

SOL Lion II RMBS Fondo de Titulización



Monthly Investor Report

28 May 2024

Description

Issue Date	4 December 2020
Final Maturity Date	31 December 2063
Next Payment Date	28 June 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-May-24	04-Dec-20
Portfolio Cut off date	30-Apr-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)	378,831,733.57	44,820.55
Of which Active Outstanding Notional Amount (3)	15,371,168,266.43	14,056,455,179.45
Of which Principal in Arrears	1,648,290.69	0.00
Realised Loss	6,907.17	0.00
Number of Loans	164,100	137,493
Number of Borrowers	163,052	136,884
Average Principal Balance (Loanparts)	93,669.52	102,233.97
Average Principal Balance (Borrowers)	94,271.57	102,688.81
Coupon: Weighted Average	3.79%	1.07%
Minimum	0.00%	0.00%
Maximum	8.65%	4.41%
Weighted Average Original Loan to Market Value	78.28%	70.95%
Weighted Average Loan to Indexed Market Value	53.53%	58.84%
Seasoning (months): Weighted Average	73.11	61.59
Remaining Tenor (months): Weighted Average	303.55	313.60
Weighted Average Interest Rate on Fixed Interest Rate Loans	1.89%	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%	0.26%	0.00%
2. Aggregate realised losses related to Defaulted Receivables > 0.75%	0.00%	0.00%
3. Outstanding Balance of the Receivables < 13.5 bln	15.4	14.1
4. Reserve Fund not funded up to the Reserve Fund Required Amount	N	N
5. Seller replaced as Servicer of the Receivables	N	N
6. Seller not able to sell Additional Receivables	N	N

