

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



**Monthly Investor Report**

**28 November 2023**

**Description**

Issue Date	4 December 2020
Final Maturity Date	31 December 2063
Next Payment Date	28 December 2023

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

**1. Summary**

All amounts in EURO	Current	At Issue
Reporting Date	28-Nov-23	04-Dec-20
Portfolio Cut off date	31-Oct-23	31-Oct-20
Current Principal Balance (*)	15.870.000.000,00	14.176.700.000,00
Of wich Cash Reserve (1)	120.000.000,00	120.200.000,00
Of wich Cash Available for Replenishment of the Notes (2)	1.608.729.668,83	44.820,55
Of which Realised Loss (3)	0,00	0,00
Of which Active Outstanding Notional Amount (4)	14.141.270.331,17	14.056.455.179,45
Of which Principal in Arrears	1.289.227,13	0,00
Number of Loans	152.808	137.493
Number of Borrowers	151.852	136.884
Average Principal Balance (Loanparts)	92.542,74	102.233,97
Average Principal Balance (Borrowers)	93.125,35	102.688,81
Coupon: Weighted Average	4,09%	1,07%
Minimum	0,00%	0,00%
Maximum	8,56%	4,41%
Weighted Average Original Loan to Market Value	71,51%	70,95%
Weighted Average Loan to Indexed Market Value	52,47%	58,84%
Seasoning (months): Weighted Average	76,48	61,59
Remaining Tenor (months): Weighted Average	302,29	313,60
Weighted Average Interest Rate on Fixed Interest Rate Loans	1,87%	1,94%
Weighted Average Spread on Floating Rate Loans	1,01%	1,03%

(\*) = (1) + (2) + (3) + (4)

**Stop Replenishment Criteria**

	Current	Initial
1. Aggregate Outstanding Balance of Delinquent Receivables > 2.5%	0,23%	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	14,1	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
Mixta	2.954.003.011	20,89%	29.933	19,59%	1,87%	2.481.546.946	17,65%	22.943	16,69%	1,94%
Variable	11.187.267.320	79,11%	122.875	80,41%	4,68%	11.574.908.234	82,35%	114.550	83,31%	0,88%
	<b>14.141.270.331</b>	<b>100,00%</b>	<b>152.808</b>	<b>100,00%</b>	<b>4,09%</b>	<b>14.056.455.179</b>	<b>100,00%</b>	<b>137.493</b>	<b>100,00%</b>	<b>1,07%</b>

**3. Loan Coupon**

Coupon Loan Part (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0.00% - 0.00%	8.134.112	0,06%	75	0,05%	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%	89.404.176	0,63%	510	0,33%	0,97%	5.977.041.876	42,52%	50.632	36,83%	0,79%
1.01% - 1.50%	966.399.657	6,83%	7.350	4,81%	1,44%	1.344.172.283	9,56%	13.601	9,89%	1,21%
1.51% - 2.00%	2.199.604.215	15,55%	21.527	14,09%	1,84%	3.527.095.943	25,09%	33.151	24,11%	1,84%
2.01% - 2.50%	396.424.438	2,80%	4.824	3,16%	2,27%	525.134.950	3,74%	6.119	4,45%	2,24%
2.51% - 3.00%	114.943.923	0,81%	1.451	0,95%	2,72%	139.578.147	0,99%	1.816	1,32%	2,69%
3.01% - 3.25%	4.363.391	0,03%	49	0,03%	3,10%	5.153.514	0,04%	93	0,07%	3,15%
3.26% - 3.50%	5.723.316	0,04%	46	0,03%	3,38%	4.015.968	0,03%	55	0,04%	3,38%
3.51% - 3.75%	4.133.118	0,03%	30	0,02%	3,64%	949.495	0,01%	24	0,02%	3,60%
3.76% - 4.00%	125.137.877	0,88%	1.895	1,24%	3,97%	457.697	0,00%	7	0,01%	3,92%
4.01% - 4.25%	623.351.122	4,41%	9.510	6,22%	4,16%	553.095	0,00%	6	0,00%	4,15%
4.26% - 4.50%	888.466.564	6,28%	13.079	8,56%	4,40%	89.008	0,00%	2	0,00%	4,40%
4.51% - 4.75%	2.295.412.724	16,23%	24.301	15,90%	4,67%					
4.76% - 5.00%	2.320.515.507	16,41%	21.859	14,30%	4,91%					
5.01% - 5.25%	2.358.627.160	16,68%	23.662	15,48%	5,12%					
5.26% - 5.50%	561.770.941	3,97%	6.499	4,25%	5,39%					
5.51% - 5.75%	618.258.153	4,37%	7.899	5,17%	5,62%					
5.76% - 6.00%	290.742.308	2,06%	3.907	2,56%	5,88%					
6.01% - 6.25%	159.393.946	1,13%	2.441	1,60%	6,10%					
6.26% - 6.50%	63.593.907	0,45%	1.010	0,66%	6,37%					
6.51% - 6.75%	23.078.653	0,16%	426	0,28%	6,61%					
6.76% - 7.00%	13.890.072	0,10%	265	0,17%	6,84%					
7.01% - 7.25%	5.672.600	0,04%	103	0,07%	7,16%					
7.26% - 7.50%	1.787.317	0,01%	41	0,03%	7,38%					
7.51% - >	2.441.132	0,02%	49	0,03%	7,84%					
	<b>14.141.270.331</b>	<b>100,00%</b>	<b>152.808</b>	<b>100,00%</b>	<b>4,09%</b>	<b>14.056.455.179</b>	<b>100,00%</b>	<b>137.493</b>	<b>100,00%</b>	<b>1,07%</b>

