

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



**Monthly Investor Report**

**28 September 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-Sep-23         | 04-Dec-20         |
| Portfolio Cut off date                                      | 31-Aug-23         | 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)  | 1,177,693,436.36  | 44,820.55         |
| Of which Realised Loss (3)                                  | 0.00              | 0.00              |
| Of which Active Outstanding Notional Amount (4)             | 14,572,306,563.64 | 14,056,455,179.45 |
| Of which Principal in Arrears                               | 1,150,223.22      | 0.00              |
| Number of Loans   | 155,648           | 137,493           |
| Number of Borrowers   | 154,657           | 136,884           |
| Average Principal Balance (Loanparts)                       | 93,623.47         | 102,233.97        |
| Average Principal Balance (Borrowers)                       | 94,223.39         | 102,688.81        |
| Coupon: Weighted Average                                    | 3.93%             | 1.07%             |
| Minimum   | 0.00%             | 0.00%             |
| Maximum   | 8.50%             | 4.41%             |
| Weighted Average Original Loan to Market Value              | 71.44%            | 70.95%            |
| Weighted Average Loan to Indexed Market Value               | 52.53%            | 58.84%            |
| Seasoning (months): Weighted Average                        | 74.57             | 61.59             |
| Remaining Tenor (months): Weighted Average                  | 304.13            | 313.60            |
| Weighted Average Interest Rate on Fixed Interest Rate Loans | 1.86%             | 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%     | 0.21%   | 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                  | 14.6    | 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 |
| Mixta        | 2,984,942,861                     | 20.48%         | 30,070         | 19.32%         | 1.86%                   | 2,481,546,946                     | 17.65%         | 22,943         | 16.69%         | 1.94%                   |
| Variable     | 11,587,363,703                    | 79.52%         | 125,578        | 80.68%         | 4.46%                   | 11,574,908,234                    | 82.35%         | 114,550        | 83.31%         | 0.88%                   |
|              | <b>14,572,306,564</b>             | <b>100.00%</b> | <b>155,648</b> | <b>100.00%</b> | <b>3.93%</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%        | 7,793,516                         | 0.05%          | 71             | 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%        | 166,515,852                       | 1.14%          | 1,149          | 0.74%          | 0.95%                   | 5,977,041,876                     | 42.52%         | 50,632         | 36.83%         | 0.79%                   |
| 1.01% - 1.50%        | 996,202,629                       | 6.84%          | 7,536          | 4.84%          | 1.44%                   | 1,344,172,283                     | 9.56%          | 13,601         | 9.89%          | 1.21%                   |
| 1.51% - 2.00%        | 2,241,392,343                     | 15.38%         | 21,847         | 14.04%         | 1.84%                   | 3,527,095,943                     | 25.09%         | 33,151         | 24.11%         | 1.84%                   |
| 2.01% - 2.50%        | 400,129,930                       | 2.75%          | 4,825          | 3.10%          | 2.27%                   | 525,134,950                       | 3.74%          | 6,119          | 4.45%          | 2.24%                   |
| 2.51% - 3.00%        | 115,343,839                       | 0.79%          | 1,442          | 0.93%          | 2.72%                   | 139,578,147                       | 0.99%          | 1,816          | 1.32%          | 2.69%                   |
| 3.01% - 3.25%        | 5,662,834                         | 0.04%          | 55             | 0.04%          | 3.11%                   | 5,153,514                         | 0.04%          | 93             | 0.07%          | 3.15%                   |
| 3.26% - 3.50%        | 5,737,206                         | 0.04%          | 45             | 0.03%          | 3.38%                   | 4,015,968                         | 0.03%          | 55             | 0.04%          | 3.38%                   |
| 3.51% - 3.75%        | 127,295,685                       | 0.87%          | 1,754          | 1.13%          | 3.68%                   | 949,495                           | 0.01%          | 24             | 0.02%          | 3.60%                   |
| 3.76% - 4.00%        | 449,500,547                       | 3.08%          | 7,030          | 4.52%          | 3.90%                   | 457,697                           | 0.00%          | 7              | 0.01%          | 3.92%                   |
| 4.01% - 4.25%        | 937,095,987                       | 6.43%          | 12,894         | 8.28%          | 4.15%                   | 553,095                           | 0.00%          | 6              | 0.00%          | 4.15%                   |
| 4.26% - 4.50%        | 1,647,438,784                     | 11.31%         | 18,932         | 12.16%         | 4.37%                   | 89,008                            | 0.00%          | 2              | 0.00%          | 4.40%                   |
| 4.51% - 4.75%        | 3,086,105,293                     | 21.18%         | 29,792         | 19.14%         | 4.64%                   |                                   |                |                |                |                         |
| 4.76% - 5.00%        | 2,221,490,786                     | 15.24%         | 21,454         | 13.78%         | 4.91%                   |                                   |                |                |                |                         |
| 5.01% - 5.25%        | 928,622,299                       | 6.37%          | 10,168         | 6.53%          | 5.13%                   |                                   |                |                |                |                         |
| 5.26% - 5.50%        | 471,906,241                       | 3.24%          | 5,719          | 3.67%          | 5.38%                   |                                   |                |                |                |                         |
| 5.51% - 5.75%        | 439,511,770                       | 3.02%          | 5,967          | 3.83%          | 5.62%                   |                                   |                |                |                |                         |
| 5.76% - 6.00%        | 173,250,210                       | 1.19%          | 2,473          | 1.59%          | 5.87%                   |                                   |                |                |                |                         |
| 6.01% - 6.25%        | 74,717,287                        | 0.51%          | 1,194          | 0.77%          | 6.12%                   |                                   |                |                |                |                         |
| 6.26% - 6.50%        | 44,728,349                        | 0.31%          | 704            | 0.45%          | 6.36%                   |                                   |                |                |                |                         |
| 6.51% - 6.75%        | 20,089,957                        | 0.14%          | 354            | 0.23%          | 6.61%                   |                                   |                |                |                |                         |
| 6.76% - 7.00%        | 4,023,071                         | 0.03%          | 95             | 0.06%          | 6.87%                   |                                   |                |                |                |                         |
| 7.01% - 7.25%        | 4,643,080                         | 0.03%          | 81             | 0.05%          | 7.15%                   |                                   |                |                |                |                         |
| 7.26% - 7.50%        | 1,767,758                         | 0.01%          | 38             | 0.02%          | 7.38%                   |                                   |                |                |                |                         |
| 7.51% - >            | 1,341,309                         | 0.01%          | 29             | 0.02%          | 7.93%                   |                                   |                |                |                |                         |
|                      | <b>14,572,306,564</b>             | <b>100.00%</b> | <b>155,648</b> | <b>100.00%</b> | <b>3.93%</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             | 9,193,502                         | 0.06%          | 235            | 0.15%          | 4.26%                   | 13,138,132                        | 0.09%          | 251            | 0.18%          | 0.37%                   |
| 2004             | 74,280,109                        | 0.51%          | 1,938          | 1.25%          | 4.26%                   | 103,314,791                       | 0.73%          | 1,998          | 1.45%          | 0.33%                   |
| 2005             | 216,100,179                       | 1.48%          | 4,937          | 3.17%          | 4.25%                   | 287,211,705                       | 2.04%          | 4,998          | 3.64%          | 0.31%                   |
| 2006             | 277,908,473                       | 1.91%          | 5,037          | 3.24%          | 4.18%                   | 375,351,882                       | 2.67%          | 5,255          | 3.82%          | 0.25%                   |
| 2007             | 446,845,360                       | 3.07%          | 6,784          | 4.36%          | 4.09%                   | 607,645,344                       | 4.32%          | 7,458          | 5.42%          | 0.17%                   |
| 2008             | 424,090,725                       | 2.91%          | 6,110          | 3.93%          | 4.15%                   | 618,346,496                       | 4.40%          | 7,288          | 5.30%          | 0.22%                   |
| 2009             | 169,532,322                       | 1.16%          | 2,496          | 1.60%          | 4.47%                   | 247,761,256                       | 1.76%          | 3,034          | 2.21%          | 0.55%                   |
| 2010             | 253,374,332                       | 1.74%          | 3,258          | 2.09%          | 4.45%                   | 327,574,661                       | 2.33%          | 3,506          | 2.55%          | 0.51%                   |
| 2011             | 415,905,781                       | 2.85%          | 5,109          | 3.28%          | 4.44%                   | 370,047,109                       | 2.63%          | 3,673          | 2.67%          | 0.54%                   |
| 2012             | 239,962,259                       | 1.65%          | 3,422          | 2.20%          | 5.32%                   | 387,209,073                       | 2.75%          | 4,372          | 3.18%          | 1.41%                   |
| 2013             | 143,018,587                       | 0.98%          | 2,086          | 1.34%          | 5.95%                   | 238,585,452                       | 1.70%          | 2,845          | 2.07%          | 2.05%                   |
| 2014             | 327,438,543                       | 2.25%          | 4,680          | 3.01%          | 5.63%                   | 584,279,691                       | 4.16%          | 6,694          | 4.87%          | 1.72%                   |
| 2015             | 604,258,094                       | 4.15%          | 7,531          | 4.84%          | 4.89%                   | 954,246,142                       | 6.79%          | 9,806          | 7.13%          | 1.12%                   |
| 2016             | 988,568,785                       | 6.78%          | 11,245         | 7.22%          | 4.48%                   | 1,493,188,650                     | 10.62%         | 14,006         | 10.19%         | 0.95%                   |
| 2017             | 1,252,910,492                     | 8.60%          | 13,041         | 8.38%          | 4.23%                   | 1,733,815,511                     | 12.33%         | 15,154         | 11.02%         | 1.06%                   |
| 2018             | 1,988,519,243                     | 13.65%         | 19,196         | 12.33%         | 3.72%                   | 2,468,206,483                     | 17.56%         | 20,561         | 14.95%         | 1.19%                   |
| 2019             | 2,457,035,680                     | 16.86%         | 23,054         | 14.81%         | 3.70%                   | 2,871,385,545                     | 20.43%         | 23,511         | 17.10%         | 1.42%                   |
| 2020             | 1,797,831,483                     | 12.34%         | 16,266         | 10.45%         | 3.29%                   | 375,147,259                       | 2.67%          | 3,083          | 2.24%          | 1.85%                   |
| 2021             | 1,150,110,906                     | 7.89%          | 9,382          | 6.03%          | 4.55%                   |                                   |                |                |                |                         |
| 2022             | 713,087,098                       | 4.89%          | 5,639          | 3.62%          | 3.17%                   |                                   |                |                |                |                         |
| 2023             | 622,334,613                       | 4.27%          | 4,202          | 2.70%          | 1.56%                   |                                   |                |                |                |                         |
|                  | <b>14,572,306,564</b>             | <b>100.00%</b> | <b>155,648</b> | <b>100.00%</b> | <b>3.93%</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          | 541,597                           | 0.00%          | 457            | 0.29%          | 4.53%                   | 19,524,532                        | 0.14%          | 1,081          | 0.79%          | 0.63%                   |
| 2024          | 7,257,034                         | 0.05%          | 1,275          | 0.82%          | 4.48%                   | 32,658,946                        | 0.23%          | 1,397          | 1.02%          | 0.67%                   |