Repurchase Rights

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

2. Product Type

Product Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Fixed	170,071,637	1.11%	1,649	1.00%	2.16%					
Mixta	5,075,394,084	33.02%	47,654	29.04%	1.89%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	10,125,702,545	65.87%	114,797	69.96%	4.77%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,371,168,266	100.00%	164,100	100.00%	3.79%	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%	12,125,436	0.08%	111	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%	45,360,889	0.30%	168	0.10%	0.99%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	1,906,444,499	12.40%	15,107	9.21%	1.34%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	2,308,397,089	15.02%	22,998	14.01%	1.84%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	590,578,617	3.84%	6,713	4.09%	2.25%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	340,408,503	2.21%	3,148	1.92%	2.76%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	126,341,652	0.82%	926	0.56%	3.17%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	139,241,448	0.91%	1,093	0.67%	3.40%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	91,621,065	0.60%	859	0.52%	3.64%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	390,879,968	2.54%	5,671	3.46%	3.97%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	467,083,167	3.04%	7,672	4.68%	4.13%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%	996,545,264	6.48%	11,629	7.09%	4.41%	89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	2,644,052,875	17.20%	28,956	17.65%	4.64%					
4.76% - 5.00%	1,018,875,693	6.63%	9,989	6.09%	4.86%					
5.01% - 5.25%	2,621,020,803	17.05%	27,119	16.53%	5.11%					
5.26% - 5.50%	636,092,522	4.14%	7,410	4.52%	5.36%					
5.51% - 5.75%	507,033,231	3.30%	6,598	4.02%	5.61%					
5.76% - 6.00%	263,125,124	1.71%	3,625	2.21%	5.89%					
6.01% - 6.25%	150,476,492	0.98%	2,322	1.41%	6.09%					
6.26% - 6.50%	68,228,314	0.44%	1,095	0.67%	6.38%					
6.51% - 6.75%	19,599,739	0.13%	374	0.23%	6.64%					
6.76% - 7.00%	17,785,421	0.12%	317	0.19%	6.85%					
7.01% - 7.25%	4,662,882	0.03%	94	0.06%	7.16%					
7.26% - 7.50%	863,355	0.01%	30	0.02%	7.37%					
7.51% - >	4,324,217	0.03%	76	0.05%	7.72%					
	15,371,168,266	100.00%	164,100	100.00%	3.79%	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	7,858,720	0.05%	202	0.12%	4.54%	13,138,132	0.09%	251	0.18%	0.37%
2004	64,545,891	0.42%	1,757	1.07%	4.47%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	188,829,818	1.23%	4,565	2.78%	4.44%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	243,437,681	1.58%	4,653	2.84%	4.36%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	397,774,494	2.59%	6,314	3.85%	4.26%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	379,088,566	2.47%	5,668	3.45%	4.28%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	151,333,293	0.98%	2,319	1.41%	4.65%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	225,469,059	1.47%	3,026	1.84%	4.65%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	370,103,083	2.41%	4,729	2.88%	4.60%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	200,798,808	1.31%	3,040	1.85%	5.50%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	118,895,410	0.77%	1,818	1.11%	6.17%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	273,550,850	1.78%	4,103	2.50%	5.83%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	512,501,880	3.33%	6,731	4.10%	5.07%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	852,316,350	5.54%	10,216	6.23%	4.63%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,106,079,434	7.20%	12,041	7.34%	4.33%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	1,806,008,910	11.75%	18,096	11.03%	3.79%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,250,686,797	14.64%	21,873	13.33%	3.73%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,655,189,521	10.77%	15,557	9.48%	3.27%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	2,035,340,184	13.24%	17,363	10.58%	3.05%					
2022	1,501,666,692	9.77%	12,538	7.64%	3.01%					
2023	1,029,692,825	6.70%	7,491	4.56%	3.04%					
	15,371,168,266	100.00%	164,100	100.00%	3.79%	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	2,085,718	0.01%	947	0.58%	4.66%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	12,460,697	0.08%	1,669	1.02%	4.61%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	25,077,100	0.16%	1,863	1.14%	4.51%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	37,368,658	0.24%	1,923	1.17%	4.50%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	49,498,317	0.32%	1,992	1.21%	4.47%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	69,701,757	0.45%	2,348	1.43%	4.48%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	101,319,858	0.66%	2,863	1.74%	4.39%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	124,347,883	0.81%	3,025	1.84%	4.32%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	150,490,110	0.98%	3,236	1.97%	4.15%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	177,982,114	1.16%	3,448	2.10%	4.10%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	201,137,774	1.31%	3,701	2.26%	4.22%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	263,348,332	1.71%	4,566	2.78%	4.24%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	328,914,210	2.14%	5,004	3.05%	4.16%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	347,685,080	2.26%	4,892	2.98%	4.11%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	316,094,706	2.06%	4,221	2.57%	4.08%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	266,171,214	1.73%	3,535	2.15%	4.16%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	306,544,749	1.99%	3,826	2.33%	4.14%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	382,386,365	2.49%	4,471	2.72%	4.11%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	393,652,614	2.56%	4,435	2.70%	4.05%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	480,868,644	3.13%	5,173	3.15%	4.08%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	466,267,023	3.03%	5,018	3.06%	4.16%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	494,795,368	3.22%	5,083	3.10%	4.07%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	632,987,048	4.12%	6,178	3.76%	3.75%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	607,962,584	3.96%	5,764	3.51%	3.70%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	601,158,672	3.91%	5,617	3.42%	3.80%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	628,345,725	4.09%	5,787	3.53%	3.84%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	610,081,054	3.97%	5,374	3.27%	3.68%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	679,332,838	4.42%	5,629	3.43%	3.76%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	576,057,562	3.75%	4,732	2.88%	3.67%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	560,491,606	3.65%	4,478	2.73%	3.73%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	535,313,596	3.48%	4,401	2.68%	3.74%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	501,902,915	3.27%	4,066	2.48%	3.73%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	584,539,710	3.80%	4,734	2.88%	3.77%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	621,503,233	4.04%	4,989	3.04%	3.76%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	728,919,522	4.74%	5,971	3.64%	3.70%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	813,770,241	5.29%	6,642	4.05%	3.58%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	579,594,677	3.77%	4,565	2.78%	3.14%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	548,289,472	3.57%	3,965	2.42%	3.06%					
