

SOL Lion II RMBS Fondo de Titulización



Monthly Investor Report

28 November 2024

Description

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

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

1. Summary

All amounts in EURO	Current	At Issue
Reporting Date	28-Nov-24	04-Dec-20
Portfolio Cut off date	31-Oct-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)	305,097,928.62	44,820.55
Of which Active Outstanding Notional Amount (3)	15,444,902,071.38	14,056,455,179.45
Of which Principal in Arrears	1,963,835.99	0.00
Realised Loss	14,120.58	0.00
Number of Loans	165,716	137,493
Number of Borrowers	164,666	136,884
Average Principal Balance (Loanparts)	93,201.03	102,233.97
Average Principal Balance (Borrowers)	93,795.33	102,688.81
Coupon: Weighted Average	3.59%	1.07%
Minimum	0.00%	0.00%
Maximum	8.19%	4.41%
Weighted Average Original Loan to Market Value	71.42%	70.95%
Weighted Average Loan to Indexed Market Value	51.42%	58.84%
Seasoning (months): Weighted Average	74.25	61.59
Remaining Tenor (months): Weighted Average	300.68	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%	0.26%	0.00%
2. Aggregate realised losses related to Defaulted Receivables > 0.75%	0.00%	0.00%
3. Outstanding Balance of the Receivables < 13.5 bln	15.4	14.1
4. Reserve Fund not funded up to the Reserve Fund Required Amount	N	N
5. Seller replaced as Servicer of the Receivables	N	N
6. Seller not able to sell Additional Receivables	N	N

Repurchase Rights

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

2. Product Type

Product Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Fixed	390,528,589	2.53%	3,928	2.37%	2.29%					
Mixta	5,642,021,981	36.53%	52,664	31.78%	2.06%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	9,412,351,502	60.94%	109,124	65.85%	4.56%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%

3. Loan Coupon

Coupon Loan Part (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0.00% - 0.00%	13,817,292	0.09%	126	0.08%	0.00%	178,564,802	1.27%	2,066	1.50%	0.00%
0.01% - 0.50%						2,353,648,402	16.74%	29,921	21.76%	0.25%
0.51% - 1.00%	1,215,188	0.01%	4	0.00%	0.93%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	1,792,947,467	11.61%	14,864	8.97%	1.34%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	2,183,119,529	14.13%	22,276	13.44%	1.84%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	631,851,402	4.09%	6,995	4.22%	2.26%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	578,099,605	3.74%	4,755	2.87%	2.79%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	289,273,357	1.87%	2,164	1.31%	3.16%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	375,282,791	2.43%	3,837	2.32%	3.42%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	390,072,055	2.53%	4,531	2.73%	3.65%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	521,416,964	3.38%	6,724	4.06%	3.92%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	1,835,558,430	11.88%	24,702	14.91%	4.12%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%	997,912,235	6.46%	9,340	5.64%	4.38%	89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	3,413,742,452	22.10%	35,226	21.26%	4.64%					
4.76% - 5.00%	1,008,624,051	6.53%	10,701	6.46%	4.85%					
5.01% - 5.25%	640,504,717	4.15%	8,189	4.94%	5.12%					
5.26% - 5.50%	382,206,553	2.47%	5,025	3.03%	5.41%					
5.51% - 5.75%	246,094,996	1.59%	3,757	2.27%	5.62%					
5.76% - 6.00%	86,008,439	0.56%	1,394	0.84%	5.93%					
6.01% - 6.25%	16,804,665	0.11%	341	0.21%	6.13%					
6.26% - 6.50%	28,927,015	0.19%	512	0.31%	6.38%					
6.51% - 6.75%	3,461,299	0.02%	92	0.06%	6.62%					
6.76% - 7.00%	3,214,144	0.02%	73	0.04%	6.83%					
7.01% - 7.25%	3,435,075	0.02%	56	0.03%	7.16%					
7.26% - 7.50%	439,504	0.00%	15	0.01%	7.36%					
7.51% - >	872,845	0.01%	17	0.01%	7.78%					
	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%

