

SOL Lion II RMBS Fondo de Titulización



Monthly Investor Report

28 October 2024

Description

Issue Date	4 December 2020
Final Maturity Date	31 December 2063
Next Payment Date	30 December 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-Oct-24	04-Dec-20
Portfolio Cut off date	30-Sep-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)	148,395,593.67	44,820.55
Of which Active Outstanding Notional Amount (3)	15,601,604,406.33	14,056,455,179.45
Of which Principal in Arrears	1,888,890.76	0.00
Realised Loss	14,120.58	0.00
Number of Loans	166,825	137,493
Number of Borrowers	165,755	136,884
Average Principal Balance (Loanparts)	93,520.78	102,233.97
Average Principal Balance (Borrowers)	94,124.49	102,688.81
Coupon: Weighted Average	3.64%	1.07%
Minimum	0.00%	0.00%
Maximum	8.19%	4.41%
Weighted Average Original Loan to Market Value	71.40%	70.95%
Weighted Average Loan to Indexed Market Value	51.51%	58.84%
Seasoning (months): Weighted Average	73.33	61.59
Remaining Tenor (months): Weighted Average	301.52	313.60
Weighted Average Interest Rate on Fixed Interest Rate Loans	2.07%	1.94%
Weighted Average Spread on Floating Rate Loans	1.01%	1.03%

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

Stop Replenishment Criteria

	Current	Initial
1. Aggregate Outstanding Balance of Delinquent Receivables > 2.5%	0.25%	0.00%
2. Aggregate realised losses related to Defaulted Receivables > 0.75%	0.00%	0.00%
3. Outstanding Balance of the Receivables < 13.5 bln	15.6	14.1
4. Reserve Fund not funded up to the Reserve Fund Required Amount	N	N
5. Seller replaced as Servicer of the Receivables	N	N
6. Seller not able to sell Additional Receivables	N	N

Repurchase Rights

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

2. Product Type

Product Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Fixed	392,386,791	2.52%	3,933	2.36%	2.29%					
Mixta	5,674,150,526	36.37%	52,813	31.66%	2.05%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	9,535,067,090	61.12%	110,079	65.98%	4.63%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,601,604,406	100.00%	166,825	100.00%	3.64%	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%	14,127,682	0.09%	129	0.08%	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%	2,486,036	0.02%	10	0.01%	0.96%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	1,808,417,924	11.59%	14,954	8.96%	1.34%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	2,199,664,906	14.10%	22,367	13.41%	1.84%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	644,133,883	4.13%	7,046	4.22%	2.26%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	586,747,204	3.76%	4,806	2.88%	2.79%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	292,540,278	1.88%	2,177	1.30%	3.16%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	279,855,396	1.79%	2,301	1.38%	3.40%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	206,976,892	1.33%	1,961	1.18%	3.64%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	495,449,176	3.18%	7,158	4.29%	3.94%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	1,292,550,170	8.28%	20,079	12.04%	4.12%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%	1,007,786,657	6.46%	9,157	5.49%	4.39%	89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	3,980,434,927	25.51%	40,504	24.28%	4.64%					
4.76% - 5.00%	1,154,345,790	7.40%	11,916	7.14%	4.84%					
5.01% - 5.25%	730,329,600	4.68%	9,107	5.46%	5.12%					
5.26% - 5.50%	446,691,519	2.86%	5,845	3.50%	5.41%					
5.51% - 5.75%	299,146,140	1.92%	4,528	2.71%	5.62%					
5.76% - 6.00%	92,761,633	0.59%	1,495	0.90%	5.93%					
6.01% - 6.25%	18,959,943	0.12%	381	0.23%	6.12%					
6.26% - 6.50%	35,199,822	0.23%	620	0.37%	6.38%					
6.51% - 6.75%	3,943,948	0.03%	101	0.06%	6.61%					
6.76% - 7.00%	3,626,252	0.02%	81	0.05%	6.82%					
7.01% - 7.25%	3,875,481	0.02%	64	0.04%	7.16%					
7.26% - 7.50%	640,066	0.00%	20	0.01%	7.36%					
7.51% - >	913,082	0.01%	18	0.01%	7.78%					
	15,601,604,406	100.00%	166,825	100.00%	3.64%	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	7,317,649	0.05%	196	0.12%	4.20%	13,138,132	0.09%	251	0.18%	0.37%
2004	59,649,675	0.38%	1,629	0.98%	4.20%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	175,013,551	1.12%	4,395	2.63%	4.19%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	227,042,315	1.46%	4,468	2.68%	4.12%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	374,551,356	2.40%	6,095	3.65%	4.04%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	356,009,704	2.28%	5,475	3.28%	4.07%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	138,973,100	0.89%	2,150	1.29%	4.43%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	205,440,284	1.32%	2,840	1.70%	4.38%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	336,128,986	2.15%	4,420	2.65%	4.39%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	181,747,129	1.16%	2,835	1.70%	5.25%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	107,259,781	0.69%	1,671	1.00%	5.91%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	248,560,468	1.59%	3,816	2.29%	5.59%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	478,982,376	3.07%	6,423	3.85%	4.83%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	800,526,861	5.13%	9,801	5.88%	4.42%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,040,733,560	6.67%	11,582	6.94%	4.14%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	1,716,107,092	11.00%	17,528	10.51%	3.63%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,148,162,281	13.77%	21,230	12.73%	3.60%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,591,320,996	10.20%	15,227	9.13%	3.13%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	2,040,475,093	13.08%	17,818	10.68%	2.87%					
2022	1,632,887,852	10.47%	13,916	8.34%	2.85%					
2023	1,362,078,843	8.73%	10,434	6.25%	3.75%					
2024	372,635,455	2.39%	2,876	1.72%	3.12%					
	15,601,604,406	100.00%	166,825	100.00%	3.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