2062	366,166,004	2.38%	2,615	1.59%	2.87%					
2063	196,549,708	1.28%	1,353	0.82%	3.31%					
	15,371,168,266	100.00%	164,100	100.00%	3.79%	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
average: 6.09										
< 0.5	73,637,817	0.48%	561	0.34%	3.32%					
0.5 - 1	514,652,842	3.35%	3,607	2.20%	2.47%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,352,720,973	8.80%	10,928	6.66%	3.51%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	1,981,919,986	12.89%	16,742	10.20%	2.77%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	1,811,049,341	11.78%	16,305	9.94%	3.25%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	1,959,494,345	12.75%	19,074	11.62%	3.74%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	2,094,274,061	13.62%	20,658	12.59%	3.61%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,262,330,410	8.21%	13,288	8.10%	4.20%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	921,326,443	5.99%	10,713	6.53%	4.55%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	668,490,302	4.35%	8,501	5.18%	4.85%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	306,083,779	1.99%	4,391	2.68%	5.66%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,425,187,968	15.78%	39,332	23.97%	4.65%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	15,371,168,266	100.00%	164,100	100.00%	3.79%	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	547,549	0.00%	32	0.02%	4.58%	22,090	0.00%	1	0.00%	1.49%
6 - 10	35,997,286	0.23%	1,007	0.61%	4.80%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	393,381,132	2.56%	7,950	4.84%	3.42%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	940,285,051	6.12%	16,170	9.85%	3.74%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	2,110,000,728	13.73%	27,040	16.48%	3.72%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,014,342,745	26.12%	44,876	27.35%	3.93%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	2,996,896,237	19.50%	26,574	16.19%	3.89%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,879,717,538	31.75%	40,451	24.65%	3.68%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	15,371,168,266	100.00%	164,100	100.00%	3.79%	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	3,778,422	0.02%	1,281	0.78%	4.60%	427,186	0.00%	40	0.03%	0.52%
1 - 2	15,705,915	0.10%	1,790	1.09%	4.58%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	27,530,497	0.18%	1,850	1.13%	4.51%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	40,497,497	0.26%	1,955	1.19%	4.50%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	52,497,619	0.34%	2,010	1.22%	4.48%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	76,948,580	0.50%	2,486	1.51%	4.45%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	110,596,957	0.72%	3,018	1.84%	4.36%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	129,289,516	0.84%	3,026	1.84%	4.29%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	154,314,654	1.00%	3,234	1.97%	4.12%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	184,676,021	1.20%	3,512	2.14%	4.13%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	212,345,568	1.38%	3,858	2.35%	4.22%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	285,863,564	1.86%	4,863	2.96%	4.23%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	341,566,625	2.22%	5,000	3.05%	4.12%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	335,583,522	2.18%	4,662	2.84%	4.16%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	300,297,477	1.95%	4,005	2.44%	4.05%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	267,928,969	1.74%	3,521	2.15%	4.17%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	327,504,173	2.13%	4,027	2.45%	4.16%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	378,248,552	2.46%	4,378	2.67%	4.04%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	425,642,874	2.77%	4,724	2.88%	4.11%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	478,590,935	3.11%	5,179	3.16%	4.06%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	466,708,367	3.04%	4,948	3.02%	4.19%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	526,759,692	3.43%	5,368	3.27%	4.01%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	636,117,241	4.14%	6,169	3.76%	3.67%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	595,530,425	3.87%	5,573	3.40%	3.81%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	623,169,620	4.05%	5,817	3.54%	3.71%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	617,432,810	4.02%	5,659	3.45%	3.85%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	626,705,238	4.08%	5,418	3.30%	3.73%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	657,675,517	4.28%	5,446	3.32%	3.66%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	569,551,927	3.71%	4,623	2.82%	3.78%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	557,091,647	3.62%	4,461	2.72%	3.67%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,345,010,966	34.77%	42,237	25.74%	3.51%	5,198,639,048	36.98%	38,870	28.27%	1.20%
Matured *	6,882	0.00%	2	0.00%	4.22%					
	15,371,168,266	100.00%	164,100	100.00%	3.79%	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	5,075,394,084	33.02%	47,654	29.04%	1.89%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	10,125,702,545	65.87%	114,797	69.96%	4.77%	11,574,908,234	82.35%	114,550	83.31%	0.88%
Fixed	170,071,637	1.11%	1,649	1.00%	2.16%					
	15,371,168,266	100.00%	164,100	100.00%	3.79%	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	10,125,702,545	65.87%	114,797	69.96%	4.77%	11,574,908,234	82.35%	114,550	83.31%	0.88%
<2024						3,797,304	0.03%	60	0.04%	1.16%
2024	2,872,571	0.02%	25	0.02%	5.17%	577,280	0.00%	27	0.02%	2.08%
2025	12,632,984	0.08%	190	0.12%	2.30%	22,646,882	0.16%	290	0.21%	2.30%
2026	157,872,498	1.03%	1,708	1.04%	2.50%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	241,766,025	1.57%	2,729	1.66%	2.18%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	703,147,520	4.57%	7,196	4.39%	2.06%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	972,801,863	6.33%	9,781	5.96%	2.00%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	828,020,424	5.39%	8,016	4.88%	1.65%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	994,743,774	6.47%	8,462	5.16%	1.48%					
2032	899,168,542	5.85%	7,455	4.54%	1.68%					
2033	221,832,105	1.44%	1,752	1.07%	3.43%					
2034	11,723,531	0.08%	87	0.05%	3.39%					
>2034	28,812,246	0.19%	253	0.15%	3.20%					
Fixed	170,071,637	1.11%	1,649	1.00%	2.16%					
	15,371,168,266	100.00%	164,100	100.00%	3.79%	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	15,371,168,266	100.00%	164,100	100.00%	3.79%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,371,168,266	100.00%	164,100	100.00%	3.79%	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	15,353,756,148	99.89%	163,968	99.92%	3.79%	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	17,412,118	0.11%	132	0.08%	0.00%					
	15,371,168,266	100.00%	164,100	100.00%	3.79%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13a. Original Loan to Market Value

