

SOL Lion II RMBS Fondo de Titulización



Monthly Investor Report

28 June 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	28-Jun-24	04-Dec-20
Portfolio Cut off date	31-May-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)	2,779.27	44,820.55
Of which Active Outstanding Notional Amount (3)	15,749,997,220.73	14,056,455,179.45
Of which Principal in Arrears	1,678,591.37	0.00
Realised Loss	6,907.17	0.00
Number of Loans	167,310	137,493
Number of Borrowers	166,229	136,884
Average Principal Balance (Loanparts)	94,136.62	102,233.97
Average Principal Balance (Borrowers)	94,748.79	102,688.81
Coupon: Weighted Average	3.72%	1.07%
Minimum	0.00%	0.00%
Maximum	8.65%	4.41%
Weighted Average Original Loan to Market Value	71.99%	70.95%
Weighted Average Loan to Indexed Market Value	52.34%	58.84%
Seasoning (months): Weighted Average	71.52	61.59
Remaining Tenor (months): Weighted Average	303.87	313.60
Weighted Average Interest Rate on Fixed Interest Rate Loans	2.00%	1.94%
Weighted Average Spread on Floating Rate Loans	0.98%	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	15.7	14.1
4. Reserve Fund not funded up to the Reserve Fund Required Amount	N	N
5. Seller replaced as Servicer of the Receivables	N	N
6. Seller not able to sell Additional Receivables	N	N

