Value	71.95%	70.95%
Weighted Average Loan to Indexed Market Value	52.25%	58.84%
Seasoning (months): Weighted Average	72.43	61.59
Remaining Tenor (months): Weighted Average	303.06	313.60
Weighted Average Interest Rate on Fixed Interest Rate Loans	2.00%	1.94%
Weighted Average Spread on Floating Rate Loans	1.00%	1.03%

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

Stop Replenishment Criteria

	Current	Initial
1. Aggregate Outstanding Balance of Delinquent Receivables > 2.5%	0.25%	0.00%
2. Aggregate realised losses related to Defaulted Receivables > 0.75%	0.00%	0.00%
3. Outstanding Balance of the Receivables < 13.5 bln	15.6	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	319,695,056	2.05%	3,166	1.90%	2.22%					
Mixta	5,412,416,291	34.68%	50,508	30.35%	1.98%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	9,872,639,429	63.27%	112,719	67.74%	4.68%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,604,750,775	100.00%	166,393	100.00%	3.69%	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%	12,421,618	0.08%	115	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%	23,229,388	0.15%	85	0.05%	0.99%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	1,872,710,789	12.00%	15,187	9.13%	1.34%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	2,253,164,351	14.44%	22,672	13.63%	1.84%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	619,181,167	3.97%	6,877	4.13%	2.26%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	464,959,035	2.98%	3,989	2.40%	2.78%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	217,296,148	1.39%	1,601	0.96%	3.16%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	224,159,156	1.44%	1,805	1.08%	3.40%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	156,950,068	1.01%	1,475	0.89%	3.64%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	435,350,022	2.79%	6,185	3.72%	3.97%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	957,044,870	6.13%	15,480	9.30%	4.12%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%	1,092,447,794	7.00%	11,007	6.62%	4.40%	89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	3,591,851,727	23.02%	36,874	22.16%	4.65%					
4.76% - 5.00%	1,211,490,922	7.76%	12,175	7.32%	4.85%					
5.01% - 5.25%	1,350,781,609	8.66%	15,053	9.05%	5.08%					
5.26% - 5.50%	500,506,423	3.21%	6,409	3.85%	5.40%					
5.51% - 5.75%	341,878,622	2.19%	4,865	2.92%	5.62%					
5.76% - 6.00%	167,165,286	1.07%	2,504	1.50%	5.89%					
6.01% - 6.25%	35,987,627	0.23%	681	0.41%	6.07%					
6.26% - 6.50%	51,781,211	0.33%	871	0.52%	6.36%					
6.51% - 6.75%	13,166,262	0.08%	247	0.15%	6.66%					
6.76% - 7.00%	4,614,393	0.03%	106	0.06%	6.83%					
7.01% - 7.25%	4,125,179	0.03%	70	0.04%	7.16%					
7.26% - 7.50%	796,301	0.01%	27	0.02%	7.35%					
7.51% - >	1,690,809	0.01%	33	0.02%	7.71%					
	15,604,750,775	100.00%	166,393	100.00%	3.69%	14,056,455,179	100.00%	137,493	100.00%	1.07%