| 2025          | 20,468,195                        | 0.14%          | 1,804          | 1.16%          | 4.45%                   | 49,125,210                        | 0.35%          | 1,741          | 1.27%          | 0.62%                   |
| 2026          | 33,489,453                        | 0.23%          | 1,968          | 1.26%          | 4.39%                   | 63,676,850                        | 0.45%          | 1,828          | 1.33%          | 0.65%                   |
| 2027          | 44,343,702                        | 0.30%          | 1,930          | 1.24%          | 4.35%                   | 74,337,243                        | 0.53%          | 1,828          | 1.33%          | 0.65%                   |
| 2028          | 58,764,121                        | 0.40%          | 2,079          | 1.34%          | 4.36%                   | 91,885,973                        | 0.65%          | 2,023          | 1.47%          | 0.76%                   |
| 2029          | 81,247,842                        | 0.56%          | 2,435          | 1.56%          | 4.33%                   | 116,828,123                       | 0.83%          | 2,384          | 1.73%          | 0.86%                   |
| 2030          | 112,889,948                       | 0.77%          | 2,915          | 1.87%          | 4.28%                   | 153,173,220                       | 1.09%          | 2,746          | 2.00%          | 0.80%                   |
| 2031          | 136,406,885                       | 0.94%          | 3,082          | 1.98%          | 4.19%                   | 176,728,911                       | 1.26%          | 2,884          | 2.10%          | 0.78%                   |
| 2032          | 153,599,696                       | 1.05%          | 3,080          | 1.98%          | 4.17%                   | 194,930,795                       | 1.39%          | 2,917          | 2.12%          | 0.78%                   |
| 2033          | 177,057,315                       | 1.22%          | 3,293          | 2.12%          | 4.16%                   | 221,224,315                       | 1.57%          | 3,139          | 2.28%          | 0.80%                   |
| 2034          | 208,737,360                       | 1.43%          | 3,653          | 2.35%          | 4.20%                   | 268,342,582                       | 1.91%          | 3,720          | 2.71%          | 0.90%                   |
| 2035          | 278,163,393                       | 1.91%          | 4,619          | 2.97%          | 4.16%                   | 335,904,703                       | 2.39%          | 4,421          | 3.22%          | 0.70%                   |
| 2036          | 330,149,657                       | 2.27%          | 4,838          | 3.11%          | 4.24%                   | 392,523,341                       | 2.79%          | 4,593          | 3.34%          | 0.64%                   |
| 2037          | 348,771,143                       | 2.39%          | 4,689          | 3.01%          | 4.16%                   | 427,858,114                       | 3.04%          | 4,722          | 3.43%          | 0.67%                   |
| 2038          | 324,214,335                       | 2.22%          | 4,199          | 2.70%          | 4.04%                   | 393,011,450                       | 2.80%          | 4,276          | 3.11%          | 0.86%                   |
| 2039          | 268,221,359                       | 1.84%          | 3,472          | 2.23%          | 4.20%                   | 325,858,353                       | 2.32%          | 3,586          | 2.61%          | 1.21%                   |
| 2040          | 313,632,354                       | 2.15%          | 3,761          | 2.42%          | 4.16%                   | 324,970,084                       | 2.31%          | 3,300          | 2.40%          | 1.07%                   |
| 2041          | 370,395,604                       | 2.54%          | 4,159          | 2.67%          | 4.28%                   | 374,976,384                       | 2.67%          | 3,611          | 2.63%          | 0.93%                   |
| 2042          | 384,604,444                       | 2.64%          | 4,181          | 2.69%          | 4.15%                   | 443,752,321                       | 3.16%          | 4,156          | 3.02%          | 0.92%                   |
| 2043          | 492,266,982                       | 3.38%          | 5,181          | 3.33%          | 4.03%                   | 560,173,840                       | 3.99%          | 5,127          | 3.73%          | 0.92%                   |
| 2044          | 474,071,585                       | 3.25%          | 4,986          | 3.20%          | 4.19%                   | 562,840,272                       | 4.00%          | 5,267          | 3.83%          | 1.22%                   |
| 2045          | 493,451,257                       | 3.39%          | 5,006          | 3.22%          | 4.14%                   | 511,236,944                       | 3.64%          | 4,527          | 3.29%          | 1.11%                   |
| 2046          | 545,820,724                       | 3.75%          | 5,247          | 3.37%          | 4.18%                   | 531,827,367                       | 3.78%          | 4,571          | 3.32%          | 1.00%                   |
| 2047          | 530,507,716                       | 3.64%          | 4,873          | 3.13%          | 4.02%                   | 552,902,631                       | 3.93%          | 4,594          | 3.34%          | 1.11%                   |
| 2048          | 583,654,752                       | 4.01%          | 5,279          | 3.39%          | 3.73%                   | 600,422,208                       | 4.27%          | 4,970          | 3.61%          | 1.21%                   |
| 2049          | 644,120,070                       | 4.42%          | 5,817          | 3.74%          | 3.88%                   | 708,031,330                       | 5.04%          | 5,776          | 4.20%          | 1.30%                   |
| 2050          | 614,330,527                       | 4.22%          | 5,288          | 3.40%          | 3.76%                   | 440,317,156                       | 3.13%          | 3,418          | 2.49%          | 1.26%                   |
| 2051          | 613,384,283                       | 4.21%          | 5,003          | 3.21%          | 4.13%                   | 469,832,207                       | 3.34%          | 3,434          | 2.50%          | 1.04%                   |
| 2052          | 505,438,552                       | 3.47%          | 4,105          | 2.64%          | 3.89%                   | 449,186,821                       | 3.20%          | 3,272          | 2.38%          | 1.15%                   |
| 2053          | 531,535,574                       | 3.65%          | 4,213          | 2.71%          | 3.66%                   | 475,306,779                       | 3.38%          | 3,502          | 2.55%          | 1.23%                   |
| 2054          | 529,231,796                       | 3.63%          | 4,302          | 2.76%          | 3.86%                   | 531,807,168                       | 3.78%          | 3,968          | 2.89%          | 1.28%                   |
| 2055          | 486,984,820                       | 3.34%          | 3,918          | 2.52%          | 3.88%                   | 436,764,042                       | 3.11%          | 3,236          | 2.35%          | 1.21%                   |
| 2056          | 552,426,885                       | 3.79%          | 4,422          | 2.84%          | 3.98%                   | 498,078,881                       | 3.54%          | 3,762          | 2.74%          | 1.06%                   |
| 2057          | 588,965,273                       | 4.04%          | 4,732          | 3.04%          | 3.92%                   | 553,324,804                       | 3.94%          | 4,151          | 3.02%          | 1.11%                   |
| 2058          | 720,082,606                       | 4.94%          | 5,863          | 3.77%          | 3.75%                   | 722,488,002                       | 5.14%          | 5,464          | 3.97%          | 1.15%                   |
| 2059          | 829,349,449                       | 5.69%          | 6,701          | 4.31%          | 3.62%                   | 795,760,632                       | 5.66%          | 6,041          | 4.39%          | 1.34%                   |
| 2060          | 561,085,903                       | 3.85%          | 4,390          | 2.82%          | 3.23%                   | 164,732,515                       | 1.17%          | 1,289          | 0.94%          | 1.77%                   |
| 2061          | 339,096,226                       | 2.33%          | 2,440          | 1.57%          | 4.11%                   |                                   |                |                |                |                         |
| 2062          | 168,696,520                       | 1.16%          | 1,228          | 0.79%          | 3.37%                   |                                   |                |                |                |                         |
| 2063          | 114,849,627                       | 0.79%          | 765            | 0.49%          | 1.56%                   |                                   |                |                |                |                         |
|               | <b>14,572,306,564</b>             | <b>100.00%</b> | <b>155,648</b> | <b>100.00%</b> | <b>3.93%</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             | 437,046,029                       | 3.00%          | 2,887          | 1.85%          | 1.54%                   |                                   |                |                |                |                         |
| 0.5 - 1           | 493,960,851                       | 3.39%          | 3,668          | 2.36%          | 1.66%                   | 761,219,408                       | 5.42%          | 6,313          | 4.59%          | 1.86%                   |
| 1 - 2             | 750,265,332                       | 5.15%          | 6,028          | 3.87%          | 4.45%                   | 2,961,969,309                     | 21.07%         | 24,155         | 17.57%         | 1.33%                   |
| 2 - 3             | 1,561,565,082                     | 10.72%         | 13,261         | 8.52%          | 3.88%                   | 2,315,214,835                     | 16.47%         | 19,426         | 14.13%         | 1.17%                   |
| 3 - 4             | 1,778,357,711                     | 12.20%         | 16,667         | 10.71%         | 3.52%                   | 1,696,089,645                     | 12.07%         | 15,056         | 10.95%         | 1.03%                   |
| 4 - 5             | 2,457,692,900                     | 16.87%         | 22,963         | 14.75%         | 3.61%                   | 1,473,547,946                     | 10.48%         | 13,982         | 10.17%         | 0.95%                   |
| 5 - 6             | 1,688,993,754                     | 11.59%         | 16,676         | 10.71%         | 3.93%                   | 809,692,012                       | 5.76%          | 8,492          | 6.18%          | 1.23%                   |
| 6 - 7             | 1,173,896,395                     | 8.06%          | 12,631         | 8.12%          | 4.35%                   | 534,692,213                       | 3.80%          | 6,277          | 4.57%          | 1.79%                   |
| 7 - 8             | 908,749,094                       | 6.24%          | 10,630         | 6.83%          | 4.54%                   | 278,628,071                       | 1.98%          | 3,251          | 2.36%          | 1.92%                   |
| 8 - 9             | 449,044,465                       | 3.08%          | 5,834          | 3.75%          | 5.26%                   | 320,556,193                       | 2.28%          | 3,625          | 2.64%          | 1.19%                   |
| 9 - 10            | 271,094,739                       | 1.86%          | 4,008          | 2.58%          | 5.75%                   | 432,180,356                       | 3.07%          | 4,123          | 3.00%          | 0.50%                   |
| 10 - more         | 2,601,640,212                     | 17.85%         | 40,395         | 25.95%         | 4.41%                   | 2,472,665,192                     | 17.59%         | 32,793         | 23.85%         | 0.29%                   |
|                   | <b>14,572,306,564</b>             | <b>100.00%</b> | <b>155,648</b> | <b>100.00%</b> | <b>3.93%</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         | 215,438                           | 0.00%          | 12             | 0.01%          | 4.37%                   | 22,090                            | 0.00%          | 1              | 0.00%          | 1.49%                   |
| 6 - 10        | 42,299,663                        | 0.29%          | 1,108          | 0.71%          | 4.42%                   | 36,558,870                        | 0.26%          | 934            | 0.68%          | 1.31%                   |
| 11 - 15       | 314,485,998                       | 2.16%          | 6,643          | 4.27%          | 3.68%                   | 323,201,039                       | 2.30%          | 6,199          | 4.51%          | 1.50%                   |
| 16 - 20       | 856,892,901                       | 5.88%          | 15,278         | 9.82%          | 3.88%                   | 892,834,553                       | 6.35%          | 14,241         | 10.36%         | 1.20%                   |
| 21 - 25       | 1,827,031,653                     | 12.54%         | 24,213         | 15.56%         | 3.94%                   | 1,755,871,629                     | 12.49%         | 21,275         | 15.47%         | 1.08%                   |
| 26 - 30       | 4,010,643,824                     | 27.52%         | 44,603         | 28.66%         | 3.99%                   | 4,166,819,471                     | 29.64%         | 41,333         | 30.06%         | 0.95%                   |
| 31 - 35       | 2,940,793,333                     | 20.18%         | 25,860         | 16.61%         | 4.01%                   | 2,913,245,007                     | 20.73%         | 23,054         | 16.77%         | 0.97%                   |
| 36 - 40       | 4,579,943,754                     | 31.43%         | 37,931         | 24.37%         | 3.84%                   | 3,967,902,520                     | 28.23%         | 30,456         | 22.15%         | 1.19%                   |
|               | <b>14,572,306,564</b>             | <b>100.00%</b> | <b>155,648</b> | <b>100.00%</b> | <b>3.93%</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