Repurchase Rights

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

2. Product Type

Product Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Fixed	320,671,236	2.04%	3,166	1.89%	2.22%					
Mixta	5,438,673,491	34.53%	50,595	30.24%	1.98%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	9,990,652,494	63.43%	113,549	67.87%	4.72%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,749,997,221	100.00%	167,310	100.00%	3.72%	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%	11,792,771	0.07%	108	0.06%	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%	38,552,735	0.24%	142	0.08%	0.99%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	1,931,095,075	12.26%	15,491	9.26%	1.34%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	2,307,248,354	14.65%	23,089	13.80%	1.84%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	626,737,629	3.98%	6,940	4.15%	2.26%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	464,029,625	2.95%	3,967	2.37%	2.78%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	220,238,247	1.40%	1,619	0.97%	3.16%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	225,724,422	1.43%	1,810	1.08%	3.40%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	156,483,587	0.99%	1,470	0.88%	3.64%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	431,518,413	2.74%	6,125	3.66%	3.97%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	696,774,088	4.42%	11,387	6.81%	4.13%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%	1,041,734,468	6.61%	11,392	6.81%	4.41%	89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	3,093,362,969	19.64%	32,689	19.54%	4.65%					
4.76% - 5.00%	1,093,527,662	6.94%	10,867	6.50%	4.86%					
5.01% - 5.25%	1,937,278,408	12.30%	20,598	12.31%	5.09%					
5.26% - 5.50%	639,669,857	4.06%	7,588	4.54%	5.37%					
5.51% - 5.75%	426,530,556	2.71%	5,774	3.45%	5.62%					
5.76% - 6.00%	221,436,995	1.41%	3,141	1.88%	5.89%					
6.01% - 6.25%	88,375,050	0.56%	1,413	0.84%	6.08%					
6.26% - 6.50%	64,094,547	0.41%	1,046	0.63%	6.38%					
6.51% - 6.75%	15,819,796	0.10%	299	0.18%	6.65%					
6.76% - 7.00%	9,490,652	0.06%	182	0.11%	6.85%					
7.01% - 7.25%	4,507,133	0.03%	87	0.05%	7.16%					
7.26% - 7.50%	888,430	0.01%	29	0.02%	7.37%					
7.51% - >	3,085,752	0.02%	57	0.03%	7.73%					
	15,749,997,221	100.00%	167,310	100.00%	3.72%	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	7,773,893	0.05%	201	0.12%	4.46%	13,138,132	0.09%	251	0.18%	0.37%
2004	63,587,599	0.40%	1,732	1.04%	4.39%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	186,027,883	1.18%	4,538	2.71%	4.37%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	239,927,807	1.52%	4,609	2.75%	4.29%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	392,215,763	2.49%	6,261	3.74%	4.19%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	374,218,119	2.38%	5,627	3.36%	4.22%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	145,670,663	0.92%	2,243	1.34%	4.58%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	216,123,585	1.37%	2,934	1.75%	4.59%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	352,956,596	2.24%	4,570	2.73%	4.55%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	192,396,902	1.22%	2,946	1.76%	5.44%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	113,774,078	0.72%	1,753	1.05%	6.11%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	264,630,907	1.68%	4,000	2.39%	5.75%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	503,764,708	3.20%	6,644	3.97%	5.01%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	838,260,656	5.32%	10,089	6.03%	4.57%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,090,376,220	6.92%	11,922	7.13%	4.28%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	1,780,248,479	11.30%	17,924	10.71%	3.74%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,225,033,540	14.13%	21,698	12.97%	3.69%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,641,100,894	10.42%	15,498	9.26%	3.22%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	2,074,720,735	13.17%	17,843	10.66%	2.97%					
2022	1,607,177,959	10.20%	13,521	8.08%	2.94%					
2023	1,296,963,702	8.23%	9,670	5.78%	3.27%					
2024	143,046,535	0.91%	1,087	0.65%	3.13%					
	15,749,997,221	100.00%	167,310	100.00%	3.72%	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	1,630,667	0.01%	853	0.51%	4.58%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	11,552,774	0.07%	1,648	0.98%	4.53%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	23,825,089	0.15%	1,836	1.10%	4.44%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	36,008,020	0.23%	1,893	1.13%	4.45%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	48,441,645	0.31%	1,990	1.19%	4.41%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	68,176,250	0.43%	2,338	1.40%	4.41%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	99,962,947	0.63%	2,844	1.70%	4.32%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	122,218,577	0.78%	2,997	1.79%	4.26%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	147,261,510	0.93%	3,204	1.92%	4.09%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	176,261,557	1.12%	3,441	2.06%	4.05%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	201,102,980	1.28%	3,715	2.22%	4.14%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	261,176,109	1.66%	4,568	2.73%	4.19%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	325,551,907	2.07%	4,979	2.98%	4.09%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	345,007,704	2.19%	4,882	2.92%	4.06%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	317,414,303	2.02%	4,252	2.54%	4.03%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	269,140,293	1.71%	3,572	2.13%	4.08%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	305,614,225	1.94%	3,839	2.29%	4.09%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	378,710,409	2.40%	4,458	2.66%	4.04%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	393,015,880	2.50%	4,450	2.66%	3.99%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	488,242,007	3.10%	5,250	3.14%	4.02%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	467,588,438	2.97%	5,037	3.01%	4.10%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	501,100,513	3.18%	5,134	3.07%	3.99%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	690,776,416	4.39%	6,763	4.04%	3.53%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	669,290,970	4.25%	6,370	3.81%	3.53%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	641,852,647	4.08%	6,020	3.60%	3.76%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	650,096,290	4.13%	5,995	3.58%	3.79%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	613,149,631	3.89%	5,395	3.22%	3.63%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	682,656,013	4.33%	5,655	3.38%	3.71%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	590,293,032	3.75%	4,840	2.89%	3.59%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	589,017,951	3.74%	4,703	2.81%	3.70%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	559,831,782	3.55%	4,574	2.73%	3.67%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	511,512,528	3.25%	4,130	2.47%	3.67%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	589,975,626	3.75%	4,782	2.86%	3.73%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	633,033,276	4.02%	5,060	3.02%	3.70%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	740,878,924	4.70%	6,049	3.62%	3.64%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	822,101,060	5.22%	6,685	4.00%	3.53%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	587,719,441	3.73%	4,613	2.76%	3.12%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	558,070,035	3.54%	4,025	2.41%	3.03%					
