

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



**Monthly Investor Report**

**30 September 2024**

**Description**

Issue Date	4 December 2020
Final Maturity Date	31 December 2063
Next Payment Date	30 December 2024

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

**1. Summary**

All amounts in EURO	Current	At Issue
Reporting Date	30-Sep-24	04-Dec-20
Portfolio Cut off date	31-Aug-24	31-Oct-20
Current Principal Balance (*)	15,870,000,000.00	14,176,700,000.00
Of which Cash Reserve (1)	120,000,000.00	120,200,000.00
Of which Cash Available for Replenishment of the Notes (2)	942.88	44,820.55
Of which Active Outstanding Notional Amount (3)	15,749,999,057.12	14,056,455,179.45
Of which Principal in Arrears	1,784,414.25	0.00
Realised Loss	14,120.58	0.00
Number of Loans	167,855	137,493
Number of Borrowers	166,760	136,884
Average Principal Balance (Loanparts)	93,830.98	102,233.97
Average Principal Balance (Borrowers)	94,447.10	102,688.81
Coupon: Weighted Average	3.65%	1.07%
Minimum	0.00%	0.00%
Maximum	8.19%	4.41%
Weighted Average Original Loan to Market Value	71.39%	70.95%
Weighted Average Loan to Indexed Market Value	52.36%	58.84%
Seasoning (months): Weighted Average	72.42	61.59
Remaining Tenor (months): Weighted Average	302.34	313.60
Weighted Average Interest Rate on Fixed Interest Rate Loans	2.07%	1.94%
Weighted Average Spread on Floating Rate Loans	1.01%	1.03%

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

**Stop Replenishment Criteria**

	Current	Initial
1. Aggregate Outstanding Balance of Delinquent Receivables > 2.5%	0.24%	0.00%
2. Aggregate realised losses related to Defaulted Receivables > 0.75%	0.00%	0.00%
3. Outstanding Balance of the Receivables < 13.5 bln	15.7	14.1
4. Reserve Fund not funded up to the Reserve Fund Required Amount	N	N
5. Seller replaced as Servicer of the Receivables	N	N
6. Seller not able to sell Additional Receivables	N	N