| average: 25.34<br>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                                       | 3,327,752                         | 0.02%          | 1,125          | 0.72%          | 4.48%                   | 427,186                           | 0.00%          | 40             | 0.03%          | 0.52%                   |
| 1 - 2                                     | 14,409,939                        | 0.10%          | 1,578          | 1.01%          | 4.48%                   | 6,565,346                         | 0.05%          | 522            | 0.38%          | 0.61%                   |
| 2 - 3                                     | 28,821,115                        | 0.20%          | 1,995          | 1.28%          | 4.40%                   | 16,903,036                        | 0.12%          | 1,013          | 0.74%          | 0.63%                   |
| 3 - 4                                     | 38,877,829                        | 0.27%          | 1,895          | 1.22%          | 4.38%                   | 29,113,819                        | 0.21%          | 1,299          | 0.94%          | 0.68%                   |
| 4 - 5                                     | 52,931,394                        | 0.36%          | 2,047          | 1.32%          | 4.34%                   | 43,199,003                        | 0.31%          | 1,609          | 1.17%          | 0.64%                   |
| 5 - 6                                     | 71,142,077                        | 0.49%          | 2,239          | 1.44%          | 4.36%                   | 62,477,988                        | 0.44%          | 1,894          | 1.38%          | 0.62%                   |
| 6 - 7                                     | 95,858,332                        | 0.66%          | 2,636          | 1.69%          | 4.30%                   | 72,558,676                        | 0.52%          | 1,833          | 1.33%          | 0.66%                   |
| 7 - 8                                     | 132,471,697                       | 0.91%          | 3,189          | 2.05%          | 4.25%                   | 87,537,464                        | 0.62%          | 1,981          | 1.44%          | 0.69%                   |
| 8 - 9                                     | 146,218,819                       | 1.00%          | 3,026          | 1.94%          | 4.15%                   | 107,640,396                       | 0.77%          | 2,242          | 1.63%          | 0.88%                   |
| 9 - 10                                    | 165,116,523                       | 1.13%          | 3,186          | 2.05%          | 4.17%                   | 143,895,239                       | 1.02%          | 2,667          | 1.94%          | 0.82%                   |
| 10 - 11                                   | 192,469,761                       | 1.32%          | 3,464          | 2.23%          | 4.19%                   | 171,690,566                       | 1.22%          | 2,879          | 2.09%          | 0.77%                   |
| 11 - 12                                   | 244,727,166                       | 1.68%          | 4,151          | 2.67%          | 4.20%                   | 191,531,844                       | 1.36%          | 2,893          | 2.10%          | 0.78%                   |
| 12 - 13                                   | 319,336,464                       | 2.19%          | 5,000          | 3.21%          | 4.21%                   | 214,077,188                       | 1.52%          | 3,072          | 2.23%          | 0.77%                   |
| 13 - 14                                   | 349,656,825                       | 2.40%          | 4,743          | 3.05%          | 4.19%                   | 254,247,906                       | 1.81%          | 3,546          | 2.58%          | 0.89%                   |
| 14 - 15                                   | 341,167,066                       | 2.34%          | 4,476          | 2.88%          | 4.07%                   | 315,742,737                       | 2.25%          | 4,218          | 3.07%          | 0.77%                   |
| 15 - 16                                   | 278,902,577                       | 1.91%          | 3,638          | 2.34%          | 4.13%                   | 381,744,373                       | 2.72%          | 4,674          | 3.40%          | 0.64%                   |
| 16 - 17                                   | 276,868,347                       | 1.90%          | 3,410          | 2.19%          | 4.23%                   | 442,525,225                       | 3.15%          | 4,827          | 3.51%          | 0.64%                   |
| 17 - 18                                   | 368,180,681                       | 2.53%          | 4,261          | 2.74%          | 4.21%                   | 401,103,468                       | 2.85%          | 4,383          | 3.19%          | 0.79%                   |
| 18 - 19                                   | 350,967,707                       | 2.41%          | 3,889          | 2.50%          | 4.23%                   | 325,729,941                       | 2.32%          | 3,624          | 2.64%          | 1.17%                   |
| 19 - 20                                   | 477,682,961                       | 3.28%          | 5,014          | 3.22%          | 4.01%                   | 316,174,911                       | 2.25%          | 3,243          | 2.36%          | 1.15%                   |
| 20 - 21                                   | 484,268,418                       | 3.32%          | 5,135          | 3.30%          | 4.13%                   | 371,773,976                       | 2.64%          | 3,664          | 2.66%          | 0.93%                   |
| 21 - 22                                   | 455,589,641                       | 3.13%          | 4,730          | 3.04%          | 4.22%                   | 410,979,635                       | 2.92%          | 3,853          | 2.80%          | 0.93%                   |
| 22 - 23                                   | 558,360,912                       | 3.83%          | 5,447          | 3.50%          | 4.12%                   | 555,924,050                       | 3.95%          | 5,069          | 3.69%          | 0.86%                   |
| 23 - 24                                   | 525,523,334                       | 3.61%          | 4,913          | 3.16%          | 4.14%                   | 561,269,873                       | 3.99%          | 5,297          | 3.85%          | 1.18%                   |
| 24 - 25                                   | 565,620,854                       | 3.88%          | 5,117          | 3.29%          | 3.76%                   | 511,002,771                       | 3.64%          | 4,590          | 3.34%          | 1.21%                   |
| 25 - 26                                   | 616,156,298                       | 4.23%          | 5,607          | 3.60%          | 3.81%                   | 540,825,999                       | 3.85%          | 4,631          | 3.37%          | 0.97%                   |
| 26 - 27                                   | 603,853,177                       | 4.14%          | 5,329          | 3.42%          | 3.88%                   | 542,484,422                       | 3.86%          | 4,561          | 3.32%          | 1.09%                   |
| 27 - 28                                   | 660,128,673                       | 4.53%          | 5,450          | 3.50%          | 3.94%                   | 571,827,558                       | 4.07%          | 4,754          | 3.46%          | 1.20%                   |
| 28 - 29                                   | 510,740,103                       | 3.50%          | 4,197          | 2.70%          | 4.11%                   | 697,744,472                       | 4.96%          | 5,732          | 4.17%          | 1.25%                   |
| 29 - 30                                   | 546,259,568                       | 3.75%          | 4,353          | 2.80%          | 3.57%                   | 509,097,067                       | 3.62%          | 4,013          | 2.92%          | 1.36%                   |
| 30 - more                                 | 5,096,670,556                     | 34.98%         | 40,408         | 25.96%         | 3.71%                   | 5,198,639,048                     | 36.98%         | 38,870         | 28.27%         | 1.20%                   |
|   | <b>14,572,306,564</b>             | <b>100.00%</b> | <b>155,648</b> | <b>100.00%</b> | <b>3.93%</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            | 2,984,942,861                     | 20.48%         | 30,070         | 19.32%         | 1.86%                   | 2,481,546,946                     | 17.65%         | 22,943         | 16.69%         | 1.94%                   |
| Floating EURIBOR BOE | 11,587,363,703                    | 79.52%         | 125,578        | 80.68%         | 4.46%                   | 11,574,908,234                    | 82.35%         | 114,550        | 83.31%         | 0.88%                   |
|                      | <b>14,572,306,564</b>             | <b>100.00%</b> | <b>155,648</b> | <b>100.00%</b> | <b>3.93%</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             | 11,587,363,703                    | 79.52%         | 125,578        | 80.68%         | 4.46%                   | 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                 | 1,328,648                         | 0.01%          | 29             | 0.02%          | 4.85%                   | 261,114                           | 0.00%          | 11             | 0.01%          | 1.99%                   |
| 2024                 | 352,110                           | 0.00%          | 54             | 0.03%          | 2.47%                   | 577,280                           | 0.00%          | 27             | 0.02%          | 2.08%                   |
| 2025                 | 15,434,144                        | 0.11%          | 268            | 0.17%          | 2.30%                   | 22,646,882                        | 0.16%          | 290            | 0.21%          | 2.30%                   |
| 2026                 | 98,938,606                        | 0.68%          | 1,356          | 0.87%          | 2.12%                   | 134,751,016                       | 0.96%          | 1,510          | 1.10%          | 2.10%                   |