2062	381,948,697	2.43%	2,737	1.64%	2.85%					
2063	248,785,288	1.58%	1,733	1.04%	3.43%					
	15,749,997,221	100.00%	167,310	100.00%	3.72%	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	202,813,720	1.29%	1,543	0.92%	3.18%					
0.5 - 1	575,723,690	3.66%	4,200	2.51%	2.85%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,526,819,246	9.69%	12,277	7.34%	3.54%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	1,987,001,063	12.62%	16,889	10.09%	2.64%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	1,880,591,222	11.94%	16,923	10.11%	3.17%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	1,847,489,184	11.73%	17,983	10.75%	3.65%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	2,122,333,222	13.48%	20,968	12.53%	3.57%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,295,863,662	8.23%	13,612	8.14%	4.11%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	925,929,697	5.88%	10,733	6.42%	4.46%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	693,987,983	4.41%	8,788	5.25%	4.75%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	312,326,858	1.98%	4,474	2.67%	5.56%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,379,117,673	15.11%	38,920	23.26%	4.60%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	15,749,997,221	100.00%	167,310	100.00%	3.72%	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	589,781	0.00%	32	0.02%	4.45%	22,090	0.00%	1	0.00%	1.49%
6 - 10	37,433,134	0.24%	1,022	0.61%	4.74%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	408,320,153	2.59%	8,136	4.86%	3.40%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	962,948,102	6.11%	16,376	9.79%	3.70%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	2,307,136,328	14.65%	28,913	17.28%	3.59%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,072,480,126	25.86%	45,234	27.04%	3.86%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	3,031,711,316	19.25%	26,784	16.01%	3.83%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,929,378,282	31.30%	40,813	24.39%	3.63%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	15,749,997,221	100.00%	167,310	100.00%	3.72%	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	3,823,017	0.02%	1,308	0.78%	4.54%	427,186	0.00%	40	0.03%	0.52%
1 - 2	15,807,961	0.10%	1,804	1.08%	4.48%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	26,945,520	0.17%	1,802	1.08%	4.45%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	39,513,840	0.25%	1,914	1.14%	4.44%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	54,805,487	0.35%	2,089	1.25%	4.41%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	76,670,717	0.49%	2,486	1.49%	4.37%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	111,919,177	0.71%	3,037	1.82%	4.31%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	127,962,045	0.81%	2,988	1.79%	4.23%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	152,825,959	0.97%	3,210	1.92%	4.03%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	185,377,529	1.18%	3,544	2.12%	4.09%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	218,659,614	1.39%	3,961	2.37%	4.15%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	288,781,407	1.83%	4,899	2.93%	4.17%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	346,422,293	2.20%	5,036	3.01%	4.04%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	323,900,911	2.06%	4,512	2.70%	4.11%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	304,944,625	1.94%	4,075	2.44%	3.98%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	264,235,003	1.68%	3,489	2.09%	4.13%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	338,539,526	2.15%	4,146	2.48%	4.11%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	372,002,060	2.36%	4,326	2.59%	3.94%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	432,784,560	2.75%	4,779	2.86%	4.07%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	494,828,771	3.14%	5,346	3.20%	4.00%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	459,560,995	2.92%	4,882	2.92%	4.13%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	570,787,348	3.62%	5,757	3.44%	3.85%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	705,193,676	4.48%	6,851	4.09%	3.39%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	632,262,678	4.01%	5,946	3.55%	3.76%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	676,634,779	4.30%	6,345	3.79%	3.67%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	615,325,802	3.91%	5,592	3.34%	3.78%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	640,365,780	4.07%	5,493	3.28%	3.70%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	657,623,291	4.18%	5,433	3.25%	3.56%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	582,446,489	3.70%	4,714	2.82%	3.74%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	605,573,838	3.84%	4,835	2.89%	3.60%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,423,467,602	34.43%	42,709	25.53%	3.47%	5,198,639,048	36.98%	38,870	28.27%	1.20%
Matured *	4,924	0.00%	2	0.00%	4.11%					
	15,749,997,221	100.00%	167,310	100.00%	3.72%	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	5,438,673,491	34.53%	50,595	30.24%	1.98%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	9,990,652,494	63.43%	113,549	67.87%	4.72%	11,574,908,234	82.35%	114,550	83.31%	0.88%
Fixed	320,671,236	2.04%	3,166	1.89%	2.22%					
	15,749,997,221	100.00%	167,310	100.00%	3.72%	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	9,990,652,494	63.43%	113,549	67.87%	4.72%	11,574,908,234	82.35%	114,550	83.31%	0.88%
<2024						3,797,304	0.03%	60	0.04%	1.16%
2024	1,836,007	0.01%	21	0.01%	5.14%	577,280	0.00%	27	0.02%	2.08%
2025	12,524,475	0.08%	187	0.11%	2.31%	22,646,882	0.16%	290	0.21%	2.30%
2026	179,470,494	1.14%	1,855	1.11%	2.57%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	280,083,744	1.78%	2,969	1.77%	2.29%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	730,349,321	4.64%	7,403	4.42%	2.11%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,011,389,006	6.42%	10,084	6.03%	2.05%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	824,051,513	5.23%	7,999	4.78%	1.64%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	988,084,055	6.27%	8,431	5.04%	1.48%					
2032	941,631,423	5.98%	7,820	4.67%	1.69%					
2033	369,040,358	2.34%	2,976	1.78%	3.43%					
2034	48,895,552	0.31%	402	0.24%	3.44%					
>2034	51,317,540	0.33%	448	0.27%	3.47%					
Fixed	320,671,236	2.04%	3,166	1.89%	2.22%					
	15,749,997,221	100.00%	167,310	100.00%	3.72%	14,056,455,179	100.00%	137,493	100.00%	1.07%