4. Origination Year

Origination Year	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
2003	7,189,863	0.05%	194	0.12%	4.14%	13,138,132	0.09%	251	0.18%	0.37%
2004	58,720,523	0.38%	1,590	0.96%	4.13%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	172,788,872	1.12%	4,377	2.64%	4.11%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	223,688,696	1.45%	4,416	2.66%	4.05%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	369,624,115	2.39%	6,048	3.65%	3.96%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	351,824,544	2.28%	5,437	3.28%	4.01%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	137,235,807	0.89%	2,132	1.29%	4.36%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	203,236,299	1.32%	2,821	1.70%	4.32%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	332,708,003	2.15%	4,399	2.65%	4.31%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	179,855,550	1.16%	2,815	1.70%	5.19%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	105,545,841	0.68%	1,654	1.00%	5.85%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	244,842,156	1.59%	3,774	2.28%	5.50%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	472,514,895	3.06%	6,357	3.84%	4.75%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	789,408,771	5.11%	9,700	5.85%	4.35%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,029,612,150	6.67%	11,493	6.94%	4.08%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	1,700,062,152	11.01%	17,423	10.51%	3.58%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,127,410,160	13.77%	21,104	12.74%	3.54%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,576,962,694	10.21%	15,148	9.14%	3.08%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	2,021,808,961	13.09%	17,720	10.69%	2.83%					
2022	1,622,576,172	10.51%	13,871	8.37%	2.81%					
2023	1,345,716,693	8.71%	10,368	6.26%	3.74%					
2024	371,569,153	2.41%	2,875	1.73%	3.12%					
	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%

5. Maturity Year

Maturity Year	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
2021						1,274,836	0.01%	111	0.08%	0.58%
2022						8,855,293	0.06%	660	0.48%	0.61%
2023	3,811	0.00%	1	0.00%	3.98%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	247,926	0.00%	308	0.19%	4.53%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	7,317,576	0.05%	1,583	0.96%	4.29%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	18,901,375	0.12%	1,811	1.09%	4.22%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	30,468,753	0.20%	1,851	1.12%	4.21%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	43,693,132	0.28%	1,987	1.20%	4.22%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	63,275,126	0.41%	2,308	1.39%	4.20%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	91,566,403	0.59%	2,768	1.67%	4.10%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	113,333,551	0.73%	2,955	1.78%	4.05%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	136,443,493	0.88%	3,125	1.89%	3.91%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	165,215,497	1.07%	3,348	2.02%	3.87%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	192,694,821	1.25%	3,676	2.22%	3.96%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	249,040,822	1.61%	4,500	2.72%	3.99%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	310,258,538	2.01%	4,879	2.94%	3.89%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	330,615,357	2.14%	4,813	2.90%	3.87%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	303,461,613	1.96%	4,160	2.51%	3.88%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	262,633,848	1.70%	3,569	2.15%	3.92%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	292,410,272	1.89%	3,762	2.27%	3.90%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	363,811,601	2.36%	4,351	2.63%	3.87%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	383,414,637	2.48%	4,417	2.67%	3.83%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	470,720,749	3.05%	5,155	3.11%	3.90%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	456,934,596	2.96%	5,021	3.03%	3.94%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	484,363,819	3.14%	5,033	3.04%	3.83%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	693,613,797	4.49%	6,915	4.17%	3.36%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	675,772,093	4.38%	6,519	3.93%	3.38%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	634,714,038	4.11%	6,040	3.64%	3.72%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	656,069,009	4.25%	6,128	3.70%	3.66%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	591,403,132	3.83%	5,280	3.19%	3.50%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	659,715,117	4.27%	5,553	3.35%	3.59%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	583,176,948	3.78%	4,825	2.91%	3.47%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	579,337,474	3.75%	4,695	2.83%	3.65%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	578,153,441	3.74%	4,736	2.86%	3.53%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	500,791,147	3.24%	4,075	2.46%	3.54%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	582,482,013	3.77%	4,749	2.87%	3.56%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	620,016,305	4.01%	4,989	3.01%	3.55%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	726,452,296	4.70%	5,976	3.61%	3.51%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	807,405,187	5.23%	6,600	3.98%	3.40%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	573,034,323	3.71%	4,540	2.74%	3.01%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	548,823,603	3.55%	3,988	2.41%	2.93%					
2062	390,485,470	2.53%	2,815	1.70%	2.78%					
2063	272,629,359	1.77%	1,912	1.15%	3.63%					
	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%

6. Seasoning

Seasoning (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 0.5	109,060,123	0.71%	853	0.51%	3.07%					
0.5 - 1	415,122,098	2.69%	3,207	1.94%	3.21%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,429,181,038	9.25%	11,101	6.70%	3.81%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	1,755,056,516	11.36%	15,139	9.14%	2.62%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	2,002,006,458	12.96%	17,739	10.70%	2.91%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	1,518,998,353	9.83%	14,905	8.99%	3.18%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	2,184,329,576	14.14%	21,569	13.02%	3.52%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,552,922,288	10.05%	16,114	9.72%	3.68%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	987,967,447	6.40%	11,253	6.79%	4.14%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	765,770,966	4.96%	9,599	5.79%	4.37%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	391,132,011	2.53%	5,354	3.23%	4.93%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,333,355,198	15.11%	38,883	23.46%	4.40%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%