## 4. Origination Year

Origination Year	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
2003	8.890.927	0,06%	234	0,15%	4,34%	13.138.132	0,09%	251	0,18%	0,37%
2004	71.601.120	0,51%	1.909	1,25%	4,41%	103.314.791	0,73%	1.998	1,45%	0,33%
2005	209.555.067	1,48%	4.866	3,18%	4,42%	287.211.705	2,04%	4.998	3,64%	0,31%
2006	269.186.544	1,90%	4.952	3,24%	4,37%	375.351.882	2,67%	5.255	3,82%	0,25%
2007	434.506.502	3,07%	6.678	4,37%	4,30%	607.645.344	4,32%	7.458	5,42%	0,17%
2008	412.851.497	2,92%	6.007	3,93%	4,33%	618.346.496	4,40%	7.288	5,30%	0,22%
2009	165.127.154	1,17%	2.465	1,61%	4,68%	247.761.256	1,76%	3.034	2,21%	0,55%
2010	246.498.671	1,74%	3.210	2,10%	4,58%	327.574.661	2,33%	3.506	2,55%	0,51%
2011	405.574.134	2,87%	5.041	3,30%	4,65%	370.047.109	2,63%	3.673	2,67%	0,54%
2012	230.102.698	1,63%	3.338	2,18%	5,48%	387.209.073	2,75%	4.372	3,18%	1,41%
2013	136.409.389	0,96%	2.018	1,32%	6,13%	238.585.452	1,70%	2.845	2,07%	2,05%
2014	312.227.492	2,21%	4.528	2,96%	5,82%	584.279.691	4,16%	6.694	4,87%	1,72%
2015	577.479.703	4,08%	7.313	4,79%	5,06%	954.246.142	6,79%	9.806	7,13%	1,12%
2016	951.694.637	6,73%	10.969	7,18%	4,67%	1.493.188.650	10,62%	14.006	10,19%	0,95%
2017	1.211.680.405	8,57%	12.786	8,37%	4,39%	1.733.815.511	12,33%	15.154	11,02%	1,06%
2018	1.935.719.208	13,69%	18.899	12,37%	3,83%	2.468.206.483	17,56%	20.561	14,95%	1,19%
2019	2.399.517.762	16,97%	22.723	14,87%	3,82%	2.871.385.545	20,43%	23.511	17,10%	1,42%
2020	1.750.450.669	12,38%	16.006	10,47%	3,37%	375.147.259	2,67%	3.083	2,24%	1,85%
2021	1.108.117.116	7,84%	9.153	5,99%	4,76%					
2022	689.080.743	4,87%	5.527	3,62%	3,89%					
2023	614.998.893	4,35%	4.186	2,74%	1,56%					
	<b>14.141.270.331</b>	<b>100,00%</b>	<b>152.808</b>	<b>100,00%</b>	<b>4,09%</b>	<b>14.056.455.179</b>	<b>100,00%</b>	<b>137.493</b>	<b>100,00%</b>	<b>1,07%</b>

## 5. Maturity Year

Maturity Year	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
2021						1.274.836	0,01%	111	0,08%	0,58%
2022						8.855.293	0,06%	660	0,48%	0,61%
2023	217.414	0,00%	306	0,20%	4,72%	19.524.532	0,14%	1.081	0,79%	0,63%
2024	5.966.915	0,04%	1.270	0,83%	4,65%	32.658.946	0,23%	1.397	1,02%	0,67%
2025	18.616.052	0,13%	1.794	1,17%	4,63%	49.125.210	0,35%	1.741	1,27%	0,62%
2026	31.379.345	0,22%	1.945	1,27%	4,57%	63.676.850	0,45%	1.828	1,33%	0,65%
2027	42.855.777	0,30%	1.948	1,27%	4,56%	74.337.243	0,53%	1.828	1,33%	0,65%
2028	56.136.046	0,40%	2.060	1,35%	4,53%	91.885.973	0,65%	2.023	1,47%	0,76%
2029	77.863.356	0,55%	2.405	1,57%	4,51%	116.828.123	0,83%	2.384	1,73%	0,86%
2030	109.532.970	0,77%	2.893	1,89%	4,45%	153.173.220	1,09%	2.746	2,00%	0,80%
2031	132.339.687	0,94%	3.058	2,00%	4,39%	176.728.911	1,26%	2.884	2,10%	0,78%
2032	150.351.063	1,06%	3.072	2,01%	4,34%	194.930.795	1,39%	2.917	2,12%	0,78%
2033	172.290.404	1,22%	3.255	2,13%	4,34%	221.224.315	1,57%	3.139	2,28%	0,80%
2034	202.920.553	1,43%	3.601	2,36%	4,38%	268.342.582	1,91%	3.720	2,71%	0,90%
2035	270.138.517	1,91%	4.538	2,97%	4,34%	335.904.703	2,39%	4.421	3,22%	0,70%
2036	322.870.178	2,28%	4.794	3,14%	4,43%	392.523.341	2,79%	4.593	3,34%	0,64%
2037	340.314.101	2,41%	4.652	3,04%	4,37%	427.858.114	3,04%	4.722	3,43%	0,67%
2038	313.548.533	2,22%	4.099	2,68%	4,19%	393.011.450	2,80%	4.276	3,11%	0,86%
2039	261.776.343	1,85%	3.425	2,24%	4,37%	325.858.353	2,32%	3.586	2,61%	1,21%
2040	305.286.872	2,16%	3.705	2,42%	4,32%	324.970.084	2,31%	3.300	2,40%	1,07%
2041	357.491.589	2,53%	4.062	2,66%	4,46%	374.976.384	2,67%	3.611	2,63%	0,93%
2042	373.317.391	2,64%	4.103	2,69%	4,35%	443.752.321	3,16%	4.156	3,02%	0,92%
2043	480.700.117	3,40%	5.097	3,34%	4,18%	560.173.840	3,99%	5.127	3,73%	0,92%
2044	459.952.364	3,25%	4.892	3,20%	4,37%	562.840.272	4,00%	5.267	3,83%	1,22%
2045	479.742.379	3,39%	4.911	3,21%	4,30%	511.236.944	3,64%	4.527	3,29%	1,11%
2046	527.856.491	3,73%	5.122	3,35%	4,34%	531.827.367	3,78%	4.571	3,32%	1,00%
2047	507.165.458	3,59%	4.724	3,09%	4,22%	552.902.631	3,93%	4.594	3,34%	1,11%
2048	565.553.047	4,00%	5.173	3,39%	3,85%	600.422.208	4,27%	4.970	3,61%	1,21%
2049	623.878.865	4,41%	5.693	3,73%	4,02%	708.031.330	5,04%	5.776	4,20%	1,30%
2050	593.977.611	4,20%	5.171	3,38%	3,90%	440.317.156	3,13%	3.418	2,49%	1,26%
2051	591.817.914	4,19%	4.881	3,19%	4,30%	469.832.207	3,34%	3.434	2,50%	1,04%
2052	487.181.776	3,45%	4.008	2,62%	4,14%	449.186.821	3,20%	3.272	2,38%	1,15%
2053	517.441.674	3,66%	4.120	2,70%	3,78%	475.306.779	3,38%	3.502	2,55%	1,23%
2054	512.331.755	3,62%	4.207	2,75%	4,02%	531.807.168	3,78%	3.968	2,89%	1,28%
2055	473.588.436	3,35%	3.841	2,51%	4,02%	436.764.042	3,11%	3.236	2,35%	1,21%
2056	536.996.091	3,80%	4.332	2,83%	4,15%	498.078.881	3,54%	3.762	2,74%	1,06%
2057	574.316.246	4,06%	4.638	3,04%	4,11%	553.324.804	3,94%	4.151	3,02%	1,11%
2058	698.570.735	4,94%	5.752	3,76%	3,88%	722.488.002	5,14%	5.464	3,97%	1,15%
2059	810.947.700	5,73%	6.587	4,31%	3,75%	795.760.632	5,66%	6.041	4,39%	1,34%
2060	546.797.167	3,87%	4.310	2,82%	3,35%	164.732.515	1,17%	1.289	0,94%	1,77%
2061	329.198.427	2,33%	2.395	1,57%	4,29%					
2062	164.067.477	1,16%	1.207	0,79%	3,98%					
2063	113.975.494	0,81%	762	0,50%	1,56%					
	<b>14.141.270.331</b>	<b>100,00%</b>	<b>152.808</b>	<b>100,00%</b>	<b>4,09%</b>	<b>14.056.455.179</b>	<b>100,00%</b>	<b>137.493</b>	<b>100,00%</b>	<b>1,07%</b>