**Repurchase Rights**

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

**2. Product Type**

Product Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Fixed	394,679,176	2.51%	3,943	2.35%	2.29%					
Mixta	5,698,018,533	36.18%	52,900	31.52%	2.05%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	9,657,301,348	61.32%	111,012	66.14%	4.64%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	<b>15,749,999,057</b>	<b>100.00%</b>	<b>167,855</b>	<b>100.00%</b>	<b>3.65%</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%	12,696,369	0.08%	118	0.07%	0.00%	178,564,802	1.27%	2,066	1.50%	0.00%
0.01% - 0.50%						2,353,648,402	16.74%	29,921	21.76%	0.25%
0.51% - 1.00%	4,993,440	0.03%	18	0.01%	0.97%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	1,825,783,317	11.59%	15,041	8.96%	1.34%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	2,217,104,546	14.08%	22,468	13.39%	1.84%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	646,106,756	4.10%	7,047	4.20%	2.26%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	590,082,509	3.75%	4,818	2.87%	2.79%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	292,955,524	1.86%	2,179	1.30%	3.16%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	281,579,721	1.79%	2,310	1.38%	3.40%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	207,342,419	1.32%	1,947	1.16%	3.64%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	462,709,668	2.94%	6,493	3.87%	3.95%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	1,312,348,247	8.33%	20,675	12.32%	4.12%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%	1,040,875,924	6.61%	9,384	5.59%	4.40%	89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	4,009,576,232	25.46%	40,631	24.21%	4.65%					
4.76% - 5.00%	1,191,584,028	7.57%	12,290	7.32%	4.84%					
5.01% - 5.25%	727,425,682	4.62%	9,018	5.37%	5.12%					
5.26% - 5.50%	450,436,981	2.86%	5,923	3.53%	5.41%					
5.51% - 5.75%	312,451,941	1.98%	4,648	2.77%	5.62%					
5.76% - 6.00%	95,182,651	0.60%	1,537	0.92%	5.93%					
6.01% - 6.25%	16,785,147	0.11%	342	0.20%	6.11%					
6.26% - 6.50%	38,734,238	0.25%	680	0.41%	6.38%					
6.51% - 6.75%	4,045,347	0.03%	102	0.06%	6.62%					
6.76% - 7.00%	3,752,464	0.02%	84	0.05%	6.82%					
7.01% - 7.25%	3,884,023	0.02%	63	0.04%	7.17%					
7.26% - 7.50%	645,158	0.00%	21	0.01%	7.36%					
7.51% - >	916,726	0.01%	18	0.01%	7.78%					
	<b>15,749,999,057</b>	<b>100.00%</b>	<b>167,855</b>	<b>100.00%</b>	<b>3.65%</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	7,507,242	0.05%	197	0.12%	4.20%	13,138,132	0.09%	251	0.18%	0.37%
2004	60,797,553	0.39%	1,649	0.98%	4.21%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	177,489,828	1.13%	4,428	2.64%	4.20%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	230,505,971	1.46%	4,508	2.69%	4.13%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	378,686,122	2.40%	6,135	3.65%	4.05%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	359,995,156	2.29%	5,505	3.28%	4.08%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	141,053,023	0.90%	2,170	1.29%	4.44%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	207,473,709	1.32%	2,864	1.71%	4.39%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	339,724,774	2.16%	4,443	2.65%	4.40%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	183,719,821	1.17%	2,853	1.70%	5.26%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	108,761,431	0.69%	1,690	1.01%	5.92%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	252,252,123	1.60%	3,864	2.30%	5.60%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	485,605,764	3.08%	6,488	3.87%	4.84%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	810,271,995	5.14%	9,878	5.88%	4.44%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,052,334,017	6.68%	11,662	6.95%	4.16%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	1,731,031,565	10.99%	17,630	10.50%	3.64%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,168,396,330	13.77%	21,360	12.73%	3.61%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,605,295,150	10.19%	15,309	9.12%	3.14%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	2,055,477,330	13.05%	17,894	10.66%	2.88%					
2022	1,642,614,764	10.43%	13,962	8.32%	2.85%					
2023	1,376,125,360	8.74%	10,487	6.25%	3.73%					
2024	374,880,028	2.38%	2,879	1.72%	3.12%					
	<b>15,749,999,057</b>	<b>100.00%</b>	<b>167,855</b>	<b>100.00%</b>	<b>3.65%</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	3,811	0.00%	1	0.00%	3.98%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	633,990	0.00%	492	0.29%	4.50%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	8,991,449	0.06%	1,604	0.96%	4.38%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	20,929,219	0.13%	1,838	1.09%	4.30%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	32,976,691	0.21%	1,892	1.13%	4.30%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	45,566,742	0.29%	1,985	1.18%	4.27%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	65,662,004	0.42%	2,329	1.39%	4.30%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	94,543,342	0.60%	2,795	