11. Interest and Principal Payment Frequency

Payment Frequency	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
P1M	15,749,997,221	100.00%	167,310	100.00%	3.72%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,749,997,221	100.00%	167,310	100.00%	3.72%	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	15,733,443,909	99.89%	167,184	99.92%	3.72%	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	16,553,311	0.11%	126	0.08%	0.00%					
	15,749,997,221	100.00%	167,310	100.00%	3.72%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13a. Original Loan to Market Value

average: 71.99% 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%	226,539,342	1.44%	5,145	3.08%	3.84%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	405,671,819	2.58%	7,539	4.51%	3.78%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	720,495,540	4.57%	11,308	6.76%	3.82%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,159,763,250	7.36%	15,477	9.25%	3.82%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,072,604,165	13.16%	23,995	14.34%	3.75%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,877,066,690	62.71%	92,645	55.37%	3.72%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,277,928,161	8.11%	11,061	6.61%	3.56%	1,016,656,032	7.23%	7,941	5.78%	1.06%
90.01% - 100.00%	79,243	0.00%	1	0.00%	1.45%					
130.00% >=	9,461,233	0.06%	134	0.08%	4.48%					
unknown	387,778	0.00%	5	0.00%	1.02%					
	15,749,997,221	100.00%	167,310	100.00%	3.72%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13b. Current Loan to Market Value

average: 59.83% 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%	1,457,764,397	9.26%	35,752	21.37%	4.23%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,139,929,121	7.24%	14,906	8.91%	4.11%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,460,760,263	9.27%	16,108	9.63%	4.05%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	1,984,890,386	12.60%	20,207	12.08%	3.93%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	4,386,463,144	27.85%	39,797	23.79%	3.75%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	5,180,020,513	32.89%	39,601	23.67%	3.28%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	76,254,596	0.48%	476	0.28%	4.43%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	28,265,852	0.18%	193	0.12%	4.97%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	10,635,705	0.07%	74	0.04%	4.99%					
110.01% - 120.00%	4,009,760	0.03%	31	0.02%	4.96%					
120.01% - 130.00%	2,483,932	0.02%	17	0.01%	4.82%					
130.00% >=	18,131,772	0.12%	143	0.09%	4.33%					
unknown	387,778	0.00%	5	0.00%	1.02%					
	15,749,997,221	100.00%	167,310	100.00%	3.72%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13c. Current Loan to Indexed Market Value