**6. Seasoning**

Seasoning (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 0.5	228.371.848	1,61%	1.470	0,96%	1,56%					
0.5 - 1	547.529.344	3,87%	3.910	2,56%	1,61%	761.219.408	5,42%	6.313	4,59%	1,86%
1 - 2	696.800.179	4,93%	5.688	3,72%	4,60%	2.961.969.309	21,07%	24.155	17,57%	1,33%
2 - 3	1.307.754.420	9,25%	11.025	7,21%	4,34%	2.315.214.835	16,47%	19.426	14,13%	1,17%
3 - 4	1.706.453.540	12,07%	15.922	10,42%	3,45%	1.696.089.645	12,07%	15.056	10,95%	1,03%
4 - 5	2.466.148.736	17,44%	23.253	15,22%	3,79%	1.473.547.946	10,48%	13.982	10,17%	0,95%
5 - 6	1.777.635.411	12,57%	17.568	11,50%	3,95%	809.692.012	5,76%	8.492	6,18%	1,23%
6 - 7	1.167.385.035	8,26%	12.543	8,21%	4,46%	534.692.213	3,80%	6.277	4,57%	1,79%
7 - 8	928.111.113	6,56%	10.899	7,13%	4,70%	278.628.071	1,98%	3.251	2,36%	1,92%
8 - 9	480.584.285	3,40%	6.192	4,05%	5,27%	320.556.193	2,28%	3.625	2,64%	1,19%
9 - 10	283.205.312	2,00%	4.220	2,76%	5,91%	432.180.356	3,07%	4.123	3,00%	0,50%
10 - more	2.551.291.108	18,04%	40.118	26,25%	4,61%	2.472.665.192	17,59%	32.793	23,85%	0,29%
	<b>14.141.270.331</b>	<b>100,00%</b>	<b>152.808</b>	<b>100,00%</b>	<b>4,09%</b>	<b>14.056.455.179</b>	<b>100,00%</b>	<b>137.493</b>	<b>100,00%</b>	<b>1,07%</b>

**7. Original Tenor**

Tenor (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0 - 5	576.897	0,00%	31	0,02%	4,51%	22.090	0,00%	1	0,00%	1,49%
6 - 10	40.671.935	0,29%	1.102	0,72%	4,67%	36.558.870	0,26%	934	0,68%	1,31%
11 - 15	307.380.892	2,17%	6.577	4,30%	3,87%	323.201.039	2,30%	6.199	4,51%	1,50%
16 - 20	838.713.795	5,93%	15.074	9,86%	4,05%	892.834.553	6,35%	14.241	10,36%	1,20%
21 - 25	1.784.799.625	12,62%	23.861	15,62%	4,11%	1.755.871.629	12,49%	21.275	15,47%	1,08%
26 - 30	3.876.932.734	27,42%	43.700	28,60%	4,16%	4.166.819.471	29,64%	41.333	30,06%	0,95%
31 - 35	2.852.649.936	20,17%	25.331	16,58%	4,17%	2.913.245.007	20,73%	23.054	16,77%	0,97%
36 - 40	4.439.544.518	31,39%	37.132	24,30%	4,00%	3.967.902.520	28,23%	30.456	22,15%	1,19%
	<b>14.141.270.331</b>	<b>100,00%</b>	<b>152.808</b>	<b>100,00%</b>	<b>4,09%</b>	<b>14.056.455.179</b>	<b>100,00%</b>	<b>137.493</b>	<b>100,00%</b>	<b>1,07%</b>