1.67%	4.19%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	117,173,606	0.74%	2,971	1.77%	4.13%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	141,659,904	0.90%	3,177	1.89%	3.98%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	169,360,169	1.08%	3,387	2.02%	3.94%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	196,968,807	1.25%	3,705	2.21%	4.04%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	253,518,521	1.61%	4,533	2.70%	4.06%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	317,728,275	2.02%	4,929	2.94%	3.97%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	337,232,540	2.14%	4,851	2.89%	3.94%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	310,717,307	1.97%	4,226	2.52%	3.94%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	268,644,124	1.71%	3,604	2.15%	3.98%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	298,023,946	1.89%	3,803	2.27%	3.98%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	373,879,195	2.37%	4,430	2.64%	3.94%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	388,421,180	2.47%	4,441	2.65%	3.90%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	481,120,683	3.05%	5,221	3.11%	3.95%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	466,370,783	2.96%	5,086	3.03%	4.00%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	495,343,333	3.15%	5,110	3.04%	3.89%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	706,174,404	4.48%	6,985	4.16%	3.42%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	686,035,535	4.36%	6,580	3.92%	3.42%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	646,830,182	4.11%	6,119	3.65%	3.77%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	668,284,437	4.24%	6,208	3.70%	3.72%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	602,688,818	3.83%	5,351	3.19%	3.56%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	672,116,772	4.27%	5,615	3.35%	3.65%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	592,874,010	3.76%	4,875	2.90%	3.53%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	593,499,682	3.77%	4,779	2.85%	3.71%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	588,069,522	3.73%	4,796	2.86%	3.58%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	509,997,686	3.24%	4,132	2.46%	3.60%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	591,716,792	3.76%	4,798	2.86%	3.62%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	630,105,536	4.00%	5,049	3.01%	3.61%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	737,298,041	4.68%	6,043	3.60%	3.57%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	823,101,623	5.23%	6,687	3.98%	3.47%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	583,713,509	3.71%	4,601	2.74%	3.07%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	558,936,942	3.55%	4,044	2.41%	2.97%					
2062	396,500,994	2.52%	2,845	1.69%	2.82%					
2063	276,584,951	1.76%	1,938	1.15%	3.66%					
	<b>15,749,999,057</b>	<b>100.00%</b>	<b>167,855</b>	<b>100.00%</b>	<b>3.65%</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	248,211,259	1.58%	1,913	1.14%	3.06%					
0.5 - 1	494,871,526	3.14%	3,767	2.24%	3.24%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,494,934,020	9.49%	11,743	7.00%	3.86%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	1,866,353,458	11.85%	16,024	9.55%	2.56%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	2,034,820,306	12.92%	18,140	10.81%	2.99%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	1,568,486,429	9.96%	15,478	9.22%	3.41%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	2,166,285,450	13.75%	21,272	12.67%	3.53%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,453,650,154	9.23%	15,163	9.03%	3.85%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	976,675,240	6.20%	11,210	6.68%	4.27%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	743,094,684	4.72%	9,334	5.56%	4.50%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	352,816,773	2.24%	4,928	2.94%	5.22%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,349,799,758	14.92%	38,883	23.16%	4.47%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	<b>15,749,999,057</b>	<b>100.00%</b>	<b>167,855</b>	<b>100.00%</b>	<b>3.65%</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	575,716	0.00%	33	0.02%	4.31%	22,090	0.00%	1	0.00%	1.49%
6 - 10	37,115,531	0.24%	1,012	0.60%	4.64%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	405,455,709	2.57%	8,130	4.84%	3.37%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	961,980,790	6.11%	16,334	9.73%	3.66%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	2,376,190,416	15.09%	29,694	17.69%	3.53%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,050,027,454	25.71%	45,168	26.91%	3.78%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	3,025,488,727	19.21%	26,808	15.97%	3.73%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,893,164,715	31.07%	40,676	24.23%	3.55%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	<b>15,749,999,057</b>	<b>100.00%</b>	<b>167,855</b>	<b>100.00%</b>	<b>3.65%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