5. Maturity Year

Maturity Year	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
2021						1,274,836	0.01%	111	0.08%	0.58%
2022						8,855,293	0.06%	660	0.48%	0.61%
2023	3,811	0.00%	1	0.00%	3.98%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	438,211	0.00%	435	0.26%	4.50%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	8,126,573	0.05%	1,582	0.95%	4.36%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	19,881,116	0.13%	1,820	1.09%	4.29%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	31,843,139	0.20%	1,884	1.13%	4.28%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	44,351,356	0.28%	1,977	1.19%	4.27%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	64,757,359	0.42%	2,322	1.39%	4.28%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	92,783,376	0.59%	2,772	1.66%	4.17%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	115,459,555	0.74%	2,963	1.78%	4.11%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	138,356,040	0.89%	3,138	1.88%	3.98%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	167,901,851	1.08%	3,375	2.02%	3.93%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	194,828,844	1.25%	3,696	2.22%	4.03%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	251,163,146	1.61%	4,515	2.71%	4.06%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	314,651,789	2.02%	4,912	2.94%	3.95%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	333,848,913	2.14%	4,834	2.90%	3.93%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	307,843,897	1.97%	4,203	2.52%	3.93%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	265,918,905	1.70%	3,594	2.15%	3.97%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	295,417,201	1.89%	3,788	2.27%	3.97%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	367,728,654	2.36%	4,376	2.62%	3.93%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	386,367,908	2.48%	4,429	2.65%	3.88%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	475,513,729	3.05%	5,182	3.11%	3.94%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	462,537,462	2.96%	5,058	3.03%	4.00%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	489,149,448	3.14%	5,067	3.04%	3.88%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	699,539,084	4.48%	6,949	4.17%	3.41%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	680,754,679	4.36%	6,549	3.93%	3.42%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	642,757,702	4.12%	6,094	3.65%	3.77%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	661,303,657	4.24%	6,159	3.69%	3.71%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	597,904,699	3.83%	5,321	3.19%	3.55%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	664,852,233	4.26%	5,576	3.34%	3.64%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	588,388,149	3.77%	4,852	2.91%	3.52%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	587,124,160	3.76%	4,736	2.84%	3.70%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	583,996,252	3.74%	4,776	2.86%	3.57%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	505,472,229	3.24%	4,106	2.46%	3.59%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	586,042,982	3.76%	4,765	2.86%	3.62%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	625,010,355	4.01%	5,017	3.01%	3.60%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	732,228,489	4.69%	6,011	3.60%	3.56%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	815,993,757	5.23%	6,643	3.98%	3.45%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	579,775,595	3.72%	4,579	2.74%	3.06%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	554,658,329	3.56%	4,021	2.41%	2.97%					
2062	392,689,350	2.52%	2,826	1.69%	2.81%					
2063	274,240,423	1.76%	1,922	1.15%	3.65%					
	15,601,604,406	100.00%	166,825	100.00%	3.64%	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	187,602,013	1.20%	1,458	0.87%	3.08%					
0.5 - 1	422,168,801	2.71%	3,270	1.96%	3.25%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,467,532,292	9.41%	11,389	6.83%	3.84%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	1,820,915,819	11.67%	15,699	9.41%	2.61%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	2,024,644,819	12.98%	17,977	10.78%	2.97%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	1,535,672,940	9.84%	15,122	9.06%	3.30%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	2,205,746,657	14.14%	21,700	13.01%	3.54%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,484,736,079	9.52%	15,443	9.26%	3.79%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	979,104,954	6.28%	11,198	6.71%	4.23%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	761,349,994	4.88%	9,550	5.72%	4.47%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	370,722,992	2.38%	5,123	3.07%	5.11%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,341,407,046	15.01%	38,896	23.32%	4.47%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	15,601,604,406	100.00%	166,825	100.00%	3.64%	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	562,951	0.00%	34	0.02%	4.28%	22,090	0.00%	1	0.00%	1.49%