average: 78.28% 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%	216,139,593	1.41%	5,009	3.05%	3.91%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	386,530,187	2.51%	7,362	4.49%	3.83%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	690,924,829	4.49%	11,040	6.73%	3.87%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,121,999,680	7.30%	15,152	9.23%	3.88%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,015,229,808	13.11%	23,520	14.33%	3.82%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,627,827,973	62.64%	90,601	55.21%	3.78%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,264,923,418	8.23%	10,941	6.67%	3.63%	1,016,656,032	7.23%	7,941	5.78%	1.06%
90.01% - 100.00%	2,309,608	0.02%	29	0.02%	4.22%					
100.01% - 110.00%	471,139	0.00%	3	0.00%	2.19%					
110.01% - 120.00%	276,504	0.00%	2	0.00%	4.66%					
120.01% - 130.00%	247,320	0.00%	2	0.00%	2.76%					
130.00% >=	44,221,793	0.29%	438	0.27%	4.42%					
unknown	66,413	0.00%	1	0.00%	2.79%					
	15,371,168,266	100.00%	164,100	100.00%	3.79%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13b. Current Loan to Market Value

average: 60.63% 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%	1,450,478,086	9.44%	35,660	21.73%	4.29%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,125,112,356	7.32%	14,782	9.01%	4.18%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,436,844,623	9.35%	15,851	9.66%	4.12%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	1,950,680,631	12.69%	19,872	12.11%	4.01%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	4,282,655,991	27.86%	38,884	23.70%	3.82%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	4,969,509,823	32.33%	37,964	23.13%	3.32%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	75,226,993	0.49%	464	0.28%	4.55%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	28,377,243	0.18%	194	0.12%	5.02%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	10,755,238	0.07%	75	0.05%	5.10%					
110.01% - 120.00%	4,397,546	0.03%	34	0.02%	5.04%					
120.01% - 130.00%	3,069,350	0.02%	20	0.01%	5.06%					
130.00% >=	33,993,973	0.22%	299	0.18%	4.53%					
unknown	66,413	0.00%	1	0.00%	2.79%					
	15,371,168,266	100.00%	164,100	100.00%	3.79%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13c. Current Loan to Indexed Market Value