## 8. Remaining Tenor

Remaining Tenor (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 1	3.637.981	0,03%	1.200	0,79%	4,69%	427.186	0,00%	40	0,03%	0,52%
1 - 2	14.894.004	0,11%	1.668	1,09%	4,67%	6.565.346	0,05%	522	0,38%	0,61%
2 - 3	28.713.799	0,20%	1.962	1,28%	4,58%	16.903.036	0,12%	1.013	0,74%	0,63%
3 - 4	39.386.250	0,28%	1.922	1,26%	4,57%	29.113.819	0,21%	1.299	0,94%	0,68%
4 - 5	53.174.212	0,38%	2.055	1,34%	4,53%	43.199.003	0,31%	1.609	1,17%	0,64%
5 - 6	71.049.045	0,50%	2.259	1,48%	4,52%	62.477.988	0,44%	1.894	1,38%	0,62%
6 - 7	99.396.966	0,70%	2.739	1,79%	4,47%	72.558.676	0,52%	1.833	1,33%	0,66%
7 - 8	130.851.081	0,93%	3.135	2,05%	4,40%	87.537.464	0,62%	1.981	1,44%	0,69%
8 - 9	146.088.253	1,03%	3.048	1,99%	4,35%	107.640.396	0,77%	2.242	1,63%	0,88%
9 - 10	165.478.732	1,17%	3.183	2,08%	4,34%	143.895.239	1,02%	2.667	1,94%	0,82%
10 - 11	192.338.039	1,36%	3.460	2,26%	4,38%	171.690.566	1,22%	2.879	2,09%	0,77%
11 - 12	249.445.546	1,76%	4.272	2,80%	4,38%	191.531.844	1,36%	2.893	2,10%	0,78%
12 - 13	315.698.474	2,23%	4.901	3,21%	4,41%	214.077.188	1,52%	3.072	2,23%	0,77%
13 - 14	345.701.135	2,44%	4.731	3,10%	4,37%	254.247.906	1,81%	3.546	2,58%	0,89%
14 - 15	327.307.587	2,31%	4.289	2,81%	4,21%	315.742.737	2,25%	4.218	3,07%	0,77%
15 - 16	263.907.174	1,87%	3.492	2,29%	4,32%	381.744.373	2,72%	4.674	3,40%	0,64%
16 - 17	276.270.873	1,95%	3.405	2,23%	4,37%	442.525.225	3,15%	4.827	3,51%	0,64%
17 - 18	361.503.251	2,56%	4.210	2,76%	4,41%	401.103.468	2,85%	4.383	3,19%	0,79%
18 - 19	352.818.606	2,49%	3.898	2,55%	4,39%	325.729.941	2,32%	3.624	2,64%	1,17%
19 - 20	483.341.071	3,42%	5.098	3,34%	4,19%	316.174.911	2,25%	3.243	2,36%	1,15%
20 - 21	461.188.237	3,26%	4.940	3,23%	4,33%	371.773.976	2,64%	3.664	2,66%	0,93%
21 - 22	447.213.831	3,16%	4.659	3,05%	4,37%	410.979.635	2,92%	3.853	2,80%	0,93%
22 - 23	541.345.406	3,83%	5.297	3,47%	4,30%	555.924.050	3,95%	5.069	3,69%	0,86%
23 - 24	504.442.879	3,57%	4.733	3,10%	4,28%	561.269.873	3,99%	5.297	3,85%	1,18%
24 - 25	552.376.024	3,91%	5.070	3,32%	3,89%	511.002.771	3,64%	4.590	3,34%	1,21%
25 - 26	612.895.127	4,33%	5.621	3,68%	3,98%	540.825.999	3,85%	4.631	3,37%	0,97%
26 - 27	573.493.201	4,06%	5.066	3,32%	3,96%	542.484.422	3,86%	4.561	3,32%	1,09%
27 - 28	634.934.100	4,49%	5.248	3,43%	4,18%	571.827.558	4,07%	4.754	3,46%	1,20%
28 - 29	479.543.030	3,39%	3.995	2,61%	4,26%	697.744.472	4,96%	5.732	4,17%	1,25%
29 - 30	525.951.543	3,72%	4.217	2,76%	3,74%	509.097.067	3,62%	4.013	2,92%	1,36%
30 - more	4.886.881.063	34,56%	39.034	25,54%	3,86%	5.198.639.048	36,98%	38.870	28,27%	1,20%
Matured *	3.811	0,00%	1	0,00%	4,34%					
	<b>14.141.270.331</b>	<b>100,00%</b>	<b>152.808</b>	<b>100,00%</b>	<b>4,09%</b>	<b>14.056.455.179</b>	<b>100,00%</b>	<b>137.493</b>	<b>100,00%</b>	<b>1,07%</b>

**9. Interest Type**

Interest Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Fixed 10Y	2.954.003.011	20,89%	29.933	19,59%	1,87%	2.481.546.946	17,65%	22.943	16,69%	1,94%
Floating EURIBOR BOE	11.187.267.320	79,11%	122.875	80,41%	4,68%	11.574.908.234	82,35%	114.550	83,31%	0,88%
	<b>14.141.270.331</b>	<b>100,00%</b>	<b>152.808</b>	<b>100,00%</b>	<b>4,09%</b>	<b>14.056.455.179</b>	<b>100,00%</b>	<b>137.493</b>	<b>100,00%</b>	<b>1,07%</b>

**10. Interest Reset Dates**

Interest Reset Dates	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Floating	11.187.267.320	79,11%	122.875	80,41%	4,68%	11.574.908.234	82,35%	114.550	83,31%	0,88%
2020						904.915	0,01%	10	0,01%	0,93%
2021						2.510.602	0,02%	30	0,02%	1,11%
2022						120.672	0,00%	9	0,01%	2,11%
2023	1.116.226	0,01%	22	0,01%	4,83%	261.114	0,00%	11	0,01%	1,99%
2024	1.386.674	0,01%	62	0,04%	4,71%	577.280	0,00%	27	0,02%	2,08%
2025	15.168.342	0,11%	266	0,17%	2,31%	22.646.882	0,16%	290	0,21%	2,30%
2026	97.539.323	0,69%	1.352	0,88%	2,12%	134.751.016	0,96%	1.510	1,10%	2,10%
2027	227.451.508	1,61%	2.670	1,75%	2,07%	288.052.533	2,05%	2.863	2,08%	2,05%
2028	664.284.793	4,70%	6.846	4,48%	1,92%	771.572.850	5,49%	6.992	5,09%	1,91%
2029	973.666.583	6,89%	9.628	6,30%	1,97%	1.041.626.250	7,41%	9.248	6,73%	1,95%
2030	847.703.350	5,99%	7.985	5,23%	1,64%	218.522.830	1,55%	1.953	1,42%	1,69%
2031	124.465.048	0,88%	1.093	0,72%	1,61%					
2032	437.312	0,00%	4	0,00%	1,66%					
2033	783.852	0,01%	5	0,00%	2,31%					
	<b>14.141.270.331</b>	<b>100,00%</b>	<b>152.808</b>	<b>100,00%</b>	<b>4,09%</b>	<b>14.056.455.179</b>	<b>100,00%</b>	<b>137.493</b>	<b>100,00%</b>	<b>1,07%</b>

**11. Interest and Principal Payment Frequency**

Payment Frequency	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
P1M	14.141.270.331	100,00%	152.808	100,00%	4,09%	14.056.455.179	100,00%	137.493	100,00%	1,07%
	<b>14.141.270.331</b>	<b>100,00%</b>	<b>152.808</b>	<b>100,00%</b>	<b>4,09%</b>	<b>14.056.455.179</b>	<b>100,00%</b>	<b>137.493</b>	<b>100,00%</b>	<b>1,07%</b>

**12. Payment Holidays**

Payment Holidays	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
None	14.124.487.241	99,88%	152.681	99,92%	4,09%	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	16.783.091	0,12%	127	0,08%	0,00%					
	<b>14.141.270.331</b>	<b>100,00%</b>	<b>152.808</b>	<b>100,00%</b>	<b>4,09%</b>	<b>14.056.455.179</b>	<b>100,00%</b>	<b>137.493</b>	<b>100,00%</b>	<b>1,07%</b>