6 - 10	35,960,518	0.23%	992	0.59%	4.61%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	399,095,086	2.56%	8,069	4.84%	3.37%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	950,221,279	6.09%	16,213	9.72%	3.65%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	2,353,885,172	15.09%	29,540	17.71%	3.52%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,011,196,684	25.71%	44,907	26.92%	3.78%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	2,998,223,280	19.22%	26,649	15.97%	3.72%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,852,459,437	31.10%	40,421	24.23%	3.54%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	15,601,604,406	100.00%	166,825	100.00%	3.64%	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	4,273,030	0.03%	1,395	0.84%	4.38%	427,186	0.00%	40	0.03%	0.52%
1 - 2	16,260,788	0.10%	1,836	1.10%	4.30%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	27,012,978	0.17%	1,824	1.09%	4.31%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	39,902,696	0.26%	1,942	1.16%	4.26%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	59,576,240	0.38%	2,252	1.35%	4.29%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	79,728,550	0.51%	2,554	1.53%	4.21%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	113,173,659	0.73%	3,030	1.82%	4.13%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	129,433,795	0.83%	3,021	1.81%	4.05%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	157,216,474	1.01%	3,310	1.98%	3.91%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	185,359,339	1.19%	3,558	2.13%	3.98%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	228,461,819	1.46%	4,187	2.51%	4.08%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	299,984,077	1.92%	4,938	2.96%	3.98%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	344,581,735	2.21%	5,021	3.01%	3.90%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	312,101,704	2.00%	4,328	2.59%	3.98%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	273,108,206	1.75%	3,712	2.23%	3.92%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	266,166,852	1.71%	3,501	2.10%	4.03%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	360,642,679	2.31%	4,396	2.64%	3.95%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	368,907,575	2.36%	4,279	2.56%	3.82%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	467,709,065	3.00%	5,116	3.07%	3.98%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	470,373,421	3.01%	5,152	3.09%	3.94%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	446,822,419	2.86%	4,746	2.84%	3.98%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	654,562,601	4.20%	6,571	3.94%	3.56%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	705,021,354	4.52%	6,841	4.10%	3.27%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	629,376,049	4.03%	6,010	3.60%	3.80%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	679,606,328	4.36%	6,360	3.81%	3.67%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	582,344,601	3.73%	5,284	3.17%	3.64%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	670,886,426	4.30%	5,709	3.42%	3.64%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	607,119,805	3.89%	5,036	3.02%	3.44%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	582,405,691	3.73%	4,717	2.83%	3.74%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	612,136,484	3.92%	4,949	2.97%	3.55%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,227,344,142	33.51%	41,248	24.73%	3.39%	5,198,639,048	36.98%	38,870	28.27%	1.20%
Matured *	3,826	0.00%	2	0.00%	3.98%					
	15,601,604,406	100.00%	166,825	100.00%	3.64%	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	5,674,150,526	36.37%	52,813	31.66%	2.05%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	9,535,067,090	61.12%	110,079	65.98%	4.63%	11,574,908,234	82.35%	114,550	83.31%	0.88%
Fixed	392,386,791	2.52%	3,933	2.36%	2.29%					
	15,601,604,406	100.00%	166,825	100.00%	3.64%	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	9,535,067,090	61.12%	110,079	65.98%	4.63%	11,574,908,234	82.35%	114,550	83.31%	0.88%
<2024						3,797,304	0.03%	60	0.04%	1.16%
2024	1,909,502	0.01%	18	0.01%	4.90%	577,280	0.00%	27	0.02%	2.08%
2025	12,803,518	0.08%	189	0.11%	2.43%	22,646,882	0.16%	290	0.21%	2.30%
2026	184,346,678	1.18%	1,899	1.14%	2.60%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	327,916,252	2.10%	3,268	1.96%	2.37%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	727,226,859	4.66%	7,426	4.45%	2.14%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,066,914,105	6.84%	10,549	6.32%	2.12%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	804,714,051	5.16%	7,916	4.75%	1.65%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	969,036,075	6.21%	8,371	5.02%	1.48%					
2032	959,745,191	6.15%	8,060	4.83%	1.71%					
2033	432,477,355	2.77%	3,521	2.11%	3.44%					
2034	113,977,114	0.73%	942	0.56%	3.35%					
>2034	73,083,824	0.47%	654	0.39%	3.57%					
Fixed	392,386,791	2.52%	3,933	2.36%	2.29%					
	15,601,604,406	100.00%	166,825	100.00%	3.64%	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	15,601,604,406	100.00%	166,825	100.00%	3.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,601,604,406	100.00%	166,825	100.00%	3.64%	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	15,586,560,519	99.90%	166,708	99.93%	3.63%	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	15,043,887	0.10%	117	0.07%	0.00%					
	15,601,604,406	100.00%	166,825	100.00%	3.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13a. Original Loan to Market Value