average: 53.53% 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%	1,807,194,642	11.76%	40,385	24.61%	4.34%	1,152,363,587	8.20%	24,052	17.49%	0.77%
30.01% - 40.00%	1,539,799,114	10.02%	18,367	11.19%	4.27%	1,060,151,680	7.54%	12,915	9.39%	0.86%
40.01% - 50.00%	2,384,865,027	15.52%	24,224	14.76%	4.12%	1,521,645,307	10.83%	15,498	11.27%	0.97%
50.01% - 60.00%	3,835,583,205	24.95%	34,889	21.26%	3.76%	2,508,754,086	17.85%	21,656	15.75%	1.02%
60.01% - 70.00%	4,451,534,952	28.96%	35,873	21.86%	3.36%	3,216,021,266	22.88%	26,877	19.55%	1.07%
70.01% - 80.00%	1,281,938,784	8.34%	9,784	5.96%	3.37%	4,169,121,210	29.66%	33,030	24.02%	1.25%
80.01% - 90.00%	26,120,498	0.17%	195	0.12%	4.58%	409,291,492	2.91%	3,305	2.40%	1.37%
90.01% - 100.00%	8,049,544	0.05%	63	0.04%	5.00%	19,106,551	0.14%	160	0.12%	0.38%
100.01% - 110.00%	2,388,196	0.02%	21	0.01%	4.91%					
110.01% - 120.00%	1,216,341	0.01%	8	0.00%	4.84%					
120.01% - 130.00%	492,999	0.00%	6	0.00%	5.17%					
130.00% >=	31,918,550	0.21%	284	0.17%	4.50%					
unknown	66,413	0.00%	1	0.00%	2.79%					
	15,371,168,266	100.00%	164,100	100.00%	3.79%	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	181,173,481	1.18%	5,495	3.35%	3.88%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,150,101,554	7.48%	24,562	14.97%	3.87%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,157,916,309	14.04%	32,777	19.97%	3.88%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,551,472,931	16.60%	30,067	18.32%	3.83%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,513,222,067	16.35%	24,941	15.20%	3.79%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,861,485,127	12.11%	15,752	9.60%	3.79%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,511,405,259	9.83%	11,461	6.98%	3.75%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	955,446,254	6.22%	6,312	3.85%	3.70%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	752,327,833	4.89%	4,582	2.79%	3.75%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	475,517,055	3.09%	2,642	1.61%	3.73%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	383,400,519	2.49%	1,989	1.21%	3.70%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	216,440,761	1.41%	1,033	0.63%	3.59%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	171,663,365	1.12%	770	0.47%	3.59%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	115,036,460	0.75%	474	0.29%	3.66%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	92,105,611	0.60%	367	0.22%	3.73%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	53,732,060	0.35%	197	0.12%	3.65%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	49,736,570	0.32%	166	0.10%	3.57%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	28,442,814	0.19%	101	0.06%	3.66%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	33,050,953	0.22%	109	0.07%	3.63%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	110,378,487	0.72%	294	0.18%	3.61%	122,635,514	0.87%	297	0.22%	0.73%
more	7,112,796	0.05%	9	0.01%	4.36%	15,900,181	0.11%	19	0.01%	0.66%
	15,371,168,266	100.00%	164,100	100.00%	3.79%	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	195,690	0.00%	447	0.27%	4.66%					
1,000 - 8,000	12,924,685	0.08%	2,764	1.68%	4.58%					
8,001 - 20,000	83,768,279	0.54%	5,871	3.58%	4.56%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	1,008,484,465	6.56%	26,811	16.34%	4.25%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,122,601,301	13.81%	33,889	20.65%	4.05%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,813,792,403	18.31%	32,248	19.65%	3.95%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,712,400,667	17.65%	24,293	14.80%	3.78%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,104,193,286	13.69%	15,414	9.39%	3.67%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,445,797,275	9.41%	8,960	5.46%	3.62%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	979,704,452	6.37%	5,256	3.20%	3.56%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	673,087,017	4.38%	3,181	1.94%	3.50%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	450,594,629	2.93%	1,906	1.16%	3.49%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	293,398,969	1.91%	1,121	0.68%	3.40%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	192,067,919	1.25%	670	0.41%	3.35%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	124,286,546	0.81%	398	0.24%	3.25%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	91,272,736	0.59%	271	0.17%	3.15%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	60,906,882	0.40%	168	0.10%	3.42%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	45,955,416	0.30%	119	0.07%	3.39%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	30,956,146	0.20%	75	0.05%	3.08%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	26,657,844	0.17%	61	0.04%	3.48%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	19,430,001	0.13%	42	0.03%	3.33%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	15,637,730	0.10%	32	0.02%	3.55%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	58,363,043	0.38%	99	0.06%	3.25%	71,165,625	0.51%	118	0.09%	0.85%
more	4,690,886	0.03%	4	0.00%	4.27%	8,441,288	0.06%	7	0.01%	0.64%
	15,371,168,266	100.00%	164,100	100.00%	3.79%	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	1,890,784,649	12.30%	25,225	15.37%	4.35%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	222,451,260	1.45%	2,880	1.76%	3.43%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	586,509,288	3.82%	4,908	2.99%	3.50%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	1,587,130	0.01%	16	0.01%	3.98%					
Canarias	713,569,061	4.64%	8,494	5.18%	3.47%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	113,541,924	0.74%	1,481	0.90%	3.97%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	430,223,218	2.80%	5,200	3.17%	3.80%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	356,228,431	2.32%	4,779	2.91%	4.06%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,597,882,286	29.91%	41,168	25.09%	3.57%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	1,395,449	0.01%	18	0.01%	4.69%	1,810,656	0.01%	25	0.02%	0.84%