**8. Remaining Tenor**

Remaining Tenor (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 1	4,108,213	0.03%	1,322	0.79%	4.38%	427,186	0.00%	40	0.03%	0.52%
1 - 2	16,251,396	0.10%	1,837	1.09%	4.31%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	26,991,632	0.17%	1,816	1.08%	4.34%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	39,963,777	0.25%	1,957	1.17%	4.29%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	58,858,139	0.37%	2,223	1.32%	4.28%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	78,282,107	0.50%	2,520	1.50%	4.25%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	113,755,709	0.72%	3,070	1.83%	4.16%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	127,702,362	0.81%	2,970	1.77%	4.06%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	158,181,961	1.00%	3,334	1.99%	3.92%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	186,286,682	1.18%	3,581	2.13%	3.99%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	222,465,667	1.41%	4,061	2.42%	4.08%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	297,092,010	1.89%	4,939	2.94%	4.02%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	344,513,158	2.19%	5,001	2.98%	3.90%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	319,724,221	2.03%	4,451	2.65%	3.99%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	279,641,806	1.78%	3,775	2.25%	3.91%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	267,691,458	1.70%	3,523	2.10%	4.03%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	357,182,853	2.27%	4,348	2.59%	3.98%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	368,640,946	2.34%	4,289	2.56%	3.82%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	459,607,894	2.92%	5,029	3.00%	4.00%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	485,615,743	3.08%	5,298	3.16%	3.93%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	448,346,766	2.85%	4,771	2.84%	4.02%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	644,636,301	4.09%	6,454	3.84%	3.60%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	711,725,492	4.52%	6,895	4.11%	3.27%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	634,403,087	4.03%	6,063	3.61%	3.80%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	684,671,345	4.35%	6,399	3.81%	3.66%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	591,801,971	3.76%	5,392	3.21%	3.68%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	670,825,886	4.26%	5,720	3.41%	3.65%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	616,322,896	3.91%	5,108	3.04%	3.44%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	591,413,548	3.76%	4,779	2.85%	3.75%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	623,302,758	3.96%	5,012	2.99%	3.55%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,319,987,448	33.78%	41,916	24.97%	3.40%	5,198,639,048	36.98%	38,870	28.27%	1.20%
Matured *	3,826	0.00%	2	0.00%	3.98%					
	<b>15,749,999,057</b>	<b>100.00%</b>	<b>167,855</b>	<b>100.00%</b>	<b>3.65%</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	5,698,018,533	36.18%	52,900	31.52%	2.05%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	9,657,301,348	61.32%	111,012	66.14%	4.64%	11,574,908,234	82.35%	114,550	83.31%	0.88%
Fixed	394,679,176	2.51%	3,943	2.35%	2.29%					
	<b>15,749,999,057</b>	<b>100.00%</b>	<b>167,855</b>	<b>100.00%</b>	<b>3.65%</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	9,657,301,348	61.32%	111,012	66.14%	4.64%	11,574,908,234	82.35%	114,550	83.31%	0.88%
<2024						3,797,304	0.03%	60	0.04%	1.16%
2024	1,361,132	0.01%	16	0.01%	5.04%	577,280	0.00%	27	0.02%	2.08%
2025	12,259,290	0.08%	185	0.11%	2.31%	22,646,882	0.16%	290	0.21%	2.30%
2026	185,769,497	1.18%	1,907	1.14%	2.60%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	324,399,851	2.06%	3,245	1.93%	2.37%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	731,996,470	4.65%	7,452	4.44%	2.14%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,071,165,126	6.80%	10,564	6.29%	2.12%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	810,780,743	5.15%	7,947	4.73%	1.65%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	974,995,297	6.19%	8,392	5.00%	1.48%					
2032	963,892,115	6.12%	8,072	4.81%	1.71%					
2033	434,262,156	2.76%	3,526	2.10%	3.44%					