average: 71.40% 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%	225,639,342	1.45%	5,117	3.07%	3.81%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	404,347,621	2.59%	7,516	4.51%	3.74%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	713,290,741	4.57%	11,241	6.74%	3.78%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,144,037,027	7.33%	15,408	9.24%	3.77%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,047,831,782	13.13%	23,924	14.34%	3.68%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,807,175,493	62.86%	92,618	55.52%	3.62%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,257,491,939	8.06%	10,983	6.58%	3.45%	1,016,656,032	7.23%	7,941	5.78%	1.06%
unknown	1,790,462	0.01%	18	0.01%	0.22%					
	15,601,604,406	100.00%	166,825	100.00%	3.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13b. Current Loan to Market Value

average: 59.52% 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%	1,457,371,755	9.34%	35,943	21.55%	4.09%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,126,233,559	7.22%	14,816	8.88%	3.99%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,453,278,736	9.31%	16,143	9.68%	3.94%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	2,013,795,523	12.91%	20,697	12.41%	3.84%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	4,459,180,474	28.58%	40,453	24.25%	3.61%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	4,961,940,396	31.80%	37,904	22.72%	3.26%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	72,159,680	0.46%	450	0.27%	4.25%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	24,250,171	0.16%	167	0.10%	4.79%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	10,657,690	0.07%	74	0.04%	4.82%					
110.01% - 120.00%	3,834,424	0.02%	30	0.02%	4.70%					
120.01% - 130.00%	1,807,338	0.01%	11	0.01%	4.84%					
130.00% >=	15,304,197	0.10%	119	0.07%	4.19%					
unknown	1,790,462	0.01%	18	0.01%	0.22%					
	15,601,604,406	100.00%	166,825	100.00%	3.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13c. Current Loan to Indexed Market Value