| 2027                 | 230,473,324                       | 1.58%          | 2,685          | 1.73%          | 2.07%                   | 288,052,533                       | 2.05%          | 2,863          | 2.08%          | 2.05%                   |
| 2028                 | 671,034,360                       | 4.60%          | 6,880          | 4.42%          | 1.92%                   | 771,572,850                       | 5.49%          | 6,992          | 5.09%          | 1.91%                   |
| 2029                 | 983,267,893                       | 6.75%          | 9,671          | 6.21%          | 1.97%                   | 1,041,626,250                     | 7.41%          | 9,248          | 6.73%          | 1.95%                   |
| 2030                 | 857,853,039                       | 5.89%          | 8,026          | 5.16%          | 1.64%                   | 218,522,830                       | 1.55%          | 1,953          | 1.42%          | 1.69%                   |
| 2031                 | 125,206,886                       | 0.86%          | 1,093          | 0.70%          | 1.61%                   |                                   |                |                |                |                         |
| 2032                 | 440,387                           | 0.00%          | 4              | 0.00%          | 1.66%                   |                                   |                |                |                |                         |
| 2033                 | 613,465                           | 0.00%          | 4              | 0.00%          | 1.86%                   |                                   |                |                |                |                         |
|                      | <b>14,572,306,564</b>             | <b>100.00%</b> | <b>155,648</b> | <b>100.00%</b> | <b>3.93%</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               | 14,572,306,564                    | 100.00%        | 155,648        | 100.00%        | 3.93%                   | 14,056,455,179                    | 100.00%        | 137,493        | 100.00%        | 1.07%                   |
|                   | <b>14,572,306,564</b>             | <b>100.00%</b> | <b>155,648</b> | <b>100.00%</b> | <b>3.93%</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                 | 14,555,518,873                    | 99.88%         | 155,521        | 99.92%         | 3.93%                   | 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 | 16,787,691                        | 0.12%          | 127            | 0.08%          | 0.00%                   |                                   |                |                |                |                         |
|                      | <b>14,572,306,564</b>             | <b>100.00%</b> | <b>155,648</b> | <b>100.00%</b> | <b>3.93%</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>71.44%</b><br>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%   | 191,119,739                       | 1.31%          | 4,556          | 2.93%          | 4.12%                   | 215,847,648                       | 1.54%          | 4,550          | 3.31%          | 0.95%                   |
| 30.01% - 40.00%   | 364,493,112                       | 2.50%          | 7,045          | 4.53%          | 3.99%                   | 416,772,642                       | 2.96%          | 7,053          | 5.13%          | 0.90%                   |
| 40.01% - 50.00%   | 680,373,722                       | 4.67%          | 10,796         | 6.94%          | 3.99%                   | 704,843,218                       | 5.01%          | 10,110         | 7.35%          | 0.90%                   |
| 50.01% - 60.00%   | 1,110,255,628                     | 7.62%          | 14,889         | 9.57%          | 3.99%                   | 1,114,961,822                     | 7.93%          | 13,672         | 9.94%          | 0.95%                   |
| 60.01% - 70.00%   | 1,958,385,158                     | 13.44%         | 22,721         | 14.60%         | 3.96%                   | 1,897,853,577                     | 13.50%         | 20,027         | 14.57%         | 1.03%                   |
| 70.01% - 80.00%   | 9,039,002,642                     | 62.03%         | 85,086         | 54.67%         | 3.92%                   | 8,689,520,241                     | 61.82%         | 74,140         | 53.92%         | 1.12%                   |
| 80.01% - 90.00%   | 1,228,676,563                     | 8.43%          | 10,555         | 6.78%          | 3.85%                   | 1,016,656,032                     | 7.23%          | 7,941          | 5.78%          | 1.06%                   |
|   | <b>14,572,306,564</b>             | <b>100.00%</b> | <b>155,648</b> | <b>100.00%</b> | <b>3.93%</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>58.26%</b><br>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%  | 1,409,533,651                     | 9.67%          | 34,475         | 22.15%         | 4.27%                   | 1,226,052,350                     | 8.72%          | 25,386         | 18.46%         | 0.63%                   |
| 30.01% - 40.00%  | 1,116,529,752                     | 7.66%          | 14,551         | 9.35%          | 4.21%                   | 1,067,286,904                     | 7.59%          | 12,970         | 9.43%          | 0.74%                   |
| 40.01% - 50.00%  | 1,416,235,960                     | 9.72%          | 15,388         | 9.89%          | 4.17%                   | 1,364,949,648                     | 9.71%          | 14,139         | 10.28%         | 0.83%                   |
| 50.01% - 60.00%  | 1,920,773,458                     | 13.18%         | 19,036         | 12.23%         | 4.13%                   | 1,748,904,292                     | 12.44%         | 16,102         | 11.71%         | 1.00%                   |
| 60.01% - 70.00%  | 4,037,316,271                     | 27.71%         | 36,394         | 23.38%         | 4.02%                   | 2,818,558,885                     | 20.05%         | 24,490         | 17.81%         | 1.20%                   |
| 70.01% - 80.00%  | 4,647,437,896                     | 31.89%         | 35,702         | 22.94%         | 3.53%                   | 5,810,748,913                     | 41.34%         | 44,297         | 32.22%         | 1.24%                   |
| 80.01% - 90.00%  | 23,698,995                        | 0.16%          | 99             | 0.06%          | 3.40%                   | 19,510,830                        | 0.14%          | 106            | 0.08%          | 1.37%                   |
| 90.01% - 100.00%   | 196,321                           | 0.00%          | 1              | 0.00%          | 4.48%                   | 443,358                           | 0.00%          | 3              | 0.00%          | 0.68%                   |
| 100.01% - 110.00%  | 464,417                           | 0.00%          | 1              | 0.00%          | 5.06%                   |                                   |                |                |                |                         |
| 130.00% >=   | 119,842                           | 0.00%          | 1              | 0.00%          | 5.13%                   |                                   |                |                |                |                         |
|  | <b>14,572,306,564</b>             | <b>100.00%</b> | <b>155,648</b> | <b>100.00%</b> | <b>3.93%</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>52.53%</b><br>Current Loan to Indexed<br>Market Value (%) | Current Period                          |                |                |                |                               | Issue Date                              |                |                |                |                               |
|---|---|----------------|----------------|----------------|-------------------------------|---|----------------|----------------|----------------|-------------------------------|
|   | Aggregate<br>Outstanding<br>Not. Amount | % of<br>Total  | Nr of<br>Loans | % of<br>Total  | Weighted<br>Average<br>Coupon | Aggregate<br>Outstanding<br>Not. Amount | % of<br>Total  | Nr of Loans    | % of<br>Total  | Weighted<br>Average<br>Coupon |
| <= 30.00%   | 1,671,005,906                           | 11.47%         | 37,801         | 24.29%         | 4.33%                         | 1,152,363,587                           | 8.21%          | 24,052         | 17.51%         | 0.77%                         |
| 30.01% - 40.00%   | 1,430,961,530                           | 9.82%          | 17,133         | 11.01%         | 4.31%                         | 1,060,151,680                           | 7.55%          | 12,915         | 9.40%          | 0.86%                         |
| 40.01% - 50.00%   | 2,223,742,919                           | 15.26%         | 22,312         | 14.33%         | 4.26%                         | 1,521,645,307                           | 10.84%         | 15,498         | 11.28%         | 0.97%                         |
| 50.01% - 60.00%   | 3,364,750,567                           | 23.09%         | 30,665         | 19.70%         | 3.96%                         | 2,508,754,086                           | 17.87%         | 21,656         | 15.77%         | 1.02%                         |
| 60.01% - 70.00%   | 4,506,336,068                           | 30.92%         | 37,217         | 23.91%         | 3.70%                         | 3,216,021,266                           | 22.91%         | 26,877         | 19.57%         | 1.07%                         |
| 70.01% - 80.00%   | 1,363,993,561                           | 9.36%          | 10,455         | 6.72%          | 3.23%                         | 4,169,121,210                           | 29.70%         | 33,030         | 24.05%         | 1.25%                         |
| 80.01% - 90.00%   | 11,396,171                              | 0.08%          | 64             | 0.04%          | 2.84%                         | 409,291,492                             | 2.92%          | 3,305          | 2.41%          | 1.37%                         |
| 130.00% >=  | 119,842                                 | 0.00%          | 1              | 0.00%          | 5.13%                         |   |                |                |                |                               |