**13a. Original Loan to Market Value**

average: <b>71,51%</b> Original Loan to Market Value (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<= 30.00%	183.106.162	1,29%	4.455	2,92%	4,32%	215.847.648	1,54%	4.550	3,31%	0,95%
30.01% - 40.00%	350.461.632	2,48%	6.892	4,51%	4,18%	416.772.642	2,96%	7.053	5,13%	0,90%
40.01% - 50.00%	655.816.201	4,64%	10.572	6,92%	4,18%	704.843.218	5,01%	10.110	7,35%	0,90%
50.01% - 60.00%	1.072.482.044	7,58%	14.591	9,55%	4,15%	1.114.961.822	7,93%	13.672	9,94%	0,95%
60.01% - 70.00%	1.898.157.871	13,42%	22.312	14,60%	4,12%	1.897.853.577	13,50%	20.027	14,57%	1,03%
70.01% - 80.00%	8.788.250.218	62,15%	83.605	54,71%	4,08%	8.689.520.241	61,82%	74.140	53,92%	1,12%
80.01% - 90.00%	1.192.030.202	8,43%	10.370	6,79%	4,00%	1.016.656.032	7,23%	7.941	5,78%	1,06%
90.01% - 100.00%	490.105	0,00%	4	0,00%	3,58%					
100.01% - 110.00%	77.970	0,00%	1	0,00%	5,85%					
110.01% - 120.00%	121.228	0,00%	2	0,00%	4,43%					
130.00% >=	200.049	0,00%	2	0,00%	5,04%					
unknown	76.649	0,00%	2	0,00%	5,03%					
	<b>14.141.270.331</b>	<b>100,00%</b>	<b>152.808</b>	<b>100,00%</b>	<b>4,09%</b>	<b>14.056.455.179</b>	<b>100,00%</b>	<b>137.493</b>	<b>100,00%</b>	<b>1,07%</b>

**13b. Current Loan to Market Value**

average: <b>58,10%</b> Current Loan to Market Value (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<= 30.00%	1.393.520.072	9,85%	34.507	22,58%	4,45%	1.226.052.350	8,72%	25.386	18,46%	0,63%
30.01% - 40.00%	1.094.915.507	7,74%	14.343	9,39%	4,39%	1.067.286.904	7,59%	12.970	9,43%	0,74%
40.01% - 50.00%	1.385.558.423	9,80%	15.152	9,92%	4,35%	1.364.949.648	9,71%	14.139	10,28%	0,83%
50.01% - 60.00%	1.876.857.577	13,27%	18.774	12,29%	4,27%	1.748.904.292	12,44%	16.102	11,71%	1,00%
60.01% - 70.00%	3.972.030.293	28,09%	36.029	23,58%	4,16%	2.818.558.885	20,05%	24.490	17,81%	1,20%
70.01% - 80.00%	4.396.913.396	31,09%	33.905	22,19%	3,70%	5.810.748.913	41,34%	44.297	32,22%	1,24%
80.01% - 90.00%	18.882.944	0,13%	79	0,05%	3,81%	19.510.830	0,14%	106	0,08%	1,37%
90.01% - 100.00%	366.039	0,00%	3	0,00%	5,13%	443.358	0,00%	3	0,00%	0,68%
100.01% - 110.00%	881.605	0,01%	3	0,00%	4,86%					
130.00% >=	1.341.945	0,01%	12	0,01%	3,66%					
unknown	2.530	0,00%	1	0,00%	4,21%					
	<b>14.141.270.331</b>	<b>100,00%</b>	<b>152.808</b>	<b>100,00%</b>	<b>4,09%</b>	<b>14.056.455.179</b>	<b>100,00%</b>	<b>137.493</b>	<b>100,00%</b>	<b>1,07%</b>

## 13c. Current Loan to Indexed Market Value

average: <b>52,47%</b> Current Loan to Indexed Market Value (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<= 30.00%	1.649.301.502	11,66%	37.839	24,76%	4,51%	1.152.363.587	8,20%	24.052	17,49%	0,77%
30.01% - 40.00%	1.403.888.864	9,93%	16.892	11,05%	4,47%	1.060.151.680	7,54%	12.915	9,39%	0,86%
40.01% - 50.00%	2.163.561.284	15,30%	21.965	14,37%	4,41%	1.521.645.307	10,83%	15.498	11,27%	0,97%
50.01% - 60.00%	3.288.618.737	23,26%	30.186	19,75%	4,08%	2.508.754.086	17,85%	21.656	15,75%	1,02%
60.01% - 70.00%	4.218.934.373	29,83%	35.085	22,96%	3,86%	3.216.021.266	22,88%	26.877	19,55%	1,07%
70.01% - 80.00%	1.398.932.023	9,89%	10.736	7,03%	3,49%	4.169.121.210	29,66%	33.030	24,02%	1,25%
80.01% - 90.00%	16.187.281	0,11%	89	0,06%	2,85%	409.291.492	2,91%	3.305	2,40%	1,37%
90.01% - 100.00%	83.343	0,00%	1	0,00%	4,34%	19.106.551	0,14%	160	0,12%	0,38%
100.01% - 110.00%	418.449	0,00%	2	0,00%	4,65%					
130.00% >=	1.341.945	0,01%	12	0,01%	3,66%					
unknown	2.530	0,00%	1	0,00%	4,21%					
	<b>14.141.270.331</b>	<b>100,00%</b>	<b>152.808</b>	<b>100,00%</b>	<b>4,09%</b>	<b>14.056.455.179</b>	<b>100,00%</b>	<b>137.493</b>	<b>100,00%</b>	<b>1,07%</b>