2034	113,969,266	0.72%	940	0.56%	3.35%					
>2034	73,167,591	0.46%	654	0.39%	3.58%					
Fixed	394,679,176	2.51%	3,943	2.35%	2.29%					
	<b>15,749,999,057</b>	<b>100.00%</b>	<b>167,855</b>	<b>100.00%</b>	<b>3.65%</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	15,749,999,057	100.00%	167,855	100.00%	3.65%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,749,999,057</b>	<b>100.00%</b>	<b>167,855</b>	<b>100.00%</b>	<b>3.65%</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	15,734,803,015	99.90%	167,737	99.93%	3.64%	13,862,607,211	98.62%	135,929	98.86%	1.05%
Royal Decree						13,751,245	0.10%	123	0.09%	0.00%
SBA						180,096,724	1.28%	1,441	1.05%	0.01%
Royal Decree Euribor	15,196,043	0.10%	118	0.07%	0.00%					
	<b>15,749,999,057</b>	<b>100.00%</b>	<b>167,855</b>	<b>100.00%</b>	<b>3.65%</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>71.39%</b> Original Loan to Market Value (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<= 30.00%	228,775,651	1.45%	5,158	3.07%	3.82%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	410,189,530	2.60%	7,578	4.51%	3.75%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	721,084,670	4.58%	11,306	6.74%	3.79%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,156,854,461	7.35%	15,505	9.24%	3.78%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,069,871,810	13.14%	24,086	14.35%	3.69%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,894,319,196	62.82%	93,171	55.51%	3.63%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,268,009,744	8.05%	11,040	6.58%	3.46%	1,016,656,032	7.23%	7,941	5.78%	1.06%
unknown	893,994	0.01%	11	0.01%	0.44%					
	<b>15,749,999,057</b>	<b>100.00%</b>	<b>167,855</b>	<b>100.00%</b>	<b>3.65%</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>59.64%</b> Current Loan to Market Value (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<= 30.00%	1,463,048,110	9.29%	35,951	21.42%	4.10%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,132,053,112	7.19%	14,871	8.86%	4.01%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,463,655,760	9.29%	16,199	9.65%	3.95%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	2,012,943,792	12.78%	20,665	12.31%	3.85%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	4,468,133,928	28.37%	40,533	24.15%	3.63%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	5,076,879,604	32.23%	38,747	23.08%	3.26%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	74,250,463	0.47%	463	0.28%	4.25%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	25,621,524	0.16%	175	0.10%	4.81%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	10,854,781	0.07%	75	0.04%	4.82%					
110.01% - 120.00%	4,185,647	0.03%	32	0.02%	4.75%					
120.01% - 130.00%	2,026,197	0.01%	13	0.01%	4.84%					
130.00% >=	15,452,147	0.10%	120	0.07%	4.20%					
unknown	893,994	0.01%	11	0.01%	0.44%					
	<b>15,749,999,057</b>	<b>100.00%</b>	<b>167,855</b>	<b>100.00%</b>	<b>3.65%</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>52.36%</b> Current Loan to Indexed Market Value (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<= 30.00%	1,862,281,329	11.82%	41,290	24.60%	4.14%	1,152,363,587	8.20%	24,052	17.49%	0.77%
30.01% - 40.00%	1,594,230,739	10.12%	18,924	11.27%	4.07%	1,060,151,680	7.54%	12,915	9.39%	0.86%
40.01% - 50.00%	2,533,570,712	16.09%	25,740	15.33%	3.93%	1,521,645,307	10.83%	15,498	11.27%	0.97%
50.01% - 60.00%	4,081,271,672	25.91%	36,954	22.02%	3.56%	2,508,754,086	17.85%	21,656	15.75%	1.02%
60.01% - 70.00%	4,214,448,000	26.76%	33,870	20.18%	3.23%	3,216,021,266	22.88%	26,877	19.55%	1.07%
70.01% - 80.00%	1,413,316,584	8.97%	10,698	6.37%	3.46%	4,169,121,210	29.66%	33,030	24.02%	1.25%
80.01% - 90.00%	28,129,688	0.18%	193	0.11%	4.14%	409,291,492	2.91%	3,305	2.40%	1.37%
90.01% - 100.00%	5,287,803	0.03%	43	0.03%	4.69%	19,106,551	0.14%	160	0.12%	0.38%
100.01% - 110.00%	1,672,489	0.01%	15	0.01%	4.94%					
110.01% - 120.00%	694,498	0.00%	5	0.00%	4.72%					
120.01% - 130.00%	554,688	0.00%	4	0.00%	5.01%					
130.00% >=	13,646,862	0.09%	108	0.06%	4.11%					
unknown	893,994	0.01%	11	0.01%	0.44%					
	<b>15,749,999,057</b>	<b>100.00%</b>	<b>167,855</b>	<b>100.00%</b>	<b>3.65%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>	<b>1.07%</b>