|   | <b>14,572,306,564</b>                   | <b>100.00%</b> | <b>155,648</b> | <b>100.00%</b> | <b>3.93%</b>                  | <b>14,037,348,629</b>                   | <b>100.00%</b> | <b>137,333</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                     | 167,277,619                       | 1.15%          | 5,063          | 3.25%          | 3.99%                   | 166,989,251                       | 1.19%          | 4,494          | 3.27%          | 1.46%                   |
| 50,001 - 75,000                | 1,073,663,352                     | 7.37%          | 22,975         | 14.76%         | 3.93%                   | 1,002,952,199                     | 7.14%          | 19,716         | 14.34%         | 1.33%                   |
| 75,001 - 100,000               | 2,025,050,143                     | 13.90%         | 30,920         | 19.87%         | 3.95%                   | 1,871,607,582                     | 13.31%         | 26,642         | 19.38%         | 1.22%                   |
| 100,001 - 125,000              | 2,355,469,537                     | 16.16%         | 28,064         | 18.03%         | 3.95%                   | 2,140,935,079                     | 15.23%         | 23,980         | 17.44%         | 1.14%                   |
| 125,001 - 150,000              | 2,332,036,458                     | 16.00%         | 23,476         | 15.08%         | 3.93%                   | 2,208,272,954                     | 15.71%         | 20,779         | 15.11%         | 1.08%                   |
| 150,001 - 175,000              | 1,765,218,785                     | 12.11%         | 15,084         | 9.69%          | 3.94%                   | 1,689,283,893                     | 12.02%         | 13,502         | 9.82%          | 1.02%                   |
| 175,001 - 200,000              | 1,451,007,725                     | 9.96%          | 11,142         | 7.16%          | 3.94%                   | 1,481,544,820                     | 10.54%         | 10,519         | 7.65%          | 0.97%                   |
| 200,001 - 225,000              | 918,624,776                       | 6.30%          | 6,136          | 3.94%          | 3.89%                   | 898,571,278                       | 6.39%          | 5,628          | 4.09%          | 0.94%                   |
| 225,001 - 250,000              | 738,602,800                       | 5.07%          | 4,563          | 2.93%          | 3.91%                   | 748,475,413                       | 5.32%          | 4,302          | 3.13%          | 0.92%                   |
| 250,001 - 275,000              | 472,355,979                       | 3.24%          | 2,633          | 1.69%          | 3.90%                   | 489,167,497                       | 3.48%          | 2,514          | 1.83%          | 0.90%                   |
| 275,001 - 300,000              | 383,040,947                       | 2.63%          | 2,014          | 1.29%          | 3.93%                   | 412,804,913                       | 2.94%          | 1,967          | 1.43%          | 0.90%                   |
| 300,001 - 325,000              | 221,952,015                       | 1.52%          | 1,056          | 0.68%          | 3.80%                   | 230,021,528                       | 1.64%          | 1,004          | 0.73%          | 0.89%                   |
| 325,001 - 350,000              | 166,015,104                       | 1.14%          | 760            | 0.49%          | 3.93%                   | 179,988,469                       | 1.28%          | 749            | 0.54%          | 0.87%                   |
| 350,001 - 375,000              | 114,640,908                       | 0.79%          | 476            | 0.31%          | 3.89%                   | 114,390,812                       | 0.81%          | 441            | 0.32%          | 0.87%                   |
| 375,001 - 400,000              | 94,293,435                        | 0.65%          | 377            | 0.24%          | 3.89%                   | 102,374,045                       | 0.73%          | 380            | 0.28%          | 0.90%                   |
| 400,001 - 425,000              | 59,596,892                        | 0.41%          | 212            | 0.14%          | 3.85%                   | 59,760,338                        | 0.43%          | 195            | 0.14%          | 0.90%                   |
| 425,001 - 450,000              | 50,446,874                        | 0.35%          | 171            | 0.11%          | 3.96%                   | 54,407,255                        | 0.39%          | 162            | 0.12%          | 0.90%                   |
| 450,001 - 475,000              | 27,292,412                        | 0.19%          | 99             | 0.06%          | 4.01%                   | 34,971,693                        | 0.25%          | 107            | 0.08%          | 0.91%                   |
| 475,001 - 500,000              | 34,621,190                        | 0.24%          | 114            | 0.07%          | 3.76%                   | 31,400,466                        | 0.22%          | 96             | 0.07%          | 0.80%                   |
| 500,001 - 1,000,000            | 113,812,006                       | 0.78%          | 304            | 0.20%          | 3.78%                   | 122,635,514                       | 0.87%          | 297            | 0.22%          | 0.73%                   |
| more                           | 7,287,604                         | 0.05%          | 9              | 0.01%          | 4.20%                   | 15,900,181                        | 0.11%          | 19             | 0.01%          | 0.66%                   |
|                                | <b>14,572,306,564</b>             | <b>100.00%</b> | <b>155,648</b> | <b>100.00%</b> | <b>3.93%</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                        | 179,543                           | 0.00%          | 389            | 0.25%          | 4.49%                   |                                   |                |                |                |                         |
| 1,000 - 8,000                  | 11,753,346                        | 0.08%          | 2,460          | 1.58%          | 4.43%                   |                                   |                |                |                |                         |
| 8,001 - 20,000                 | 81,719,766                        | 0.56%          | 5,782          | 3.71%          | 4.46%                   | 54,990,677                        | 0.39%          | 3,840          | 2.79%          | 0.64%                   |
| 20,001 - 50,000                | 958,102,426                       | 6.57%          | 25,585         | 16.44%         | 4.24%                   | 724,024,832                       | 5.15%          | 19,039         | 13.85%         | 0.97%                   |
| 50,001 - 75,000                | 2,024,026,321                     | 13.89%         | 32,307         | 20.76%         | 4.07%                   | 1,716,796,911                     | 12.21%         | 27,331         | 19.88%         | 1.09%                   |
| 75,001 - 100,000               | 2,672,356,175                     | 18.34%         | 30,639         | 19.68%         | 4.03%                   | 2,411,822,938                     | 17.16%         | 27,674         | 20.13%         | 1.08%                   |
| 100,001 - 125,000              | 2,554,456,160                     | 17.53%         | 22,888         | 14.70%         | 3.93%                   | 2,466,215,889                     | 17.55%         | 22,038         | 16.03%         | 1.08%                   |
| 125,001 - 150,000              | 1,946,822,224                     | 13.36%         | 14,257         | 9.16%          | 3.84%                   | 1,999,349,144                     | 14.22%         | 14,639         | 10.65%         | 1.08%                   |
| 150,001 - 175,000              | 1,371,724,868                     | 9.41%          | 8,503          | 5.46%          | 3.84%                   | 1,418,208,251                     | 10.09%         | 8,779          | 6.39%          | 1.08%                   |
| 175,001 - 200,000              | 924,370,897                       | 6.34%          | 4,957          | 3.18%          | 3.80%                   | 1,035,652,956                     | 7.37%          | 5,557          | 4.04%          | 1.08%                   |
| 200,001 - 225,000              | 631,930,945                       | 4.34%          | 2,985          | 1.92%          | 3.75%                   | 673,216,412                       | 4.79%          | 3,180          | 2.31%          | 1.07%                   |
| 225,001 - 250,000              | 443,115,398                       | 3.04%          | 1,875          | 1.20%          | 3.72%                   | 466,485,540                       | 3.32%          | 1,972          | 1.43%          | 1.07%                   |
| 250,001 - 275,000              | 293,946,677                       | 2.02%          | 1,125          | 0.72%          | 3.77%                   | 328,507,194                       | 2.34%          | 1,256          | 0.91%          | 1.06%                   |
| 275,001 - 300,000              | 189,115,255                       | 1.30%          | 660            | 0.42%          | 3.63%                   | 215,706,631                       | 1.53%          | 753            | 0.55%          | 1.04%                   |
| 300,001 - 325,000              | 116,256,770                       | 0.80%          | 373            | 0.24%          | 3.54%                   | 145,788,568                       | 1.04%          | 468            | 0.34%          | 1.08%                   |
| 325,001 - 350,000              | 85,499,982                        | 0.59%          | 254            | 0.16%          | 3.57%                   | 95,170,161                        | 0.68%          | 282            | 0.21%          | 1.07%                   |
| 350,001 - 375,000              | 64,069,225                        | 0.44%          | 177            | 0.11%          | 3.79%                   | 66,256,212                        | 0.47%          | 183            | 0.13%          | 1.05%                   |