average: 52.34% 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%	1,863,497,924	11.83%	41,144	24.59%	4.27%	1,152,363,587	8.20%	24,052	17.49%	0.77%
30.01% - 40.00%	1,604,664,856	10.19%	18,911	11.30%	4.19%	1,060,151,680	7.54%	12,915	9.39%	0.86%
40.01% - 50.00%	2,534,801,153	16.09%	25,610	15.31%	4.03%	1,521,645,307	10.83%	15,498	11.27%	0.97%
50.01% - 60.00%	4,081,515,319	25.91%	36,791	21.99%	3.66%	2,508,754,086	17.85%	21,656	15.75%	1.02%
60.01% - 70.00%	4,305,726,097	27.34%	34,472	20.60%	3.29%	3,216,021,266	22.88%	26,877	19.55%	1.07%
70.01% - 80.00%	1,310,541,611	8.32%	9,998	5.98%	3.39%	4,169,121,210	29.66%	33,030	24.02%	1.25%
80.01% - 90.00%	23,601,482	0.15%	175	0.10%	4.51%	409,291,492	2.91%	3,305	2.40%	1.37%
90.01% - 100.00%	5,950,820	0.04%	48	0.03%	4.84%	19,106,551	0.14%	160	0.12%	0.38%
100.01% - 110.00%	1,682,594	0.01%	15	0.01%	5.10%					
110.01% - 120.00%	1,226,251	0.01%	8	0.00%	4.69%					
120.01% - 130.00%	557,150	0.00%	4	0.00%	5.09%					
130.00% >=	15,844,185	0.10%	129	0.08%	4.23%					
unknown	387,778	0.00%	5	0.00%	1.02%					
	15,749,997,221	100.00%	167,310	100.00%	3.72%	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	186,983,333	1.19%	5,616	3.36%	3.83%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,186,308,248	7.53%	25,175	15.05%	3.81%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,225,967,249	14.13%	33,596	20.08%	3.80%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,627,257,699	16.68%	30,753	18.38%	3.76%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,580,271,169	16.38%	25,439	15.20%	3.72%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,900,331,350	12.07%	15,953	9.53%	3.73%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,538,038,223	9.77%	11,574	6.92%	3.69%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	968,736,663	6.15%	6,361	3.80%	3.64%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	760,231,016	4.83%	4,610	2.76%	3.70%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	487,011,241	3.09%	2,672	1.60%	3.66%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	393,746,459	2.50%	2,014	1.20%	3.63%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	220,868,408	1.40%	1,043	0.62%	3.53%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	172,187,483	1.09%	765	0.46%	3.51%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	116,187,346	0.74%	477	0.29%	3.54%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	95,315,880	0.61%	372	0.22%	3.65%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	54,888,218	0.35%	200	0.12%	3.60%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	51,810,381	0.33%	170	0.10%	3.55%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	28,575,313	0.18%	100	0.06%	3.59%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	34,086,693	0.22%	113	0.07%	3.53%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	114,096,751	0.72%	298	0.18%	3.51%	122,635,514	0.87%	297	0.22%	0.73%
more	7,098,098	0.05%	9	0.01%	4.30%	15,900,181	0.11%	19	0.01%	0.66%
	15,749,997,221	100.00%	167,310	100.00%	3.72%	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	211,143	0.00%	463	0.28%	4.58%					
1,000 - 8,000	12,984,821	0.08%	2,768	1.65%	4.49%					
8,001 - 20,000	83,245,985	0.53%	5,832	3.49%	4.49%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	1,016,906,583	6.46%	26,994	16.13%	4.19%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,165,083,286	13.75%	34,550	20.65%	3.97%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,873,560,333	18.24%	32,925	19.68%	3.87%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,782,946,504	17.67%	24,922	14.90%	3.71%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,161,130,929	13.72%	15,833	9.46%	3.60%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,484,868,322	9.43%	9,202	5.50%	3.57%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	1,009,891,410	6.41%	5,418	3.24%	3.50%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	686,672,012	4.36%	3,244	1.94%	3.46%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	460,859,478	2.93%	1,949	1.16%	3.44%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	309,664,831	1.97%	1,183	0.71%	3.34%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	201,118,613	1.28%	701	0.42%	3.32%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	128,706,204	0.82%	412	0.25%	3.19%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	92,654,724	0.59%	275	0.16%	3.15%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	67,084,407	0.43%	185	0.11%	3.36%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	49,078,545	0.31%	127	0.08%	3.24%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	31,826,731	0.20%	77	0.05%	3.17%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	25,762,519	0.16%	59	0.04%	3.40%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	21,258,209	0.13%	46	0.03%	3.26%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	16,141,601	0.10%	33	0.02%	3.53%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	63,657,057	0.40%	108	0.06%	3.18%	71,165,625	0.51%	118	0.09%	0.85%
more	4,682,974	0.03%	4	0.00%	4.18%	8,441,288	0.06%	7	0.01%	0.64%
	15,749,997,221	100.00%	167,310	100.00%	3.72%	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	1,856,929,670	11.79%	24,902	14.88%	4.31%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	241,970,349	1.54%	3,085	1.84%	3.35%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	611,041,838	3.88%	5,082	3.04%	3.44%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	979,071	0.01%	10	0.01%	3.51%					
Canarias	748,479,897	4.75%	8,856	5.29%	3.40%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	118,172,455	0.75%	1,535	0.92%	3.87%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	459,550,714	2.92%	5,479	3.27%	3.71%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	368,052,309	2.34%	4,914	2.94%	3.97%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,535,564,735	28.80%	40,764	24.36%	3.53%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	1,334,995	0.01%	17	0.01%	4.66%	1,810,656	0.01%	25	0.02%	0.84%
Extremadura	72,978	0.00%	1	0.00%	4.00%					
Galicia	261,331,740	1.66%	3,452	2.06%	3.79%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	42,076,451	0.27%	504	0.30%	3.06%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,800,269,708	30.48%	46,294	27.67%	3.69%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	968,389	0.01%	15	0.01%	3.86%	820,879	0.01%	12	0.01%	1.11%
Murcia	277,624,487	1.76%	3,760	2.25%	3.65%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	41,109,852	0.26%	445	0.27%	3.40%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	169,585,048	1.08%	1,909	1.14%	3.65%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	106,020,497	0.67%	1,529	0.91%	3.78%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,108,862,038	7.04%	14,757	8.82%	4.07%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	15,749,997,221	100.00%	167,310	100.00%	3.72%	14,056,455,179	100.00%	137,493	100.00%	1.07%