4. Origination Year

Origination Year	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
2003	7,691,110	0.05%	199	0.12%	4.35%	13,138,132	0.09%	251	0.18%	0.37%
2004	62,779,335	0.40%	1,711	1.03%	4.30%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	182,964,431	1.17%	4,505	2.71%	4.29%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	237,155,757	1.52%	4,580	2.75%	4.21%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	387,152,561	2.48%	6,219	3.74%	4.12%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	368,745,113	2.36%	5,586	3.36%	4.16%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	144,378,443	0.93%	2,220	1.33%	4.51%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	213,613,824	1.37%	2,916	1.75%	4.52%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	349,377,233	2.24%	4,535	2.73%	4.47%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	190,232,602	1.22%	2,926	1.76%	5.35%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	112,288,465	0.72%	1,736	1.04%	6.01%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	261,316,020	1.67%	3,965	2.38%	5.67%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	497,390,264	3.19%	6,592	3.96%	4.92%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	828,879,698	5.31%	10,024	6.02%	4.50%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,078,723,906	6.91%	11,847	7.12%	4.21%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	1,764,861,271	11.31%	17,841	10.72%	3.68%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,206,089,086	14.14%	21,593	12.98%	3.64%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,629,218,951	10.44%	15,438	9.28%	3.18%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	2,060,652,995	13.21%	17,780	10.69%	2.93%					
2022	1,596,537,701	10.23%	13,483	8.10%	2.91%					
2023	1,282,706,698	8.22%	9,613	5.78%	3.51%					
2024	141,995,313	0.91%	1,084	0.65%	3.14%					
	15,604,750,775	100.00%	166,393	100.00%	3.69%	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%	4.01%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	1,265,412	0.01%	751	0.45%	4.50%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	10,739,855	0.07%	1,638	0.98%	4.46%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	22,854,617	0.15%	1,846	1.11%	4.36%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	35,015,768	0.22%	1,885	1.13%	4.38%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	47,182,865	0.30%	1,976	1.19%	4.33%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	67,964,055	0.44%	2,360	1.42%	4.35%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	98,489,764	0.63%	2,840	1.71%	4.26%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	120,503,695	0.77%	2,986	1.79%	4.19%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	145,543,769	0.93%	3,200	1.92%	4.04%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	173,120,024	1.11%	3,416	2.05%	4.00%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	198,954,166	1.27%	3,695	2.22%	4.09%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	258,099,002	1.65%	4,551	2.74%	4.12%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	321,550,289	2.06%	4,952	2.98%	4.03%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	341,924,688	2.19%	4,867	2.93%	4.00%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	314,152,711	2.01%	4,229	2.54%	3.98%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	265,952,260	1.70%	3,553	2.14%	4.03%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	302,402,891	1.94%	3,818	2.29%	4.04%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	374,484,920	2.40%	4,432	2.66%	4.00%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	391,232,640	2.51%	4,444	2.67%	3.94%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	483,294,044	3.10%	5,212	3.13%	3.99%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	464,031,179	2.97%	5,017	3.02%	4.07%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	497,570,152	3.19%	5,114	3.07%	3.95%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	685,142,220	4.39%	6,733	4.05%	3.50%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	662,460,435	4.25%	6,328	3.80%	3.50%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	634,090,725	4.06%	5,976	3.59%	3.76%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	644,175,145	4.13%	5,958	3.58%	3.75%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	605,017,418	3.88%	5,355	3.22%	3.60%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	677,060,292	4.34%	5,618	3.38%	3.69%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	587,332,149	3.76%	4,828	2.90%	3.57%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	582,442,290	3.73%	4,674	2.81%	3.72%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	555,824,383	3.56%	4,551	2.74%	3.64%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	506,918,730	3.25%	4,105	2.47%	3.64%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	584,335,553	3.74%	4,747	2.85%	3.68%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	627,663,237	4.02%	5,031	3.02%	3.67%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	734,708,588	4.71%	6,013	3.61%	3.61%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	816,480,328	5.23%	6,652	4.00%	3.50%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	583,442,739	3.74%	4,590	2.76%	3.09%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	554,153,394	3.55%	4,001	2.40%	3.01%					
2062	379,840,339	2.43%	2,724	1.64%	2.83%					
2063	247,330,232	1.58%	1,726	1.04%	3.57%					
	15,604,750,775	100.00%	166,393	100.00%	3.69%	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	141,995,313	0.91%	1,084	0.65%	3.14%					
0.5 - 1	478,646,609	3.07%	3,569	2.14%	3.13%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,524,822,928	9.77%	12,094	7.27%	3.66%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	1,912,024,937	12.25%	16,315	9.81%	2.58%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	1,970,246,991	12.63%	17,609	10.58%	3.09%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	1,796,441,776	11.51%	17,597	10.58%	3.58%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	2,073,268,285	13.29%	20,450	12.29%	3.52%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,343,487,528	8.61%	14,065	8.45%	3.99%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	952,127,582	6.10%	11,003	6.61%	4.38%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	710,753,311	4.55%	8,978	5.40%	4.64%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	330,431,938	2.12%	4,683	2.81%	5.42%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,370,503,578	15.19%	38,946	23.41%	4.53%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	15,604,750,775	100.00%	166,393	100.00%	3.69%	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	569,564	0.00%	31	0.02%	4.40%	22,090	0.00%	1	0.00%	1.49%
6 - 10	36,571,921	0.23%	1,004	0.60%	4.74%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	401,852,293	2.58%	8,073	4.85%	3.39%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	951,665,685	6.10%	16,275	9.78%	3.68%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	2,285,613,447	14.65%	28,778	17.30%	3.58%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,031,837,839	25.84%	44,985	27.04%	3.83%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	3,003,635,302	19.25%	26,636	16.01%	3.79%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,893,004,725	31.36%	40,611	24.41%	3.59%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	15,604,750,775	100.00%	166,393	100.00%	3.69%	14,056,455,179	100.00%	137,493	100.00%	1.07%