| 375,001 - 400,000              | 46,063,082                        | 0.32%          | 119            | 0.08%          | 3.57%                   | 48,381,051                        | 0.34%          | 125            | 0.09%          | 1.09%                   |
| 400,001 - 425,000              | 29,234,465                        | 0.20%          | 71             | 0.05%          | 3.57%                   | 44,868,260                        | 0.32%          | 109            | 0.08%          | 1.04%                   |
| 425,001 - 450,000              | 25,727,571                        | 0.18%          | 59             | 0.04%          | 3.55%                   | 27,190,270                        | 0.19%          | 62             | 0.05%          | 1.05%                   |
| 450,001 - 475,000              | 19,008,047                        | 0.13%          | 41             | 0.03%          | 3.68%                   | 20,237,662                        | 0.14%          | 44             | 0.03%          | 1.01%                   |
| 475,001 - 500,000              | 18,499,820                        | 0.13%          | 38             | 0.02%          | 3.71%                   | 17,978,707                        | 0.13%          | 37             | 0.03%          | 1.01%                   |
| 500,001 - 1,000,000            | 59,576,081                        | 0.41%          | 100            | 0.06%          | 3.50%                   | 71,165,625                        | 0.51%          | 118            | 0.09%          | 0.85%                   |
| more                           | 4,751,521                         | 0.03%          | 4              | 0.00%          | 4.12%                   | 8,441,288                         | 0.06%          | 7              | 0.01%          | 0.64%                   |
|                                | <b>14,572,306,564</b>             | <b>100.00%</b> | <b>155,648</b> | <b>100.00%</b> | <b>3.93%</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              | 2,108,909,775                     | 14.47%         | 27,059         | 17.38%         | 4.10%                   | 2,111,883,085                     | 15.02%         | 24,616         | 17.90%         | 1.00%                   |
| Aragón                 | 181,969,669                       | 1.25%          | 2,394          | 1.54%          | 3.75%                   | 166,846,026                       | 1.19%          | 1,994          | 1.45%          | 1.16%                   |
| Baleares               | 507,309,642                       | 3.48%          | 4,308          | 2.77%          | 3.71%                   | 447,407,817                       | 3.18%          | 3,648          | 2.65%          | 1.17%                   |
| Blank                  | 266,668                           | 0.00%          | 3              | 0.00%          | 3.22%                   |                                   |                |                |                |                         |
| Canarias               | 625,796,916                       | 4.29%          | 7,441          | 4.78%          | 3.67%                   | 575,991,280                       | 4.10%          | 6,349          | 4.62%          | 1.23%                   |
| Cantabria              | 103,787,298                       | 0.71%          | 1,341          | 0.86%          | 4.18%                   | 102,708,268                       | 0.73%          | 1,176          | 0.86%          | 1.07%                   |
| Castilla la Mancha     | 370,117,610                       | 2.54%          | 4,541          | 2.92%          | 3.98%                   | 311,134,129                       | 2.21%          | 3,603          | 2.62%          | 1.00%                   |
| Castilla y León        | 332,437,107                       | 2.28%          | 4,448          | 2.86%          | 4.17%                   | 322,455,416                       | 2.29%          | 3,901          | 2.84%          | 1.06%                   |
| Cataluña               | 4,200,391,348                     | 28.82%         | 37,430         | 24.05%         | 3.81%                   | 3,837,585,714                     | 27.30%         | 31,756         | 23.10%         | 1.10%                   |
| Ceuta                  | 1,603,297                         | 0.01%          | 21             | 0.01%          | 4.56%                   | 1,810,656                         | 0.01%          | 25             | 0.02%          | 0.84%                   |
| Extremadura            | 78,114                            | 0.00%          | 1              | 0.00%          | 4.33%                   |                                   |                |                |                |                         |
| Galicia                | 228,176,868                       | 1.57%          | 3,055          | 1.96%          | 4.03%                   | 208,507,820                       | 1.48%          | 2,552          | 1.86%          | 1.07%                   |
| La Rioja               | 25,767,883                        | 0.18%          | 328            | 0.21%          | 3.60%                   | 18,701,169                        | 0.13%          | 218            | 0.16%          | 1.28%                   |
| Madrid                 | 4,149,289,177                     | 28.47%         | 40,961         | 26.32%         | 4.02%                   | 4,353,097,317                     | 30.97%         | 38,690         | 28.14%         | 1.04%                   |
| Melilla                | 1,013,301                         | 0.01%          | 15             | 0.01%          | 3.94%                   | 820,879                           | 0.01%          | 12             | 0.01%          | 1.11%                   |
| Murcia                 | 233,018,282                       | 1.60%          | 3,147          | 2.02%          | 3.92%                   | 205,522,512                       | 1.46%          | 2,470          | 1.80%          | 1.09%                   |
| Navarra                | 31,955,033                        | 0.22%          | 354            | 0.23%          | 3.64%                   | 27,055,700                        | 0.19%          | 291            | 0.21%          | 1.07%                   |
| Pais Vasco             | 147,594,003                       | 1.01%          | 1,679          | 1.08%          | 3.93%                   | 153,038,718                       | 1.09%          | 1,548          | 1.13%          | 0.97%                   |
| Principado de Asturias | 89,706,570                        | 0.62%          | 1,313          | 0.84%          | 4.09%                   | 97,474,168                        | 0.69%          | 1,265          | 0.92%          | 1.02%                   |
| Valencia               | 1,233,118,002                     | 8.46%          | 15,809         | 10.16%         | 3.86%                   | 1,114,414,507                     | 7.93%          | 13,379         | 9.73%          | 1.07%                   |
|                        | <b>14,572,306,564</b>             | <b>100.00%</b> | <b>155,648</b> | <b>100.00%</b> | <b>3.93%</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   | 13,845,184,897                    | 95.01%         | 148,777        | 95.59%         | 3.94%                   | 13,826,318,651                    | 98.36%         | 135,794        | 98.76%         | 1.07%                   |
| Other   | 727,121,667                       | 4.99%          | 6,871          | 4.41%          | 3.83%                   | 230,136,528                       | 1.64%          | 1,699          | 1.24%          | 1.21%                   |
|         | <b>14,572,306,564</b>             | <b>100.00%</b> | <b>155,648</b> | <b>100.00%</b> | <b>3.93%</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             | 1,499,520                         | 0.01%                               | 1           | 3.82%                   |
| 2             | 1,113,016                         | 0.01%                               | 1           | 3.92%                   |
| 3             | 1,109,199                         | 0.01%                               | 1           | 4.52%                   |
| 4             | 1,029,785                         | 0.01%                               | 1           | 4.34%                   |
| 5             | 944,805                           | 0.01%                               | 1           | 1.55%                   |
| 6             | 900,113                           | 0.01%                               | 1           | 4.43%                   |
| 7             | 887,545                           | 0.01%                               | 2           | 2.26%                   |
| 8             | 854,547                           | 0.01%                               | 2           | 3.57%                   |
| 9             | 851,994                           | 0.01%                               | 1           | 0.99%                   |
| 10            | 824,518                           | 0.01%                               | 1           | 1.19%                   |
| <b>Top 10</b> | <b>10,015,043</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 | 11,453,542,373                    | 78.60%         | 120,008        | 77.10%         | 3.90%                   | 10,863,004,535                    | 77.28%         | 104,769        | 76.20%         | 1.09%                   |
| Employed - Public Sector  | 1,437,957,153                     | 9.87%          | 16,865         | 10.84%         | 4.12%                   | 1,524,253,118                     | 10.84%         | 16,198         | 11.78%         | 0.97%                   |
| Employed - Sector Unknown | 27,687,635                        | 0.19%          | 640            | 0.41%          | 4.54%                   | 18,526,738                        | 0.13%          | 223            | 0.16%          | 1.21%                   |
| Other                     | 36,346,780                        | 0.25%          | 574            | 0.37%          | 4.06%                   | 39,914,076                        | 0.28%          | 543            | 0.39%          | 0.70%                   |
| Pensioner                 | 211,459,249                       | 1.45%          | 3,584          | 2.30%          | 4.13%                   | 193,051,175                       | 1.37%          | 2,854          | 2.08%          | 1.16%                   |