## 14. Original Notional Amount

Aggregate Outstanding Notional	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0 - 50,000	185,394,279	1.18%	5,607	3.34%	3.77%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,192,300,015	7.57%	25,341	15.10%	3.73%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,231,978,009	14.17%	33,759	20.11%	3.72%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,645,703,654	16.80%	30,976	18.45%	3.67%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,594,736,423	16.47%	25,590	15.25%	3.63%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,895,001,468	12.03%	15,943	9.50%	3.64%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,532,206,515	9.73%	11,546	6.88%	3.61%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	961,780,611	6.11%	6,325	3.77%	3.57%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	752,641,756	4.78%	4,574	2.72%	3.64%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	483,529,179	3.07%	2,661	1.59%	3.59%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	389,504,000	2.47%	2,003	1.19%	3.57%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	219,254,414	1.39%	1,043	0.62%	3.49%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	169,924,921	1.08%	757	0.45%	3.50%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	115,318,300	0.73%	474	0.28%	3.50%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	95,547,510	0.61%	374	0.22%	3.60%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	52,159,433	0.33%	195	0.12%	3.52%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	50,532,208	0.32%	169	0.10%	3.56%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	27,559,221	0.17%	98	0.06%	3.54%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	35,330,825	0.22%	114	0.07%	3.58%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	112,863,218	0.72%	298	0.18%	3.47%	122,635,514	0.87%	297	0.22%	0.73%
more	6,733,100	0.04%	8	0.00%	3.69%	15,900,181	0.11%	19	0.01%	0.66%
	<b>15,749,999,057</b>	<b>100.00%</b>	<b>167,855</b>	<b>100.00%</b>	<b>3.65%</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				Weighted Average Coupon	Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total		Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 1,000	194,134	0.00%	431	0.26%	4.49%					
1,000 - 8,000	13,580,368	0.09%	2,887	1.72%	4.35%					
8,001 - 20,000	84,993,810	0.54%	5,921	3.53%	4.34%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	1,023,338,703	6.50%	27,152	16.18%	4.06%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,180,066,605	13.84%	34,779	20.72%	3.87%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,881,567,693	18.30%	33,011	19.67%	3.77%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,787,813,947	17.70%	24,965	14.87%	3.62%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,169,040,984	13.77%	15,892	9.47%	3.52%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,476,447,218	9.37%	9,148	5.45%	3.50%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	1,000,679,283	6.35%	5,368	3.20%	3.45%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	677,601,448	4.30%	3,201	1.91%	3.42%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	454,317,896	2.88%	1,922	1.15%	3.44%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	302,804,322	1.92%	1,158	0.69%	3.34%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	203,204,784	1.29%	709	0.42%	3.33%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	127,328,070	0.81%	408	0.24%	3.18%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	91,663,866	0.58%	272	0.16%	3.25%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	68,488,911	0.43%	189	0.11%	3.31%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	45,555,169	0.29%	118	0.07%	3.38%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	33,025,145	0.21%	80	0.05%	3.30%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	23,133,636	0.15%	53	0.03%	3.37%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	20,277,822	0.13%	44	0.03%	3.53%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	17,045,204	0.11%	35	0.02%	3.46%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	63,171,336	0.40%	108	0.06%	3.22%	71,165,625	0.51%	118	0.09%	0.85%