Extremadura	20,462	0.00%	1	0.00%	4.16%					
Galicia	245,812,076	1.60%	3,297	2.01%	3.90%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	37,048,103	0.24%	454	0.28%	3.08%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,486,057,681	29.18%	43,971	26.80%	3.80%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	988,791	0.01%	15	0.01%	3.96%	820,879	0.01%	12	0.01%	1.11%
Murcia	261,487,624	1.70%	3,559	2.17%	3.75%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	37,481,719	0.24%	416	0.25%	3.47%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	162,287,513	1.06%	1,844	1.12%	3.73%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	99,382,698	0.65%	1,446	0.88%	3.92%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,126,428,904	7.33%	14,928	9.10%	4.10%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	15,371,168,266	100.00%	164,100	100.00%	3.79%	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	14,659,128,242	95.37%	157,246	95.82%	3.80%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	712,040,024	4.63%	6,854	4.18%	3.69%	230,136,528	1.64%	1,699	1.24%	1.21%
	15,371,168,266	100.00%	164,100	100.00%	3.79%	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	1,485,950	0.01%	1	3.96%
2	1,102,522	0.01%	1	4.06%
3	1,088,228	0.01%	1	4.66%
4	1,014,187	0.01%	1	4.54%
5	921,792	0.01%	1	1.55%
6	891,196	0.01%	1	4.70%
7	876,486	0.01%	2	4.25%
8	835,362	0.01%	1	0.99%
9	812,166	0.01%	1	1.19%
10	795,185	0.01%	1	5.21%
Top 10	9,823,073	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	12,184,052,297	79.27%	127,720	77.83%	3.75%	10,863,004,535	77.28%	104,769	76.20%	1.09%
Employed - Public Sector	1,465,501,372	9.53%	17,143	10.45%	4.03%	1,524,253,118	10.84%	16,198	11.78%	0.97%
Employed - Sector Unknown	23,456,304	0.15%	569	0.35%	4.53%	18,526,738	0.13%	223	0.16%	1.21%
Other	36,808,392	0.24%	560	0.34%	3.95%	39,914,076	0.28%	543	0.39%	0.70%
Pensioner	227,176,278	1.48%	3,826	2.33%	4.03%	193,051,175	1.37%	2,854	2.08%	1.16%
Self-employed	1,217,248,964	7.92%	11,589	7.06%	3.81%	1,223,136,070	8.70%	10,688	7.77%	0.99%
Student	31,463,356	0.20%	392	0.24%	4.01%	18,655,934	0.13%	210	0.15%	0.92%
Unemployed	185,461,304	1.21%	2,301	1.40%	3.95%	175,913,533	1.25%	2,008	1.46%	0.99%
	15,371,168,266	100.00%	164,100	100.00%	3.79%	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: 21.94%										
[0% - 10%]	1,875,679,396	12.20%	26,072	15.89%	3.14%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	3,039,235,816	19.77%	32,991	20.10%	3.43%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,007,091,870	19.56%	31,295	19.07%	3.80%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,366,627,354	15.40%	25,175	15.34%	3.82%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,812,409,498	11.79%	19,342	11.79%	3.89%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	1,348,325,026	8.77%	13,434	8.19%	4.13%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	849,900,500	5.53%	7,671	4.67%	4.42%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	498,863,519	3.25%	4,054	2.47%	4.68%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	273,835,161	1.78%	2,027	1.24%	4.85%	13,696,118	0.10%	94	0.07%	1.57%
>50%	299,200,126	1.95%	2,039	1.24%	4.86%	15,489,509	0.11%	176	0.13%	1.36%
	15,371,168,266	100.00%	164,100	100.00%	3.79%	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	15,371,114,790	100.00%	164,099	100.00%	3.79%	14,056,455,179	100.00%	137,493	100.00%	1.07%
Yes	53,476	0.00%	1	0.00%	5.14%					
	15,371,168,266	100.00%	164,100	100.00%	3.79%	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	15,158,401,843	98.62%	162,018	98.73%	3.74%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2+	212,766,423	1.38%	2,082	1.27%	0.06%	143,165,229	1.02%	1,218	0.89%	0.01%
	15,371,168,266	100.00%	164,100	100.00%	3.79%	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	13,072,897,903	85.05%	136,539	83.20%	3.81%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	2,156,234,485	14.03%	24,824	15.13%	3.68%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	142,035,879	0.92%	2,737	1.67%	4.05%	168,480,337	1.20%	2,717	1.98%	0.60%
	15,371,168,266	100.00%	164,100	100.00%	3.79%	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
	1,638,501	0.01%	15	0.01%	3.88%					
1st home	15,369,529,765	99.99%	164,085	99.99%	3.79%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,371,168,266	100.00%	164,100	100.00%	3.79%	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	4,632,332,165	30.14%	53,609	32.67%	3.81%	4,540,891,035	32.30%	47,549	34.58%	0.95%
Internet	5,532,941,808	36.00%	56,410	34.38%	3.76%	5,000,304,175	35.57%	46,757	34.01%	1.08%
Office or Branch Network	2,903,012,918	18.89%	31,893	19.44%	3.97%	3,057,955,108	21.75%	29,412	21.39%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	2,302,881,375	14.98%	22,188	13.52%	3.58%	1,457,304,862	10.37%	13,775	10.02%	1.08%
	15,371,168,266	100.00%	164,100	100.00%	3.79%	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	931,334,560	6.06%	11,692	7.12%	3.93%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,439,833,706	93.94%	152,408	92.88%	3.78%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	15,371,168,266	100.00%	164,100	100.00%	3.79%	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%[	12,935,166,242	84.15%	143,624	87.52%	3.81%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,562,331,760	10.16%	12,945	7.89%	3.62%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	697,604,208	4.54%	5,820	3.55%	3.75%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	11,766,193	0.08%	150	0.09%	4.34%					
[7.50% - 20.00%[	23,298,235	0.15%	235	0.14%	4.32%					
[20.00% - 100.00%[	81,593,906	0.53%	771	0.47%	4.48%					
100.00%	59,407,723	0.39%	555	0.34%	3.76%					
	15,371,168,266	100.00%	164,100	100.00%	3.79%	14,056,455,179	100.00%	137,493	100.00%	1.07%