7. Original Tenor

Tenor (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0 - 5	550,998	0.00%	33	0.02%	4.23%	22,090	0.00%	1	0.00%	1.49%
6 - 10	34,798,745	0.23%	981	0.59%	4.54%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	392,790,366	2.54%	7,985	4.82%	3.33%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	937,041,585	6.07%	16,057	9.69%	3.61%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	2,330,844,248	15.09%	29,375	17.73%	3.48%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	3,970,349,220	25.71%	44,624	26.93%	3.72%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	2,968,806,445	19.22%	26,494	15.99%	3.67%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,809,720,464	31.14%	40,167	24.24%	3.49%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%

8. Remaining Tenor

Remaining Tenor (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 1	4,370,350	0.03%	1,417	0.86%	4.31%	427,186	0.00%	40	0.03%	0.52%
1 - 2	16,253,299	0.11%	1,829	1.10%	4.23%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	27,136,839	0.18%	1,814	1.09%	4.22%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	40,085,097	0.26%	1,950	1.18%	4.20%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	58,951,570	0.38%	2,243	1.35%	4.21%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	81,649,877	0.53%	2,604	1.57%	4.13%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	111,796,315	0.72%	3,005	1.81%	4.06%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	128,672,958	0.83%	3,028	1.83%	3.96%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	158,779,800	1.03%	3,321	2.00%	3.86%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	183,469,687	1.19%	3,533	2.13%	3.94%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	230,409,540	1.49%	4,240	2.56%	4.00%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	300,216,515	1.94%	4,928	2.97%	3.91%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	340,693,805	2.21%	4,983	3.01%	3.84%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	307,450,534	1.99%	4,259	2.57%	3.92%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	265,181,009	1.72%	3,621	2.19%	3.87%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	268,887,582	1.74%	3,534	2.13%	3.95%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	361,251,743	2.34%	4,404	2.66%	3.88%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	369,192,602	2.39%	4,284	2.59%	3.79%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	467,235,845	3.03%	5,117	3.09%	3.92%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	465,292,461	3.01%	5,129	3.10%	3.90%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	444,966,364	2.88%	4,723	2.85%	3.91%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	661,009,549	4.28%	6,632	4.00%	3.48%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	692,697,395	4.48%	6,722	4.06%	3.26%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	624,492,432	4.04%	5,982	3.61%	3.75%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	674,752,967	4.37%	6,337	3.82%	3.63%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	569,011,112	3.68%	5,154	3.11%	3.56%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	675,767,661	4.38%	5,736	3.46%	3.59%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	589,431,665	3.82%	4,912	2.96%	3.41%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	579,948,107	3.75%	4,707	2.84%	3.68%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	601,958,413	3.90%	4,894	2.95%	3.51%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,143,864,655	33.30%	40,672	24.54%	3.34%	5,198,639,048	36.98%	38,870	28.27%	1.20%
Matured *	24,323	0.00%	2	0.00%	5.31%					
	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%

9. Interest Type

Interest Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Fixed 10Y	5,642,021,981	36.53%	52,664	31.78%	2.06%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	9,412,351,502	60.94%	109,124	65.85%	4.56%	11,574,908,234	82.35%	114,550	83.31%	0.88%
Fixed	390,528,589	2.53%	3,928	2.37%	2.29%					
	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%

10. Interest Reset Dates

Interest Reset Dates	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Floating	9,412,351,502	60.94%	109,124	65.85%	4.56%	11,574,908,234	82.35%	114,550	83.31%	0.88%
<2024						3,797,304	0.03%	60	0.04%	1.16%
2024	630,876	0.00%	9	0.01%	4.98%	577,280	0.00%	27	0.02%	2.08%
2025	13,363,300	0.09%	190	0.11%	2.51%	22,646,882	0.16%	290	0.21%	2.30%
2026	182,640,478	1.18%	1,886	1.14%	2.60%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	325,228,253	2.11%	3,259	1.97%	2.37%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	723,261,544	4.68%	7,401	4.47%	2.14%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,061,305,063	6.87%	10,522	6.35%	2.13%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	800,808,711	5.18%	7,895	4.76%	1.65%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	963,116,824	6.24%	8,344	5.04%	1.48%					
2032	955,040,715	6.18%	8,050	4.86%	1.72%					
2033	430,242,734	2.79%	3,514	2.12%	3.44%					
2034	113,618,502	0.74%	942	0.57%	3.35%					
>2034	72,764,982	0.47%	652	0.39%	3.58%					
Fixed	390,528,589	2.53%	3,928	2.37%	2.29%					
	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%