more	4,658,702	0.03%	4	0.00%	3.46%	8,441,288	0.06%	7	0.01%	0.64%
	<b>15,749,999,057</b>	<b>100.00%</b>	<b>167,855</b>	<b>100.00%</b>	<b>3.65%</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	1,801,483,038	11.44%	24,364	14.51%	4.22%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	246,170,442	1.56%	3,157	1.88%	3.30%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	611,352,479	3.88%	5,118	3.05%	3.38%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	933,971	0.01%	10	0.01%	3.07%					
Canarias	758,518,482	4.82%	9,019	5.37%	3.34%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	119,081,531	0.76%	1,546	0.92%	3.77%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	476,578,930	3.03%	5,677	3.38%	3.63%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	370,141,193	2.35%	4,952	2.95%	3.88%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,527,477,968	28.75%	40,906	24.37%	3.45%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	1,283,395	0.01%	17	0.01%	4.58%	1,810,656	0.01%	25	0.02%	0.84%
Extremadura	13,311	0.00%	1	0.00%	4.71%					
Galicia	263,727,490	1.67%	3,494	2.08%	3.72%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	42,455,416	0.27%	514	0.31%	3.06%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,851,242,692	30.80%	46,825	27.90%	3.63%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	1,021,956	0.01%	15	0.01%	3.64%	820,879	0.01%	12	0.01%	1.11%
Murcia	280,393,675	1.78%	3,815	2.27%	3.56%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	41,263,055	0.26%	450	0.27%	3.38%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	173,571,455	1.10%	1,950	1.16%	3.59%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	107,495,944	0.68%	1,562	0.93%	3.72%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,075,792,634	6.83%	14,463	8.62%	3.99%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	<b>15,749,999,057</b>	<b>100.00%</b>	<b>167,855</b>	<b>100.00%</b>	<b>3.65%</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	15,013,216,695	95.32%	160,786	95.79%	3.65%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	736,782,362	4.68%	7,069	4.21%	3.50%	230,136,528	1.64%	1,699	1.24%	1.21%
	<b>15,749,999,057</b>	<b>100.00%</b>	<b>167,855</b>	<b>100.00%</b>	<b>3.65%</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	1,478,647	0.01%	1	1.70%
2	1,096,882	0.01%	1	4.06%
3	1,077,152	0.01%	1	4.66%
4	1,006,022	0.01%	1	4.11%
5	911,062	0.01%	1	4.47%
6	886,323	0.01%	1	4.70%
7	872,579	0.01%	2	4.25%
8	830,560	0.01%	1	2.05%
9	807,397	0.01%	1	4.29%
10	787,660	0.01%	1	4.87%
<b>Top 10</b>	<b>9,754,283</b>	<b>0.06%</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	14,018,875,353	89.01%	148,446	88.44%	3.64%	10,863,004,535	77.28%	104,769	76.20%	1.09%
Employed - Public Sector	1,200,712	0.01%	13	0.01%	4.18%	1,524,253,118	10.84%	16,198	11.78%	0.97%
Employed - Sector Unknown	21,420,152	0.14%	513	0.31%	4.39%	18,526,738	0.13%	223	0.16%	1.21%
Other	34,587,072	0.22%	527	0.31%	3.83%	39,914,076	0.28%	543	0.39%	0.70%
Pensioner	234,864,507	1.49%	3,964	2.36%	3.91%	193,051,175	1.37%	2,854	2.08%	1.16%
Self-employed	1,211,362,211	7.69%	11,599	6.91%	3.69%	1,223,136,070	8.70%	10,688	7.77%	0.99%
Student	32,711,574	0.21%	389	0.23%	3.81%	18,655,934	0.13%	210	0.15%	0.92%
Unemployed	194,977,476	1.24%	2,404	1.43%	3.74%	175,913,533	1.25%	2,008	1.46%	0.99%
	<b>15,749,999,057</b>	<b>100.00%</b>	<b>167,855</b>	<b>100.00%</b>	<b>3.65%</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: 21.66%										
[0% - 10%]	1,949,034,097	12.37%	27,017	16.10%	3.11%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	3,206,821,750	20.36%	34,487	20.55%	3.38%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,097,818,567	19.67%	31,997	19.06%	3.64%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,399,449,788	15.23%	25,697	15.31%	3.66%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,859,177,297	11.80%	19,851	11.83%	3.73%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	1,381,648,727	8.77%	13,687	8.15%	3.93%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	853,613,051	5.42%	7,585	4.52%	4.20%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	490,431,942	3.11%	3,898	2.32%	4.41%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	260,487,966	1.65%	1,893	1.13%	4.58%	13,696,118	0.10%	94	0.07%	1.57%