## 14. Original Notional Amount

Aggregate Outstanding Notional	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0 - 50,000	162.987.281	1,15%	4.983	3,26%	4,15%	166.989.251	1,19%	4.494	3,27%	1,46%
50,001 - 75,000	1.050.353.010	7,43%	22.665	14,83%	4,10%	1.002.952.199	7,14%	19.716	14,34%	1,33%
75,001 - 100,000	1.984.084.375	14,03%	30.483	19,95%	4,13%	1.871.607.582	13,31%	26.642	19,38%	1,22%
100,001 - 125,000	2.306.960.714	16,31%	27.654	18,10%	4,12%	2.140.935.079	15,23%	23.980	17,44%	1,14%
125,001 - 150,000	2.272.153.249	16,07%	23.052	15,09%	4,10%	2.208.272.954	15,71%	20.779	15,11%	1,08%
150,001 - 175,000	1.713.863.017	12,12%	14.772	9,67%	4,09%	1.689.283.893	12,02%	13.502	9,82%	1,02%
175,001 - 200,000	1.403.486.577	9,92%	10.866	7,11%	4,10%	1.481.544.820	10,54%	10.519	7,65%	0,97%
200,001 - 225,000	884.468.358	6,25%	5.970	3,91%	4,05%	898.571.278	6,39%	5.628	4,09%	0,94%
225,001 - 250,000	711.516.580	5,03%	4.442	2,91%	4,06%	748.475.413	5,32%	4.302	3,13%	0,92%
250,001 - 275,000	451.362.423	3,19%	2.554	1,67%	4,04%	489.167.497	3,48%	2.514	1,83%	0,90%
275,001 - 300,000	363.408.894	2,57%	1.936	1,27%	4,08%	412.804.913	2,94%	1.967	1,43%	0,90%
300,001 - 325,000	210.352.224	1,49%	1.016	0,66%	3,95%	230.021.528	1,64%	1.004	0,73%	0,89%
325,001 - 350,000	157.359.934	1,11%	734	0,48%	4,08%	179.988.469	1,28%	749	0,54%	0,87%
350,001 - 375,000	109.112.565	0,77%	458	0,30%	4,03%	114.390.812	0,81%	441	0,32%	0,87%
375,001 - 400,000	88.331.327	0,62%	362	0,24%	4,08%	102.374.045	0,73%	380	0,28%	0,90%
400,001 - 425,000	56.502.947	0,40%	206	0,13%	3,99%	59.760.338	0,43%	195	0,14%	0,90%
425,001 - 450,000	44.841.324	0,32%	154	0,10%	4,09%	54.407.255	0,39%	162	0,12%	0,90%
450,001 - 475,000	25.098.599	0,18%	95	0,06%	4,15%	34.971.693	0,25%	107	0,08%	0,91%
475,001 - 500,000	31.274.355	0,22%	108	0,07%	4,10%	31.400.466	0,22%	96	0,07%	0,80%
500,001 - 1,000,000	106.504.210	0,75%	289	0,19%	3,90%	122.635.514	0,87%	297	0,22%	0,73%
more	7.248.366	0,05%	9	0,01%	4,51%	15.900.181	0,11%	19	0,01%	0,66%
	<b>14.141.270.331</b>	<b>100,00%</b>	<b>152.808</b>	<b>100,00%</b>	<b>4,09%</b>	<b>14.056.455.179</b>	<b>100,00%</b>	<b>137.493</b>	<b>100,00%</b>	<b>1,07%</b>

## 15. Outstanding Notional Amount

Aggregate Outstanding Notional	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 1,000	207.546	0,00%	431	0,28%	4,73%					
1,000 - 8,000	12.326.394	0,09%	2.566	1,68%	4,63%					
8,001 - 20,000	83.359.876	0,59%	5.884	3,85%	4,64%	54.990.677	0,39%	3.840	2,79%	0,64%
20,001 - 50,000	957.669.177	6,77%	25.566	16,73%	4,41%	724.024.832	5,15%	19.039	13,85%	0,97%
50,001 - 75,000	1.995.731.632	14,11%	31.870	20,86%	4,24%	1.716.796.911	12,21%	27.331	19,88%	1,09%
75,001 - 100,000	2.625.927.929	18,57%	30.124	19,71%	4,20%	2.411.822.938	17,16%	27.674	20,13%	1,08%
100,001 - 125,000	2.482.517.721	17,56%	22.253	14,56%	4,09%	2.466.215.889	17,55%	22.038	16,03%	1,08%
125,001 - 150,000	1.881.755.934	13,31%	13.785	9,02%	4,00%	1.999.349.144	14,22%	14.639	10,65%	1,08%
150,001 - 175,000	1.318.614.664	9,32%	8.176	5,35%	3,99%	1.418.208.251	10,09%	8.779	6,39%	1,08%
175,001 - 200,000	884.645.092	6,26%	4.745	3,11%	3,95%	1.035.652.956	7,37%	5.557	4,04%	1,08%
200,001 - 225,000	605.223.439	4,28%	2.859	1,87%	3,91%	673.216.412	4,79%	3.180	2,31%	1,07%
225,001 - 250,000	417.816.475	2,95%	1.768	1,16%	3,85%	466.485.540	3,32%	1.972	1,43%	1,07%
250,001 - 275,000	271.599.690	1,92%	1.039	0,68%	3,92%	328.507.194	2,34%	1.256	0,91%	1,06%
275,001 - 300,000	170.413.500	1,21%	595	0,39%	3,74%	215.706.631	1,53%	753	0,55%	1,04%
300,001 - 325,000	112.814.474	0,80%	362	0,24%	3,70%	145.788.568	1,04%	468	0,34%	1,08%
325,001 - 350,000	79.153.335	0,56%	235	0,15%	3,64%	95.170.161	0,68%	282	0,21%	1,07%
350,001 - 375,000	56.521.672	0,40%	156	0,10%	3,99%	66.256.212	0,47%	183	0,13%	1,05%
375,001 - 400,000	44.194.645	0,31%	114	0,07%	3,74%	48.381.051	0,34%	125	0,09%	1,09%
400,001 - 425,000	25.585.757	0,18%	62	0,04%	3,85%	44.868.260	0,32%	109	0,08%	1,04%
425,001 - 450,000	23.562.126	0,17%	54	0,04%	3,74%	27.190.270	0,19%	62	0,05%	1,05%
450,001 - 475,000	17.614.052	0,12%	38	0,02%	3,99%	20.237.662	0,14%	44	0,03%	1,01%
475,001 - 500,000	16.037.841	0,11%	33	0,02%	3,71%	17.978.707	0,13%	37	0,03%	1,01%
500,001 - 1,000,000	53.241.693	0,38%	89	0,06%	3,57%	71.165.625	0,51%	118	0,09%	0,85%
more	4.735.667	0,03%	4	0,00%	4,48%	8.441.288	0,06%	7	0,01%	0,64%
	<b>14.141.270.331</b>	<b>100,00%</b>	<b>152.808</b>	<b>100,00%</b>	<b>4,09%</b>	<b>14.056.455.179</b>	<b>100,00%</b>	<b>137.493</b>	<b>100,00%</b>	<b>1,07%</b>