8. Remaining Tenor

Remaining Tenor (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 1	3,932,162	0.03%	1,330	0.80%	4.45%	427,186	0.00%	40	0.03%	0.52%
1 - 2	16,109,342	0.10%	1,825	1.10%	4.39%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	26,474,233	0.17%	1,792	1.08%	4.40%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	40,003,633	0.26%	1,940	1.17%	4.35%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	56,744,828	0.36%	2,151	1.29%	4.35%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	76,954,653	0.49%	2,493	1.50%	4.31%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	111,723,620	0.72%	3,033	1.82%	4.23%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	128,670,949	0.82%	3,004	1.81%	4.17%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	153,057,845	0.98%	3,225	1.94%	3.97%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	187,676,560	1.20%	3,596	2.16%	4.04%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	215,401,646	1.38%	3,916	2.35%	4.11%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	292,840,967	1.88%	4,933	2.96%	4.11%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	345,407,243	2.21%	5,027	3.02%	3.96%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	317,356,045	2.03%	4,444	2.67%	4.05%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	299,622,965	1.92%	4,018	2.41%	3.94%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	260,769,864	1.67%	3,439	2.07%	4.07%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	340,484,983	2.18%	4,192	2.52%	4.06%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	371,539,689	2.38%	4,297	2.58%	3.88%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	434,592,334	2.79%	4,807	2.89%	4.02%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	494,186,521	3.17%	5,352	3.22%	3.98%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	452,428,149	2.90%	4,806	2.89%	4.09%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	584,146,470	3.74%	5,904	3.55%	3.78%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	700,036,590	4.49%	6,773	4.07%	3.36%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	622,284,584	3.99%	5,899	3.55%	3.78%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	665,755,226	4.27%	6,259	3.76%	3.66%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	600,070,915	3.85%	5,474	3.29%	3.74%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	645,204,599	4.13%	5,525	3.32%	3.68%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	645,914,763	4.14%	5,330	3.20%	3.53%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	576,346,426	3.69%	4,684	2.82%	3.74%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	603,941,325	3.87%	4,847	2.91%	3.60%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,335,066,722	34.19%	42,076	25.29%	3.44%	5,198,639,048	36.98%	38,870	28.27%	1.20%
Matured *	4,924	0.00%	2	0.00%	4.11%					
	15,604,750,775	100.00%	166,393	100.00%	3.69%	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	5,412,416,291	34.68%	50,508	30.35%	1.98%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	9,872,639,429	63.27%	112,719	67.74%	4.68%	11,574,908,234	82.35%	114,550	83.31%	0.88%
Fixed	319,695,056	2.05%	3,166	1.90%	2.22%					
	15,604,750,775	100.00%	166,393	100.00%	3.69%	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	9,872,639,429	63.27%	112,719	67.74%	4.68%	11,574,908,234	82.35%	114,550	83.31%	0.88%
<2024						3,797,304	0.03%	60	0.04%	1.16%
2024	2,820,526	0.02%	26	0.02%	4.90%	577,280	0.00%	27	0.02%	2.08%
2025	12,448,330	0.08%	186	0.11%	2.31%	22,646,882	0.16%	290	0.21%	2.30%
2026	178,468,721	1.14%	1,850	1.11%	2.57%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	279,734,296	1.79%	2,965	1.78%	2.29%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	725,899,890	4.65%	7,385	4.44%	2.12%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,006,090,685	6.45%	10,060	6.05%	2.06%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	820,036,397	5.26%	7,988	4.80%	1.65%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	983,466,013	6.30%	8,418	5.06%	1.48%					
2032	936,110,980	6.00%	7,807	4.69%	1.69%					
2033	367,115,342	2.35%	2,971	1.79%	3.43%					
2034	48,869,869	0.31%	403	0.24%	3.44%					
>2034	51,355,243	0.33%	449	0.27%	3.46%					
Fixed	319,695,056	2.05%	3,166	1.90%	2.22%					
	15,604,750,775	100.00%	166,393	100.00%	3.69%	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	15,604,750,775	100.00%	166,393	100.00%	3.69%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,604,750,775	100.00%	166,393	100.00%	3.69%	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	15,588,607,943	99.90%	166,269	99.93%	3.69%	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	16,142,833	0.10%	124	0.07%	0.01%					
	15,604,750,775	100.00%	166,393	100.00%	3.69%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13a. Original Loan to Market Value