Weighted average PD: 0.70% Weighted average LGD: 33.85%

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	163,178	0	0	0	15,272,622,060	99.44%	99.36%
30 - 59 Days	186	21,576	27,666	49,242	18,988,058	0.11%	0.12%
60 - 89 Days	81	26,907	27,577	54,484	8,756,768	0.05%	0.06%
90 - 179 Days	159	97,530	104,938	202,467	16,894,697	0.10%	0.11%
180 - 365 Days	214	332,116	493,604	825,719	23,645,526	0.13%	0.15%
Defaulted (>12M)	282	1,170,162	806,937	1,977,099	30,261,157	0.17%	0.20%
	164,100	1,648,291	1,460,722	3,109,012	15,371,168,266	100.00%	100.00%

29. Transaction Parties

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

ING Bank N.V., Sucursal en España

Calle Via de los Poblados, 1F
28033 Madrid
Spain

Legal Adviser

Cuatrecasas, Gonçalves Pereira S.L.P.

Paseo de Gracia, 111
08008 Barcelona
Spain

Paying Agent, Swap Counterparty

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

Arranger

ING Bank N.V

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Auditor of the Fund

KPMG

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DBRS Ratings GMBH

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Germany

Management Company

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Verification Agent (STS)

Prime Collateralised Securities (EU)

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Rating Agency

Fitch Ratings España, S.A.U.

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ING Bank N.V., Sucursal en España

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