| Self-employed             | 1,196,229,252                     | 8.21%          | 11,366         | 7.30%          | 3.92%                   | 1,223,136,070                     | 8.70%          | 10,688         | 7.77%          | 0.99%                   |
| Student                   | 35,139,917                        | 0.24%          | 441            | 0.28%          | 4.07%                   | 18,655,934                        | 0.13%          | 210            | 0.15%          | 0.92%                   |
| Unemployed                | 173,944,205                       | 1.19%          | 2,170          | 1.39%          | 4.02%                   | 175,913,533                       | 1.25%          | 2,008          | 1.46%          | 0.99%                   |
|                           | <b>14,572,306,564</b>             | <b>100.00%</b> | <b>155,648</b> | <b>100.00%</b> | <b>3.93%</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: 22.17%   |                                   |                |                |                |                         |                                   |                |                |                |                         |
| [0% - 10%]        | 1,605,640,032                     | 11.02%         | 23,505         | 15.10%         | 3.21%                   | 3,463,270,511                     | 24.64%         | 37,060         | 26.95%         | 1.03%                   |
| ]10% - 15%]       | 2,897,351,741                     | 19.88%         | 31,774         | 20.41%         | 3.64%                   | 4,184,992,353                     | 29.77%         | 38,129         | 27.73%         | 1.03%                   |
| ]15% - 20%]       | 2,908,733,126                     | 19.96%         | 30,087         | 19.33%         | 3.95%                   | 2,804,070,168                     | 19.95%         | 28,279         | 20.57%         | 1.04%                   |
| ]20% - 25%]       | 2,281,103,263                     | 15.65%         | 24,178         | 15.53%         | 3.97%                   | 2,001,892,917                     | 14.24%         | 20,076         | 14.60%         | 1.07%                   |
| ]25% - 30%]       | 1,749,934,498                     | 12.01%         | 18,647         | 11.98%         | 4.03%                   | 1,021,758,946                     | 7.27%          | 9,311          | 6.77%          | 1.20%                   |
| ]30% - 35%]       | 1,281,574,747                     | 8.79%          | 12,754         | 8.19%          | 4.25%                   | 377,006,312                       | 2.68%          | 3,063          | 2.23%          | 1.39%                   |
| ]35% - 40%]       | 816,086,223                       | 5.60%          | 7,206          | 4.63%          | 4.47%                   | 130,440,174                       | 0.93%          | 995            | 0.72%          | 1.54%                   |
| ]40% - 45%]       | 484,304,278                       | 3.32%          | 3,776          | 2.43%          | 4.65%                   | 43,838,172                        | 0.31%          | 310            | 0.23%          | 1.59%                   |
| ]45% - 50%]       | 270,601,310                       | 1.86%          | 1,919          | 1.23%          | 4.75%                   | 13,696,118                        | 0.10%          | 94             | 0.07%          | 1.57%                   |
| >50%              | 276,977,346                       | 1.90%          | 1,802          | 1.16%          | 4.75%                   | 15,489,509                        | 0.11%          | 176            | 0.13%          | 1.36%                   |
|                   | <b>14,572,306,564</b>             | <b>100.00%</b> | <b>155,648</b> | <b>100.00%</b> | <b>3.93%</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                               | 14,572,122,828                    | 100.00%        | 155,647        | 100.00%        | 3.93%                   | 14,056,455,179                    | 100.00%        | 137,493        | 100.00%        | 1.07%                   |
| Yes                              | 183,735                           | 0.00%          | 1              | 0.00%          | 3.03%                   |                                   |                |                |                |                         |
|                                  | <b>14,572,306,564</b>             | <b>100.00%</b> | <b>155,648</b> | <b>100.00%</b> | <b>3.93%</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                            | 14,361,938,884                    | 98.56%         | 153,679        | 98.73%         | 3.87%                   | 13,913,289,950                    | 98.98%         | 136,275        | 99.11%         | 1.06%                   |
| 2+                           | 210,367,680                       | 1.44%          | 1,969          | 1.27%          | 0.06%                   | 143,165,229                       | 1.02%          | 1,218          | 0.89%          | 0.01%                   |
|                              | <b>14,572,306,564</b>             | <b>100.00%</b> | <b>155,648</b> | <b>100.00%</b> | <b>3.93%</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     | 12,667,264,006                    | 86.93%         | 131,380        | 84.41%         | 3.96%                   | 12,659,693,805                    | 90.06%         | 119,144        | 86.65%         | 1.09%                   |
| Remortgage   | 1,772,684,638                     | 12.16%         | 21,683         | 13.93%         | 3.71%                   | 1,228,281,037                     | 8.74%          | 15,632         | 11.37%         | 0.88%                   |
| Renovation   | 132,357,920                       | 0.91%          | 2,585          | 1.66%          | 4.15%                   | 168,480,337                       | 1.20%          | 2,717          | 1.98%          | 0.60%                   |
|              | <b>14,572,306,564</b>             | <b>100.00%</b> | <b>155,648</b> | <b>100.00%</b> | <b>3.93%</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         | 14,572,306,564                    | 100.00%        | 155,648        | 100.00%        | 3.93%                   | 14,056,455,179                    | 100.00%        | 137,493        | 100.00%        | 1.07%                   |
|                  | <b>14,572,306,564</b>             | <b>100.00%</b> | <b>155,648</b> | <b>100.00%</b> | <b>3.93%</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   | 4,433,786,985                     | 30.43%         | 51,458         | 33.06%         | 3.99%                   | 4,540,891,035                     | 32.30%         | 47,549         | 34.58%         | 0.95%                   |
| Internet  | 5,208,092,210                     | 35.74%         | 53,150         | 34.15%         | 3.90%                   | 5,000,304,175                     | 35.57%         | 46,757         | 34.01%         | 1.08%                   |
| Office or Branch Network  | 2,912,382,634                     | 19.99%         | 31,326         | 20.13%         | 4.03%                   | 3,057,955,108                     | 21.75%         | 29,412         | 21.39%         | 1.21%                   |
| Third Party Channel but Underwriting Performed Entirely by the Originator | 2,018,044,735                     | 13.85%         | 19,714         | 12.67%         | 3.73%                   | 1,457,304,862                     | 10.37%         | 13,775         | 10.02%         | 1.08%                   |
|   | <b>14,572,306,564</b>             | <b>100.00%</b> | <b>155,648</b> | <b>100.00%</b> | <b>3.93%</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 | 904,650,565                       | 6.21%          | 11,276         | 7.24%          | 3.99%                   | 914,175,875                       | 6.50%          | 10,385         | 7.55%          | 1.19%                   |
| None                           | 13,667,655,999                    | 93.79%         | 144,372        | 92.76%         | 3.93%                   | 13,142,279,304                    | 93.50%         | 127,108        | 92.45%         | 1.06%                   |
|                                | <b>14,572,306,564</b>             | <b>100.00%</b> | <b>155,648</b> | <b>100.00%</b> | <b>3.93%</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%[        | 12,204,626,400                    | 83.75%         | 135,944        | 87.34%         | 3.99%                   | 11,505,272,096                    | 81.85%         | 117,453        | 85.42%         | 1.04%                   |
| [0.10% - 0.25%[        | 1,540,004,594                     | 10.57%         | 12,810         | 8.23%          | 3.64%                   | 1,734,317,873                     | 12.34%         | 13,638         | 9.92%          | 1.20%                   |
| [0.25% - 1.00%[        | 688,982,492                       | 4.73%          | 5,524          | 3.55%          | 3.52%                   | 816,865,211                       | 5.81%          | 6,402          | 4.66%          | 1.24%                   |
| [1.00% - 7.50%[        | 12,568,767                        | 0.09%          | 161            | 0.10%          | 4.16%                   |                                   |                |                |                |                         |
| [7.50% - 20.00%[       | 18,987,210                        | 0.13%          | 207            | 0.13%          | 4.14%                   |                                   |                |                |                |                         |
| [20.00% - 100.00%[     | 67,120,971                        | 0.46%          | 618            | 0.40%          | 4.38%                   |                                   |                |                |                |                         |
| 100.00%                | 40,016,129                        | 0.27%          | 384            | 0.25%          | 3.53%                   |                                   |                |                |                |                         |
|                        | <b>14,572,306,564</b>             | <b>100.00%</b> | <b>155,648</b> | <b>100.00%</b> | <b>3.93%</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: 0.57%      Weighted average LGD: 34.13%