average: 71.95% 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%	223,042,429	1.43%	5,095	3.06%	3.83%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	400,329,258	2.57%	7,479	4.49%	3.78%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	710,541,316	4.55%	11,232	6.75%	3.82%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,144,761,331	7.34%	15,381	9.24%	3.81%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,052,425,602	13.15%	23,861	14.34%	3.73%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,796,586,104	62.78%	92,194	55.41%	3.68%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,266,855,340	8.12%	11,005	6.61%	3.51%	1,016,656,032	7.23%	7,941	5.78%	1.06%
90.01% - 100.00%	109,499	0.00%	2	0.00%	2.72%					
130.00% >=	9,205,904	0.06%	133	0.08%	4.46%					
unknown	893,994	0.01%	11	0.01%	0.44%					
	15,604,750,775	100.00%	166,393	100.00%	3.69%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13b. Current Loan to Market Value

average: 59.72% 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%	1,454,823,227	9.32%	35,819	21.53%	4.16%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,132,068,104	7.25%	14,833	8.91%	4.07%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,450,967,172	9.30%	16,032	9.64%	4.01%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	1,978,698,261	12.68%	20,227	12.16%	3.90%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	4,394,843,432	28.16%	39,886	23.97%	3.70%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	5,058,331,931	32.42%	38,688	23.25%	3.27%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	71,945,614	0.46%	453	0.27%	4.43%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	27,191,965	0.17%	184	0.11%	4.89%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	10,514,124	0.07%	73	0.04%	4.91%					
110.01% - 120.00%	4,003,713	0.03%	31	0.02%	4.88%					
120.01% - 130.00%	2,479,740	0.02%	17	0.01%	4.78%					
130.00% >=	17,989,497	0.12%	139	0.08%	4.20%					
unknown	893,994	0.01%	11	0.01%	0.44%					
	15,604,750,775	100.00%	166,393	100.00%	3.69%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13c. Current Loan to Indexed Market Value