17. Borrower Nationality

Country	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Spain	15,007,576,356	95.29%	160,214	95.76%	3.73%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	742,420,865	4.71%	7,096	4.24%	3.59%	230,136,528	1.64%	1,699	1.24%	1.21%
	15,749,997,221	100.00%	167,310	100.00%	3.72%	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	1,484,133	0.01%	1	3.96%
2	1,101,119	0.01%	1	4.06%
3	1,085,475	0.01%	1	4.66%
4	1,012,247	0.01%	1	4.11%
5	918,898	0.01%	1	1.55%
6	889,985	0.01%	1	4.70%
7	875,514	0.01%	2	4.25%
8	833,907	0.01%	1	0.99%
9	810,616	0.01%	1	1.19%
10	793,334	0.01%	1	5.21%
Top 10	9,805,228	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	12,511,805,842	79.44%	130,512	78.01%	3.68%	10,863,004,535	77.28%	104,769	76.20%	1.09%
Employed - Public Sector	1,476,855,059	9.38%	17,245	10.31%	3.97%	1,524,253,118	10.84%	16,198	11.78%	0.97%
Employed - Sector Unknown	23,468,457	0.15%	567	0.34%	4.52%	18,526,738	0.13%	223	0.16%	1.21%
Other	36,075,300	0.23%	553	0.33%	3.91%	39,914,076	0.28%	543	0.39%	0.70%
Pensioner	231,682,159	1.47%	3,884	2.32%	3.97%	193,051,175	1.37%	2,854	2.08%	1.16%
Self-employed	1,247,994,090	7.92%	11,811	7.06%	3.74%	1,223,136,070	8.70%	10,688	7.77%	0.99%
Student	32,356,002	0.21%	391	0.23%	3.89%	18,655,934	0.13%	210	0.15%	0.92%
Unemployed	189,760,311	1.20%	2,347	1.40%	3.87%	175,913,533	1.25%	2,008	1.46%	0.99%
	15,749,997,221	100.00%	167,310	100.00%	3.72%	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: 21.83%										
[0% - 10%]	1,942,773,867	12.34%	26,720	15.97%	3.12%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	3,149,174,334	19.99%	33,871	20.24%	3.40%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,086,396,312	19.60%	31,972	19.11%	3.73%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,405,349,728	15.27%	25,581	15.29%	3.74%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,866,815,965	11.85%	19,801	11.83%	3.81%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	1,380,447,289	8.76%	13,664	8.17%	4.04%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	853,237,461	5.42%	7,664	4.58%	4.33%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	505,434,492	3.21%	4,065	2.43%	4.58%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	272,343,210	1.73%	2,007	1.20%	4.75%	13,696,118	0.10%	94	0.07%	1.57%
>50%	288,024,560	1.83%	1,965	1.17%	4.75%	15,489,509	0.11%	176	0.13%	1.36%
	15,749,997,221	100.00%	167,310	100.00%	3.72%	14,056,455,179	100.00%	137,493	100.00%	1.07%