**16. Geographic Region**

Region	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Andalucía	2.051.150.648	14,50%	26.618	17,42%	4,29%	2.111.883.085	15,02%	24.616	17,90%	1,00%
Aragón	176.059.447	1,25%	2.352	1,54%	3,91%	166.846.026	1,19%	1.994	1,45%	1,16%
Baleares	495.231.754	3,50%	4.229	2,77%	3,85%	447.407.817	3,18%	3.648	2,65%	1,17%
Blank	496.487	0,00%	7	0,00%	2,68%					
Canarias	611.492.730	4,32%	7.328	4,80%	3,80%	575.991.280	4,10%	6.349	4,62%	1,23%
Cantabria	101.093.315	0,71%	1.320	0,86%	4,36%	102.708.268	0,73%	1.176	0,86%	1,07%
Castilla la Mancha	361.889.769	2,56%	4.473	2,93%	4,16%	311.134.129	2,21%	3.603	2,62%	1,00%
Castilla y León	324.819.878	2,30%	4.389	2,87%	4,35%	322.455.416	2,29%	3.901	2,84%	1,06%
Cataluña	4.081.145.777	28,86%	36.732	24,04%	3,97%	3.837.585.714	27,30%	31.756	23,10%	1,10%
Ceuta	1.585.333	0,01%	20	0,01%	4,77%	1.810.656	0,01%	25	0,02%	0,84%
Extremadura	61.296	0,00%	1	0,00%	6,06%					
Galicia	221.561.713	1,57%	2.997	1,96%	4,24%	208.507.820	1,48%	2.552	1,86%	1,07%
La Rioja	24.797.316	0,18%	322	0,21%	3,74%	18.701.169	0,13%	218	0,16%	1,28%
Madrid	3.997.812.803	28,27%	40.034	26,20%	4,18%	4.353.097.317	30,97%	38.690	28,14%	1,04%
Melilla	1.003.679	0,01%	15	0,01%	4,23%	820.879	0,01%	12	0,01%	1,11%
Murcia	227.394.011	1,61%	3.112	2,04%	4,11%	205.522.512	1,46%	2.470	1,80%	1,09%
Navarra	31.013.548	0,22%	348	0,23%	3,78%	27.055.700	0,19%	291	0,21%	1,07%
Pais Vasco	143.881.651	1,02%	1.657	1,08%	4,10%	153.038.718	1,09%	1.548	1,13%	0,97%
Principado de Asturias	87.242.510	0,62%	1.297	0,85%	4,29%	97.474.168	0,69%	1.265	0,92%	1,02%
Valencia	1.201.536.668	8,50%	15.557	10,18%	4,04%	1.114.414.507	7,93%	13.379	9,73%	1,07%
	<b>14.141.270.331</b>	<b>100,00%</b>	<b>152.808</b>	<b>100,00%</b>	<b>4,09%</b>	<b>14.056.455.179</b>	<b>100,00%</b>	<b>137.493</b>	<b>100,00%</b>	<b>1,07%</b>

**17. Borrower Nationality**

Country	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Spain	13.437.949.744	95,03%	146.096	95,61%	4,10%	13.826.318.651	98,36%	135.794	98,76%	1,07%
Other	703.320.587	4,97%	6.712	4,39%	3,96%	230.136.528	1,64%	1.699	1,24%	1,21%
	<b>14.141.270.331</b>	<b>100,00%</b>	<b>152.808</b>	<b>100,00%</b>	<b>4,09%</b>	<b>14.056.455.179</b>	<b>100,00%</b>	<b>137.493</b>	<b>100,00%</b>	<b>1,07%</b>

**18. Debtor's concentration**

Debtor Nr	Aggregate Outstanding Not. Amount	% of Aggregate Outstanding Not. Amt	Nr of Loans	Weighted Average Coupon
1	1.495.877	0,01%	1	4,36%
2	1.110.207	0,01%	1	4,46%
3	1.103.767	0,01%	1	5,06%
4	1.025.815	0,01%	1	4,04%
5	939.074	0,01%	1	1,55%
6	897.813	0,01%	1	5,24%
7	884.629	0,01%	2	2,41%
8	852.737	0,01%	2	3,58%
9	848.083	0,01%	1	0,99%
10	821.439	0,01%	1	1,19%
<b>Top 10</b>	<b>9.979.443</b>	<b>0,07%</b>		

**19. Employment Type**

Employment Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Employed - Private Sector	11.106.824.278	78,54%	117.742	77,05%	4,06%	10.863.004.535	77,28%	104.769	76,20%	1,09%
Employed - Public Sector	1.402.772.690	9,92%	16.629	10,88%	4,28%	1.524.253.118	10,84%	16.198	11,78%	0,97%
Employed - Sector Unknown	26.463.519	0,19%	624	0,41%	4,73%	18.526.738	0,13%	223	0,16%	1,21%
Other	35.719.546	0,25%	560	0,37%	4,26%	39.914.076	0,28%	543	0,39%	0,70%
Pensioner	205.865.656	1,46%	3.545	2,32%	4,27%	193.051.175	1,37%	2.854	2,08%	1,16%
Self-employed	1.157.159.646	8,18%	11.134	7,29%	4,09%	1.223.136.070	8,70%	10.688	7,77%	0,99%
Student	32.251.245	0,23%	413	0,27%	4,24%	18.655.934	0,13%	210	0,15%	0,92%
Unemployed	174.213.752	1,23%	2.161	1,41%	4,19%	175.913.533	1,25%	2.008	1,46%	0,99%
	<b>14.141.270.331</b>	<b>100,00%</b>	<b>152.808</b>	<b>100,00%</b>	<b>4,09%</b>	<b>14.056.455.179</b>	<b>100,00%</b>	<b>137.493</b>	<b>100,00%</b>	<b>1,07%</b>

**20. Payment to Income**

Payment to Income	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
average: 22,41%										
[0% - 10%]	1.629.240.509	11,52%	23.416	15,32%	3,39%	3.463.270.511	24,64%	37.060	26,95%	1,03%
]10% - 15%]	2.694.986.193	19,06%	30.206	19,77%	3,75%	4.184.992.353	29,77%	38.129	27,73%	1,03%
]15% - 20%]	2.764.866.074	19,55%	29.113	19,05%	4,11%	2.804.070.168	19,95%	28.279	20,57%	1,04%
]20% - 25%]	2.205.539.676	15,60%	23.646	15,47%	4,13%	2.001.892.917	14,24%	20.076	14,60%	1,07%
]25% - 30%]	1.689.573.657	11,95%	18.222	11,92%	4,20%	1.021.758.946	7,27%	9.311	6,77%	1,20%
]30% - 35%]	1.239.988.023	8,77%	12.633	8,27%	4,43%	377.006.312	2,68%	3.063	2,23%	1,39%
]35% - 40%]	831.641.804	5,88%	7.482	4,90%	4,67%	130.440.174	0,93%	995	0,72%	1,54%
]40% - 45%]	493.931.610	3,49%	3.979	2,60%	4,86%	43.838.172	0,31%	310	0,23%	1,59%
]45% - 50%]	282.573.448	2,00%	2.063	1,35%	4,96%	13.696.118	0,10%	94	0,07%	1,57%
>50%	308.929.337	2,18%	2.048	1,34%	4,97%	15.489.509	0,11%	176	0,13%	1,36%
	<b>14.141.270.331</b>	<b>100,00%</b>	<b>152.808</b>	<b>100,00%</b>	<b>4,09%</b>	<b>14.056.455.179</b>	<b>100,00%</b>	<b>137.493</b>	<b>100,00%</b>	<b>1,07%</b>