average: 52.25% 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%	1,859,061,551	11.91%	41,194	24.76%	4.21%	1,152,363,587	8.20%	24,052	17.49%	0.77%
30.01% - 40.00%	1,590,513,125	10.19%	18,804	11.30%	4.14%	1,060,151,680	7.54%	12,915	9.39%	0.86%
40.01% - 50.00%	2,528,384,019	16.20%	25,574	15.37%	3.98%	1,521,645,307	10.83%	15,498	11.27%	0.97%
50.01% - 60.00%	4,060,280,807	26.02%	36,708	22.06%	3.62%	2,508,754,086	17.85%	21,656	15.75%	1.02%
60.01% - 70.00%	4,243,208,985	27.19%	33,994	20.43%	3.27%	3,216,021,266	22.88%	26,877	19.55%	1.07%
70.01% - 80.00%	1,274,504,861	8.17%	9,741	5.85%	3.44%	4,169,121,210	29.66%	33,030	24.02%	1.25%
80.01% - 90.00%	22,974,094	0.15%	169	0.10%	4.48%	409,291,492	2.91%	3,305	2.40%	1.37%
90.01% - 100.00%	5,763,653	0.04%	46	0.03%	4.76%	19,106,551	0.14%	160	0.12%	0.38%
100.01% - 110.00%	1,679,923	0.01%	15	0.01%	5.02%					
110.01% - 120.00%	1,208,040	0.01%	7	0.00%	4.62%					
120.01% - 130.00%	556,340	0.00%	4	0.00%	5.03%					
130.00% >=	15,721,384	0.10%	126	0.08%	4.09%					
unknown	893,994	0.01%	11	0.01%	0.44%					
	15,604,750,775	100.00%	166,393	100.00%	3.69%	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	184,758,860	1.18%	5,581	3.35%	3.80%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,176,661,755	7.54%	25,041	15.05%	3.77%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,209,737,112	14.16%	33,451	20.10%	3.77%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,609,672,936	16.72%	30,625	18.41%	3.72%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,558,290,411	16.39%	25,299	15.20%	3.69%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,881,541,077	12.06%	15,847	9.52%	3.69%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,523,512,375	9.76%	11,501	6.91%	3.66%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	957,875,631	6.14%	6,312	3.79%	3.61%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	750,388,058	4.81%	4,570	2.75%	3.69%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	480,780,945	3.08%	2,648	1.59%	3.63%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	388,788,642	2.49%	2,000	1.20%	3.61%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	217,765,704	1.40%	1,034	0.62%	3.52%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	169,467,979	1.09%	757	0.45%	3.50%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	114,978,015	0.74%	474	0.28%	3.54%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	94,090,127	0.60%	370	0.22%	3.66%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	53,154,501	0.34%	196	0.12%	3.56%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	51,571,076	0.33%	170	0.10%	3.59%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	28,189,943	0.18%	99	0.06%	3.55%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	33,438,367	0.21%	112	0.07%	3.55%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	113,004,041	0.72%	297	0.18%	3.51%	122,635,514	0.87%	297	0.22%	0.73%
more	7,083,222	0.05%	9	0.01%	4.27%	15,900,181	0.11%	19	0.01%	0.66%
	15,604,750,775	100.00%	166,393	100.00%	3.69%	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	212,499	0.00%	463	0.28%	4.47%					
1,000 - 8,000	13,256,378	0.08%	2,831	1.70%	4.43%					
8,001 - 20,000	83,655,673	0.54%	5,855	3.52%	4.42%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	1,018,004,513	6.52%	27,036	16.25%	4.12%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,157,558,744	13.83%	34,426	20.69%	3.93%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,858,682,764	18.32%	32,753	19.68%	3.83%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,762,996,667	17.71%	24,742	14.87%	3.68%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,137,769,541	13.70%	15,659	9.41%	3.57%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,460,583,734	