average: 51.51% 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%	1,933,171,600	12.39%	42,194	25.29%	4.13%	1,152,363,587	8.20%	24,052	17.49%	0.77%
30.01% - 40.00%	1,658,357,379	10.63%	19,430	11.65%	4.06%	1,060,151,680	7.54%	12,915	9.39%	0.86%
40.01% - 50.00%	2,632,343,635	16.87%	26,462	15.86%	3.88%	1,521,645,307	10.83%	15,498	11.27%	0.97%
50.01% - 60.00%	4,242,232,524	27.19%	37,966	22.76%	3.50%	2,508,754,086	17.85%	21,656	15.75%	1.02%
60.01% - 70.00%	3,934,601,900	25.22%	31,496	18.88%	3.24%	3,216,021,266	22.88%	26,877	19.55%	1.07%
70.01% - 80.00%	1,156,817,580	7.41%	8,942	5.36%	3.48%	4,169,121,210	29.66%	33,030	24.02%	1.25%
80.01% - 90.00%	21,135,731	0.14%	147	0.09%	4.28%	409,291,492	2.91%	3,305	2.40%	1.37%
90.01% - 100.00%	4,973,005	0.03%	41	0.02%	4.66%	19,106,551	0.14%	160	0.12%	0.38%
100.01% - 110.00%	1,431,883	0.01%	13	0.01%	4.93%					
110.01% - 120.00%	772,160	0.00%	6	0.00%	4.71%					
120.01% - 130.00%	600,387	0.00%	3	0.00%	5.01%					
130.00% >=	13,376,160	0.09%	107	0.06%	4.09%					
unknown	1,790,462	0.01%	18	0.01%	0.22%					
	15,601,604,406	100.00%	166,825	100.00%	3.64%	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	183,323,815	1.18%	5,562	3.33%	3.76%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,181,559,013	7.57%	25,198	15.10%	3.72%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,213,666,751	14.19%	33,587	20.13%	3.71%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,624,220,701	16.82%	30,791	18.46%	3.66%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,572,193,010	16.49%	25,444	15.25%	3.63%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,877,843,942	12.04%	15,843	9.50%	3.63%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,515,456,187	9.71%	11,451	6.86%	3.60%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	952,491,809	6.11%	6,286	3.77%	3.56%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	743,433,233	4.77%	4,535	2.72%	3.62%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	477,621,407	3.06%	2,639	1.58%	3.58%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	385,550,797	2.47%	1,992	1.19%	3.57%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	216,351,466	1.39%	1,031	0.62%	3.47%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	168,362,103	1.08%	751	0.45%	3.49%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	113,872,953	0.73%	471	0.28%	3.50%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	93,835,274	0.60%	369	0.22%	3.59%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	51,302,216	0.33%	192	0.12%	3.52%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	50,155,743	0.32%	167	0.10%	3.54%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	27,441,658	0.18%	98	0.06%	3.53%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	35,168,573	0.23%	114	0.07%	3.58%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	111,036,838	0.71%	296	0.18%	3.46%	122,635,514	0.87%	297	0.22%	0.73%
more	6,716,919	0.04%	8	0.00%	3.69%	15,900,181	0.11%	19	0.01%	0.66%
	15,601,604,406	100.00%	166,825	100.00%	3.64%	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	215,508	0.00%	469	0.28%	4.33%					
1,000 - 8,000	13,579,905	0.09%	2,910	1.74%	4.34%					
8,001 - 20,000	84,993,614	0.54%	5,917	3.55%	4.32%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	1,020,851,150	6.54%	27,110	16.25%	4.04%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,173,986,273	13.93%	34,691	20.79%	3.86%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,859,559,254	18.33%	32,764	19.64%	3.76%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,765,858,704	17.73%	24,774	14.85%	3.61%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,145,202,205	13.75%	15,717	9.42%	3.52%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,454,612,213	