>50%	251,515,872	1.60%	1,743	1.04%	4.57%	15,489,509	0.11%	176	0.13%	1.36%
	<b>15,749,999,057</b>	<b>100.00%</b>	<b>167,855</b>	<b>100.00%</b>	<b>3.65%</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	15,749,999,057	100.00%	167,855	100.00%	3.65%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,749,999,057</b>	<b>100.00%</b>	<b>167,855</b>	<b>100.00%</b>	<b>3.65%</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	15,528,274,289	98.59%	165,678	98.70%	3.59%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2+	221,724,768	1.41%	2,177	1.30%	0.05%	143,165,229	1.02%	1,218	0.89%	0.01%
	<b>15,749,999,057</b>	<b>100.00%</b>	<b>167,855</b>	<b>100.00%</b>	<b>3.65%</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	13,323,235,861	84.59%	139,285	82.98%	3.64%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	2,282,013,261	14.49%	25,806	15.37%	3.67%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	144,749,935	0.92%	2,764	1.65%	3.88%	168,480,337	1.20%	2,717	1.98%	0.60%
	<b>15,749,999,057</b>	<b>100.00%</b>	<b>167,855</b>	<b>100.00%</b>	<b>3.65%</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
	4,945,002	0.03%	51	0.03%	3.34%					
1st home	15,745,054,055	99.97%	167,804	99.97%	3.65%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,749,999,057</b>	<b>100.00%</b>	<b>167,855</b>	<b>100.00%</b>	<b>3.65%</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	4,702,864,747	29.86%	54,341	32.37%	3.66%	4,540,891,035	32.30%	47,549	34.58%	0.95%
Internet	5,646,625,935	35.85%	57,533	34.28%	3.63%	5,000,304,175	35.57%	46,757	34.01%	1.08%
Office or Branch Network	2,970,406,526	18.86%	32,681	19.47%	3.81%	3,057,955,108	21.75%	29,412	21.39%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	2,430,101,850	15.43%	23,300	13.88%	3.48%	1,457,304,862	10.37%	13,775	10.02%	1.08%
	<b>15,749,999,057</b>	<b>100.00%</b>	<b>167,855</b>	<b>100.00%</b>	<b>3.65%</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	955,917,339	6.07%	11,986	7.14%	3.77%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,794,081,718	93.93%	155,869	92.86%	3.64%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	<b>15,749,999,057</b>	<b>100.00%</b>	<b>167,855</b>	<b>100.00%</b>	<b>3.65%</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%[	13,191,654,838	83.76%	146,552	87.31%	3.65%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,612,225,917	10.24%	13,284	7.91%	3.55%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	756,841,282	4.81%	6,195	3.69%	3.66%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	16,113,929	0.10%	183	0.11%	4.43%					
[7.50% - 20.00%[	28,982,475	0.18%	274	0.16%	4.42%					
[20.00% - 100.00%[	70,797,401	0.45%	667	0.40%	4.19%					
100.00%	73,383,215	0.47%	700	0.42%	3.76%					
	<b>15,749,999,057</b>	<b>100.00%</b>	<b>167,855</b>	<b>100.00%</b>	<b>3.65%</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: 0.75%      Weighted average LGD: 33.77%

**28. Arrears**

Days Past Due	Nr of Loans	Principal in arrears	Interest in arrears	Total amount in arrears	Aggregate Outstanding Not. Amount	% Nr of Loans	% of Aggregate Outstanding Not. Amt
No Arrear	166,872	0	0	0	15,646,852,412	99.41%	99.35%
30 - 59 Days	183	24,738	30,411	55,149	18,762,904	0.11%	0.12%
60 - 89 Days	77	28,867	28,575	57,442	8,345,274	0.05%	0.05%
90 - 179 Days	157	111,065	107,553	218,618	15,831,884	0.09%	0.10%
180 - 365 Days	215	298,262	386,813	685,075	23,000,316	0.13%	0.15%
Defaulted (>12M)	351	1,321,483	1,084,012	2,405,495	37,206,267	0.21%	0.24%
	<b>167,855</b>	<b>1,784,414</b>	<b>1,637,364</b>	<b>3,421,779</b>	<b>15,749,999,057</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

**Paying Agent, Swap Counterparty**

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

**Arranger**

**ING Bank N.V**

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

**ING Bank N.V., Sucursal en España**

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