9.36%	9,049	5.44%	3.54%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	993,395,594	6.37%	5,330	3.20%	3.48%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	676,457,478	4.33%	3,196	1.92%	3.45%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	452,392,105	2.90%	1,913	1.15%	3.47%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	299,671,704	1.92%	1,145	0.69%	3.36%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	200,786,901	1.29%	700	0.42%	3.34%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	124,638,277	0.80%	399	0.24%	3.20%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	90,260,128	0.58%	268	0.16%	3.21%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	65,914,424	0.42%	182	0.11%	3.32%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	48,246,814	0.31%	125	0.08%	3.33%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	31,840,708	0.20%	77	0.05%	3.28%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	24,452,556	0.16%	56	0.03%	3.41%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	20,773,182	0.13%	45	0.03%	3.27%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	15,626,865	0.10%	32	0.02%	3.56%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	62,898,615	0.40%	107	0.06%	3.24%	71,165,625	0.51%	118	0.09%	0.85%
more	4,674,912	0.03%	4	0.00%	4.18%	8,441,288	0.06%	7	0.01%	0.64%
	15,604,750,775	100.00%	166,393	100.00%	3.69%	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	1,840,494,828	11.79%	24,763	14.88%	4.26%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	239,469,777	1.53%	3,067	1.84%	3.32%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	606,812,163	3.89%	5,068	3.05%	3.41%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	783,798	0.01%	7	0.00%	3.48%					
Canarias	742,195,674	4.76%	8,812	5.30%	3.37%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	117,032,181	0.75%	1,528	0.92%	3.84%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	456,906,219	2.93%	5,463	3.28%	3.68%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	365,515,763	2.34%	4,890	2.94%	3.94%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,498,836,589	28.83%	40,565	24.38%	3.50%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	1,330,132	0.01%	17	0.01%	4.60%	1,810,656	0.01%	25	0.02%	0.84%
Extremadura	250,545	0.00%	2	0.00%	2.66%					
Galicia	259,410,308	1.66%	3,438	2.07%	3.78%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	41,959,048	0.27%	503	0.30%	3.07%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,744,976,713	30.41%	45,976	27.63%	3.67%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	921,246	0.01%	14	0.01%	3.83%	820,879	0.01%	12	0.01%	1.11%
Murcia	275,650,920	1.77%	3,742	2.25%	3.61%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	40,563,602	0.26%	439	0.26%	3.40%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	168,619,529	1.08%	1,902	1.14%	3.65%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	105,254,495	0.67%	1,529	0.92%	3.75%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,097,767,244	7.03%	14,668	8.82%	4.03%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	15,604,750,775	100.00%	166,393	100.00%	3.69%	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	14,870,509,808	95.29%	159,347	95.77%	3.70%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	734,240,967	4.71%	7,046	4.23%	3.55%	230,136,528	1.64%	1,699	1.24%	1.21%
	15,604,750,775	100.00%	166,393	100.00%	3.69%	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	1,482,310	0.01%	1	3.96%
2	1,099,711	0.01%	1	4.06%
3	1,082,711	0.01%	1	4.66%
4	1,010,179	0.01%	1	4.11%
5	916,001	0.01%	1	1.55%
6	888,769	0.01%	1	4.70%
7	874,539	0.01%	2	4.25%
8	832,450	0.01%	1	4.09%
9	809,063	0.01%	1	4.29%
10	791,476	0.01%	1	5.21%
Top 10	9,787,211	0.06%		