**21. ING Staff at Date of Origination**

ING Staff at Date of Origination	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
No	14.141.183.116	100,00%	152.807	100,00%	4,09%	14.056.455.179	100,00%	137.493	100,00%	1,07%
Yes	87.216	0,00%	1	0,00%	3,36%					
	<b>14.141.270.331</b>	<b>100,00%</b>	<b>152.808</b>	<b>100,00%</b>	<b>4,09%</b>	<b>14.056.455.179</b>	<b>100,00%</b>	<b>137.493</b>	<b>100,00%</b>	<b>1,07%</b>

**22. Number of Loans Per Borrower**

Number of Loans Per Borrower	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
1	13.940.627.822	98,58%	150.909	98,76%	4,03%	13.913.289.950	98,98%	136.275	99,11%	1,06%
2+	200.642.509	1,42%	1.899	1,24%	0,06%	143.165.229	1,02%	1.218	0,89%	0,01%
	<b>14.141.270.331</b>	<b>100,00%</b>	<b>152.808</b>	<b>100,00%</b>	<b>4,09%</b>	<b>14.056.455.179</b>	<b>100,00%</b>	<b>137.493</b>	<b>100,00%</b>	<b>1,07%</b>

**23. Loan Purpose**

Loan Purpose	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Purchase	12.166.255.717	86,03%	128.190	83,89%	4,12%	12.659.693.805	90,06%	119.144	86,65%	1,09%
Remortgage	1.847.561.273	13,07%	22.101	14,46%	3,92%	1.228.281.037	8,74%	15.632	11,37%	0,88%
Renovation	127.453.341	0,90%	2.517	1,65%	4,39%	168.480.337	1,20%	2.717	1,98%	0,60%
	<b>14.141.270.331</b>	<b>100,00%</b>	<b>152.808</b>	<b>100,00%</b>	<b>4,09%</b>	<b>14.056.455.179</b>	<b>100,00%</b>	<b>137.493</b>	<b>100,00%</b>	<b>1,07%</b>

**24. Occupancy Status**

Occupancy Status	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
1st home	14.141.270.331	100,00%	152.808	100,00%	4,09%	14.056.455.179	100,00%	137.493	100,00%	1,07%
	<b>14.141.270.331</b>	<b>100,00%</b>	<b>152.808</b>	<b>100,00%</b>	<b>4,09%</b>	<b>14.056.455.179</b>	<b>100,00%</b>	<b>137.493</b>	<b>100,00%</b>	<b>1,07%</b>

**25. Underwriting Source**

Underwriting Source	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Central or Direct	4.284.824.967	30,30%	50.440	33,01%	4,15%	4.540.891.035	32,30%	47.549	34,58%	0,95%
Internet	5.062.785.517	35,80%	52.236	34,18%	4,07%	5.000.304.175	35,57%	46.757	34,01%	1,08%
Office or Branch Network	2.819.923.707	19,94%	30.700	20,09%	4,18%	3.057.955.108	21,75%	29.412	21,39%	1,21%
Third Party Channel but Underwriting Performed Entirely by the Originator	1.973.736.141	13,96%	19.432	12,72%	3,91%	1.457.304.862	10,37%	13.775	10,02%	1,08%
	<b>14.141.270.331</b>	<b>100,00%</b>	<b>152.808</b>	<b>100,00%</b>	<b>4,09%</b>	<b>14.056.455.179</b>	<b>100,00%</b>	<b>137.493</b>	<b>100,00%</b>	<b>1,07%</b>

**26. Special Scheme**

Special Scheme	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Vivienda de proteccion oficial	875.698.023	6,19%	11.016	7,21%	4,16%	914.175.875	6,50%	10.385	7,55%	1,19%
None	13.265.572.308	93,81%	141.792	92,79%	4,09%	13.142.279.304	93,50%	127.108	92,45%	1,06%
	<b>14.141.270.331</b>	<b>100,00%</b>	<b>152.808</b>	<b>100,00%</b>	<b>4,09%</b>	<b>14.056.455.179</b>	<b>100,00%</b>	<b>137.493</b>	<b>100,00%</b>	<b>1,07%</b>

**27. Probability of Default**

Probability of Default	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
[0.00% - 0.10%[	11.769.798.187	83,23%	132.870	86,95%	4,13%	11.505.272.096	81,85%	117.453	85,42%	1,04%
[0.10% - 0.25%[	1.513.641.410	10,70%	12.662	8,29%	3,88%	1.734.317.873	12,34%	13.638	9,92%	1,20%
[0.25% - 1.00%[	709.590.069	5,02%	5.827	3,81%	3,84%	816.865.211	5,81%	6.402	4,66%	1,24%
[1.00% - 7.50%[	13.135.966	0,09%	159	0,10%	4,10%					
[7.50% - 20.00%[	19.470.965	0,14%	209	0,14%	4,25%					
[20.00% - 100.00%[	68.969.938	0,49%	634	0,41%	4,63%					
100.00%	46.663.797	0,33%	447	0,29%	3,78%					
	<b>14.141.270.331</b>	<b>100,00%</b>	<b>152.808</b>	<b>100,00%</b>	<b>4,09%</b>	<b>14.056.455.179</b>	<b>100,00%</b>	<b>137.493</b>	<b>100,00%</b>	<b>1,07%</b>

Weighted average PD: 0,63%      Weighted average LGD: 34,00%

**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	152.030	0	0	0	14.057.321.410	99,49%	99,41%
30 - 59 Days	168	21.533	27.598	49.132	17.851.767	0,11%	0,13%
60 - 89 Days	84	27.767	30.659	58.426	9.289.136	0,05%	0,07%
90 - 179 Days	157	98.890	121.220	220.109	16.868.514	0,10%	0,12%
180 - 365 Days	184	300.306	323.329	623.635	20.240.372	0,12%	0,14%
Defaulted (>12M)	185	840.731	404.603	1.245.334	19.699.133	0,12%	0,14%
	<b>152.808</b>	<b>1.289.227</b>	<b>907.408</b>	<b>2.196.635</b>	<b>14.141.270.331</b>	<b>100,00%</b>	<b>100,00%</b>



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**29. Transaction Parties**

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

**ING Bank N.V., Sucursal en España**

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**ING Bank N.V**

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**Auditor of the Fund**

**KPMG**

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**Prime Collateralised Securities (EU)**

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**Rating Agency**

**Fitch Ratings España, S.A.U.**

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