**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        | 154,929        | 0                    | 0                   | 0                       | 14,494,318,987                    | 99.54%         | 99.46%                              |
| 30 - 59 Days     | 178            | 21,228               | 24,305              | 45,534                  | 18,941,974                        | 0.11%          | 0.13%                               |
| 60 - 89 Days     | 83             | 25,806               | 29,241              | 55,047                  | 9,021,364                         | 0.05%          | 0.06%                               |
| 90 - 179 Days    | 145            | 100,743              | 117,678             | 218,421                 | 16,370,771                        | 0.09%          | 0.11%                               |
| 180 - 365 Days   | 154            | 272,864              | 224,651             | 497,515                 | 17,215,019                        | 0.10%          | 0.12%                               |
| Defaulted (>12M) | 159            | 729,581              | 314,629             | 1,044,211               | 16,438,449                        | 0.10%          | 0.11%                               |
|                  | <b>155,648</b> | <b>1,150,223</b>     | <b>710,504</b>      | <b>1,860,728</b>        | <b>14,572,306,564</b>             | <b>100.00%</b> | <b>100.00%</b>                      |



## 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

**Arranger**

**ING Bank N.V**

Bijlmerdreef 106  
1102 CT Amsterdam  
The Netherlands

**Auditor of the Fund**

**KPMG**

Paseo de la Castellana, 259C  
28046 Madrid  
Spain

**Rating Agency**

**DBRS Ratings GMBH**

Neue Mainzer Straße 75  
60311 Frankfurt am Main  
Germany

**Management Company**

**Titulización de Activos, S.G.F.T., S.A.**

Calla Orense, 58  
28020 Madrid  
Spain

**Verification Agent (STS)**

**Prime Collateralised Securities (EU)**

4, Place de l'Opéra  
75002 Paris  
France

**Rating Agency**

**Fitch Ratings España, S.A.U.**

Avenida Diagonal, 601  
P.2 Barcelona 08028  
Spain