19. Employment Type

Employment Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Employed - Private Sector	12,397,081,786	79.44%	129,766	77.99%	3.66%	10,863,004,535	77.28%	104,769	76.20%	1.09%
Employed - Public Sector	1,467,396,742	9.40%	17,195	10.33%	3.92%	1,524,253,118	10.84%	16,198	11.78%	0.97%
Employed - Sector Unknown	22,689,883	0.15%	548	0.33%	4.47%	18,526,738	0.13%	223	0.16%	1.21%
Other	35,703,867	0.23%	546	0.33%	3.89%	39,914,076	0.28%	543	0.39%	0.70%
Pensioner	231,028,818	1.48%	3,887	2.34%	3.94%	193,051,175	1.37%	2,854	2.08%	1.16%
Self-employed	1,230,459,253	7.89%	11,721	7.04%	3.71%	1,223,136,070	8.70%	10,688	7.77%	0.99%
Student	31,893,661	0.20%	382	0.23%	3.83%	18,655,934	0.13%	210	0.15%	0.92%
Unemployed	188,496,764	1.21%	2,348	1.41%	3.83%	175,913,533	1.25%	2,008	1.46%	0.99%
	15,604,750,775	100.00%	166,393	100.00%	3.69%	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: 21.73%										
[0% - 10%]	1,932,172,883	12.38%	26,762	16.08%	3.12%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	3,148,628,492	20.18%	33,970	20.42%	3.40%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,062,075,222	19.62%	31,723	19.07%	3.69%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,370,078,576	15.19%	25,388	15.26%	3.71%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,844,052,791	11.82%	19,665	11.82%	3.78%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	1,374,791,831	8.81%	13,622	8.19%	4.00%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	847,123,562	5.43%	7,559	4.54%	4.28%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	493,207,337	3.16%	3,938	2.37%	4.49%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	268,668,024	1.72%	1,959	1.18%	4.66%	13,696,118	0.10%	94	0.07%	1.57%
>50%	263,952,058	1.69%	1,807	1.09%	4.66%	15,489,509	0.11%	176	0.13%	1.36%
	15,604,750,775	100.00%	166,393	100.00%	3.69%	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	15,604,623,830	100.00%	166,392	100.00%	3.69%	14,056,455,179	100.00%	137,493	100.00%	1.07%
Yes	126,945	0.00%	1	0.00%	1.50%					
	15,604,750,775	100.00%	166,393	100.00%	3.69%	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	15,389,655,214	98.62%	164,264	98.72%	3.64%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2+	215,095,562	1.38%	2,129	1.28%	0.05%	143,165,229	1.02%	1,218	0.89%	0.01%
	15,604,750,775	100.00%	166,393	100.00%	3.69%	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	13,220,268,287	84.72%	138,186	83.05%	3.69%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	2,240,950,258	14.36%	25,465	15.30%	3.67%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	143,532,231	0.92%	2,742	1.65%	3.93%	168,480,337	1.20%	2,717	1.98%	0.60%
	15,604,750,775	100.00%	166,393	100.00%	3.69%	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
	2,541,957	0.02%	25	0.02%	2.56%					
1st home	15,602,208,818	99.98%	166,368	99.98%	3.69%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,604,750,775	100.00%	166,393	100.00%	3.69%	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	4,686,546,218	30.03%	54,180	32.56%	3.71%	4,540,891,035	32.30%	47,549	34.58%	0.95%
Internet	5,612,555,128	35.97%	57,129	34.33%	3.67%	5,000,304,175	35.57%	46,757	34.01%	1.08%
Office or Branch Network	2,944,767,046	18.87%	32,378	19.46%	3.86%	3,057,955,108	21.75%	29,412	21.39%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	2,360,882,383	15.13%	22,706	13.65%	3.51%	1,457,304,862	10.37%	13,775	10.02%	1.08%
	15,604,750,775	100.00%	166,393	100.00%	3.69%	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	947,027,047	6.07%	11,878	7.14%	3.82%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,657,723,728	93.93%	154,515	92.86%	3.69%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	15,604,750,775	100.00%	166,393	100.00%	3.69%	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%[	13,148,642,727	84.26%	145,790	87.62%	3.70%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,564,887,219	10.03%	12,963	7.79%	3.57%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	705,991,055	4.52%	5,866	3.53%	3.70%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	14,165,920	0.09%	168	0.10%	4.39%					
[7.50% - 20.00%[	26,074,155	0.17%	253	0.15%	4.41%					
[20.00% - 100.00%[	77,904,899	0.50%	725	0.44%	4.31%					
100.00%	67,084,801	0.43%	628	0.38%	3.77%					
	15,604,750,775	100.00%	166,393	100.00%	3.69%	14,056,455,179	100.00%	137,493	100.00%	1.07%

Weighted average PD: 0.73% Weighted average LGD: 33.68%

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	165,447	0	0	0	15,506,030,865	99.43%	99.37%
30 - 59 Days	191	22,399	32,972	55,371	19,624,711	0.11%	0.13%
60 - 89 Days	80	24,119	25,536	49,655	7,885,392	0.05%	0.05%
90 - 179 Days	158	102,678	91,938	194,616	16,196,854	0.09%	0.10%
180 - 365 Days	216	303,537	438,570	742,108	23,222,653	0.13%	0.15%
Defaulted (>12M)	301	1,266,197	939,524	2,205,721	31,790,301	0.18%	0.20%
	166,393	1,718,931	1,528,539	3,247,470	15,604,750,775	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>	