9.32%	9,013	5.40%	3.49%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	988,646,740	6.34%	5,304	3.18%	3.44%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	665,467,845	4.27%	3,144	1.88%	3.41%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	450,788,473	2.89%	1,907	1.14%	3.43%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	293,721,184	1.88%	1,123	0.67%	3.34%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	198,833,493	1.27%	694	0.42%	3.33%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	126,066,020	0.81%	404	0.24%	3.18%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	88,924,217	0.57%	264	0.16%	3.25%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	67,317,850	0.43%	186	0.11%	3.30%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	43,980,334	0.28%	114	0.07%	3.42%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	33,407,419	0.21%	81	0.05%	3.32%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	22,229,223	0.14%	51	0.03%	3.37%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	22,121,220	0.14%	48	0.03%	3.50%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	16,103,722	0.10%	33	0.02%	3.37%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	60,488,260	0.39%	103	0.06%	3.21%	71,165,625	0.51%	118	0.09%	0.85%
more	4,649,581	0.03%	4	0.00%	3.46%	8,441,288	0.06%	7	0.01%	0.64%
	15,601,604,406	100.00%	166,825	100.00%	3.64%	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	1,784,477,060	11.44%	24,215	14.52%	4.21%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	243,549,494	1.56%	3,135	1.88%	3.29%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	606,341,288	3.89%	5,092	3.05%	3.38%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	657,525	0.00%	7	0.00%	3.17%					
Canarias	753,925,152	4.83%	8,989	5.39%	3.33%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	118,386,647	0.76%	1,542	0.92%	3.76%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	473,811,871	3.04%	5,655	3.39%	3.62%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	366,267,788	2.35%	4,922	2.95%	3.87%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,487,403,824	28.76%	40,663	24.37%	3.44%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	1,134,086	0.01%	15	0.01%	4.60%	1,810,656	0.01%	25	0.02%	0.84%
Extremadura	11,456	0.00%	1	0.00%	5.71%					
Galicia	261,547,343	1.68%	3,475	2.08%	3.72%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	42,282,844	0.27%	515	0.31%	3.05%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,798,912,810	30.76%	46,476	27.86%	3.62%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	1,016,912	0.01%	15	0.01%	3.62%	820,879	0.01%	12	0.01%	1.11%
Murcia	278,623,751	1.79%	3,802	2.28%	3.55%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	41,118,647	0.26%	447	0.27%	3.36%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	170,906,720	1.10%	1,936	1.16%	3.58%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	106,129,098	0.68%	1,550	0.93%	3.70%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,065,100,090	6.83%	14,373	8.62%	3.98%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	15,601,604,406	100.00%	166,825	100.00%	3.64%	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	14,871,987,710	95.32%	159,802	95.79%	3.64%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	729,616,696	4.68%	7,023	4.21%	3.49%	230,136,528	1.64%	1,699	1.24%	1.21%
	15,601,604,406	100.00%	166,825	100.00%	3.64%	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	1,475,832	0.01%	1	1.70%
2	1,095,460	0.01%	1	4.06%
3	1,074,357	0.01%	1	4.66%
4	1,003,933	0.01%	1	4.11%
5	909,016	0.01%	1	4.47%
6	885,093	0.01%	1	4.62%
7	871,594	0.01%	2	4.19%
8	829,393	0.01%	1	2.05%
9	806,560	0.01%	1	4.29%
10	785,702	0.01%	1	4.87%
Top 10	9,736,938	0.06%		