21. ING Staff at Date of Origination

ING Staff at Date of Origination	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
No	15,749,997,221	100.00%	167,310	100.00%	3.72%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,749,997,221	100.00%	167,310	100.00%	3.72%	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	15,531,476,837	98.61%	165,161	98.72%	3.67%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2+	218,520,384	1.39%	2,149	1.28%	0.05%	143,165,229	1.02%	1,218	0.89%	0.01%
	15,749,997,221	100.00%	167,310	100.00%	3.72%	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	13,346,660,257	84.74%	138,988	83.07%	3.73%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	2,258,040,761	14.34%	25,557	15.28%	3.64%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	145,296,203	0.92%	2,765	1.65%	3.98%	168,480,337	1.20%	2,717	1.98%	0.60%
	15,749,997,221	100.00%	167,310	100.00%	3.72%	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
	4,195,737	0.03%	35	0.02%	3.44%					
1st home	15,745,801,484	99.97%	167,275	99.98%	3.72%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,749,997,221	100.00%	167,310	100.00%	3.72%	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	4,733,091,421	30.05%	54,478	32.56%	3.74%	4,540,891,035	32.30%	47,549	34.58%	0.95%
Internet	5,662,800,785	35.95%	57,446	34.34%	3.70%	5,000,304,175	35.57%	46,757	34.01%	1.08%
Office or Branch Network	2,971,208,462	18.86%	32,538	19.45%	3.90%	3,057,955,108	21.75%	29,412	21.39%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	2,382,896,552	15.13%	22,848	13.66%	3.53%	1,457,304,862	10.37%	13,775	10.02%	1.08%
	15,749,997,221	100.00%	167,310	100.00%	3.72%	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	955,372,341	6.07%	11,937	7.13%	3.85%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,794,624,880	93.93%	155,373	92.87%	3.72%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	15,749,997,221	100.00%	167,310	100.00%	3.72%	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%[	13,139,831,878	83.43%	145,567	87.00%	3.74%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,655,015,709	10.51%	13,626	8.14%	3.57%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	774,313,466	4.92%	6,377	3.81%	3.68%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	11,814,992	0.08%	144	0.09%	4.25%					
[7.50% - 20.00%[	25,605,590	0.16%	262	0.16%	4.41%					
[20.00% - 100.00%[	75,279,260	0.48%	697	0.42%	4.37%					
100.00%	68,136,326	0.43%	637	0.38%	3.87%					
	15,749,997,221	100.00%	167,310	100.00%	3.72%	14,056,455,179	100.00%	137,493	100.00%	1.07%

Weighted average PD: 0.72% Weighted average LGD: 34.03%

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	166,375	0	0	0	15,650,848,570	99.44%	99.37%
30 - 59 Days	182	22,107	28,425	50,532	19,393,653	0.11%	0.12%
60 - 89 Days	85	29,793	29,438	59,230	8,786,439	0.05%	0.06%
90 - 179 Days	166	107,075	105,999	213,074	17,697,564	0.10%	0.11%
180 - 365 Days	208	311,617	428,246	739,863	22,171,104	0.12%	0.14%
Defaulted (>12M)	294	1,208,000	883,351	2,091,352	31,099,892	0.18%	0.20%
	167,310	1,678,591	1,475,459	3,154,051	15,749,997,221	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>	