19. Employment Type

Employment Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Employed - Private Sector	13,878,436,969	88.96%	147,440	88.38%	3.63%	10,863,004,535	77.28%	104,769	76.20%	1.09%
Employed - Public Sector	2,755,016	0.02%	25	0.01%	3.49%	1,524,253,118	10.84%	16,198	11.78%	0.97%
Employed - Sector Unknown	20,417,149	0.13%	496	0.30%	4.37%	18,526,738	0.13%	223	0.16%	1.21%
Other	34,305,934	0.22%	521	0.31%	3.78%	39,914,076	0.28%	543	0.39%	0.70%
Pensioner	233,746,012	1.50%	3,968	2.38%	3.90%	193,051,175	1.37%	2,854	2.08%	1.16%
Self-employed	1,204,878,731	7.72%	11,583	6.94%	3.68%	1,223,136,070	8.70%	10,688	7.77%	0.99%
Student	32,053,607	0.21%	383	0.23%	3.77%	18,655,934	0.13%	210	0.15%	0.92%
Unemployed	195,010,988	1.25%	2,409	1.44%	3.71%	175,913,533	1.25%	2,008	1.46%	0.99%
	15,601,604,406	100.00%	166,825	100.00%	3.64%	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: 21.64%										
[0% - 10%]	1,945,468,744	12.47%	26,966	16.16%	3.10%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	3,171,953,855	20.33%	34,251	20.53%	3.37%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,070,823,074	19.68%	31,844	19.09%	3.64%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,372,033,001	15.20%	25,490	15.28%	3.65%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,841,578,767	11.80%	19,747	11.84%	3.72%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	1,362,942,611	8.74%	13,537	8.11%	3.92%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	847,801,665	5.43%	7,537	4.52%	4.18%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	482,458,842	3.09%	3,859	2.31%	4.40%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	257,378,037	1.65%	1,878	1.13%	4.58%	13,696,118	0.10%	94	0.07%	1.57%
>50%	249,165,810	1.60%	1,716	1.03%	4.55%	15,489,509	0.11%	176	0.13%	1.36%
	15,601,604,406	100.00%	166,825	100.00%	3.64%	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	15,601,604,406	100.00%	166,825	100.00%	3.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,601,604,406	100.00%	166,825	100.00%	3.64%	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	15,386,402,636	98.62%	164,698	98.73%	3.58%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2+	215,201,770	1.38%	2,127	1.27%	0.05%	143,165,229	1.02%	1,218	0.89%	0.01%
	15,601,604,406	100.00%	166,825	100.00%	3.64%	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	13,195,564,149	84.58%	138,397	82.96%	3.63%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	2,263,114,042	14.51%	25,686	15.40%	3.66%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	142,926,215	0.92%	2,742	1.64%	3.87%	168,480,337	1.20%	2,717	1.98%	0.60%
	15,601,604,406	100.00%	166,825	100.00%	3.64%	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
	3,656,331	0.02%	34	0.02%	1.58%					
1st home	15,597,948,076	99.98%	166,791	99.98%	3.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,601,604,406	100.00%	166,825	100.00%	3.64%	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	4,652,577,909	29.82%	53,980	32.36%	3.65%	4,540,891,035	32.30%	47,549	34.58%	0.95%
Internet	5,594,553,492	35.86%	57,189	34.28%	3.62%	5,000,304,175	35.57%	46,757	34.01%	1.08%
Office or Branch Network	2,943,917,328	18.87%	32,478	19.47%	3.80%	3,057,955,108	21.75%	29,412	21.39%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	2,410,555,678	15.45%	23,178	13.89%	3.47%	1,457,304,862	10.37%	13,775	10.02%	1.08%
	15,601,604,406	100.00%	166,825	100.00%	3.64%	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	948,340,940	6.08%	11,926	7.15%	3.77%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,653,263,466	93.92%	154,899	92.85%	3.63%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	15,601,604,406	100.00%	166,825	100.00%	3.64%	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%[	13,065,088,292	83.74%	145,688	87.33%	3.64%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,594,452,065	10.22%	13,133	7.87%	3.54%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	747,315,092	4.79%	6,127	3.67%	3.67%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	17,782,331	0.11%	197	0.12%	4.32%					
[7.50% - 20.00%[	29,885,923	0.19%	281	0.17%	4.34%					
[20.00% - 100.00%[	73,140,088	0.47%	692	0.41%	4.16%					
100.00%	73,940,615	0.47%	707	0.42%	3.64%					
	15,601,604,406	100.00%	166,825	100.00%	3.64%	14,056,455,179	100.00%	137,493	100.00%	1.07%

Weighted average PD: 0.77% Weighted average LGD: 33.72%

28. Arrears

Days Past Due	Nr of Loans	Principal in arrears	Interest in arrears	Total amount in arrears	Aggregate Outstanding Not. Amount	% Nr of Loans	% of Aggregate Outstanding Not. Amt
No Arrear	165,785	0	0	0	15,491,980,758	99.38%	99.30%
30 - 59 Days	199	26,086	53,752	79,838	20,690,089	0.12%	0.13%
60 - 89 Days	91	33,723	65,968	99,691	9,823,945	0.05%	0.06%
90 - 179 Days	158	110,776	220,421	331,197	16,597,390	0.09%	0.11%
180 - 365 Days	228	331,285	739,961	1,071,246	23,812,093	0.14%	0.15%
Defaulted (>12M)	364	1,387,021	2,361,585	3,748,606	38,700,132	0.22%	0.25%
	166,825	1,888,891	3,441,688	5,330,579	15,601,604,406	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

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DBRS Ratings GMBH

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Management Company

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Verification Agent (STS)

Prime Collateralised Securities (EU)

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Rating Agency

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ING Bank N.V., Sucursal en España

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