11. Interest and Principal Payment Frequency

Payment Frequency	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
P1M	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%

12. Payment Holidays

Payment Holidays	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
None	15,429,875,813	99.90%	165,599	99.93%	3.58%	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	15,026,258	0.10%	117	0.07%	0.00%					
	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13a. Original Loan to Market Value

average: 71.42% 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%	222,526,008	1.44%	5,064	3.06%	3.76%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	398,933,230	2.58%	7,450	4.50%	3.71%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	703,333,102	4.55%	11,150	6.73%	3.74%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,130,005,121	7.32%	15,282	9.22%	3.72%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,026,379,592	13.12%	23,765	14.34%	3.63%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,717,033,782	62.91%	92,071	55.56%	3.57%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,244,900,776	8.06%	10,916	6.59%	3.40%	1,016,656,032	7.23%	7,941	5.78%	1.06%
unknown	1,790,462	0.01%	18	0.01%	0.22%					
	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13b. Current Loan to Market Value

average: 59.41% 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%	1,452,448,719	9.40%	35,889	21.66%	4.02%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,117,456,215	7.24%	14,742	8.90%	3.94%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,440,038,437	9.32%	16,041	9.68%	3.89%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	2,010,939,441	13.02%	20,724	12.51%	3.78%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	4,460,023,711	28.88%	40,496	24.44%	3.55%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	4,837,271,700	31.32%	36,977	22.31%	3.22%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	69,872,417	0.45%	435	0.26%	4.18%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	24,215,896	0.16%	166	0.10%	4.70%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	10,253,560	0.07%	71	0.04%	4.80%					
110.01% - 120.00%	3,981,150	0.03%	31	0.02%	4.62%					
120.01% - 130.00%	1,650,519	0.01%	10	0.01%	4.80%					
130.00% >=	14,959,846	0.10%	116	0.07%	4.11%					
unknown	1,790,462	0.01%	18	0.01%	0.22%					
	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13c. Current Loan to Indexed Market Value

average: 51.42% 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%	1,925,571,840	12.47%	42,117	25.42%	4.06%	1,152,363,587	8.20%	24,052	17.49%	0.77%
30.01% - 40.00%	1,645,767,534	10.66%	19,355	11.68%	4.00%	1,060,151,680	7.54%	12,915	9.39%	0.86%
40.01% - 50.00%	2,618,023,144	16.95%	26,358	15.91%	3.82%	1,521,645,307	10.83%	15,498	11.27%	0.97%
50.01% - 60.00%	4,217,229,536	27.30%	37,815	22.82%	3.45%	2,508,754,086	17.85%	21,656	15.75%	1.02%
60.01% - 70.00%	3,874,858,655	25.09%	31,062	18.74%	3.20%	3,216,021,266	22.88%	26,877	19.55%	1.07%
70.01% - 80.00%	1,120,450,736	7.25%	8,684	5.24%	3.46%	4,169,121,210	29.66%	33,030	24.02%	1.25%
80.01% - 90.00%	20,601,159	0.13%	142	0.09%	4.22%	409,291,492	2.91%	3,305	2.40%	1.37%
90.01% - 100.00%	4,774,854	0.03%	39	0.02%	4.54%	19,106,551	0.14%	160	0.12%	0.38%
100.01% - 110.00%	1,429,189	0.01%	13	0.01%	4.83%					
110.01% - 120.00%	770,813	0.00%	6	0.00%	4.71%					
120.01% - 130.00%	599,283	0.00%	3	0.00%	5.01%					
130.00% >=	13,034,866	0.08%	104	0.06%	4.01%					
unknown	1,790,462	0.01%	18	0.01%	0.22%					
	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%

14. Original Notional Amount

Aggregate Outstanding Notional	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
0 - 50,000	181,213,543	1.17%	5,515	3.33%	3.71%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,170,404,625	7.58%	25,034	15.11%	3.68%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,196,275,005	14.22%	33,411	20.16%	3.66%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,603,141,015	16.85%	30,619	18.48%	3.61%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,548,587,401	16.50%	25,282	15.26%	3.57%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,859,934,615	12.04%	15,722	9.49%	3.58%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,498,945,180	9.71%	11,361	6.86%	3.55%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	940,423,731	6.09%	6,229	3.76%	3.50%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	737,079,535	4.77%	4,506	2.72%	3.57%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	471,841,088	3.05%	2,616	1.58%	3.53%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	378,906,056	2.45%	1,971	1.19%	3.51%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	213,273,100	1.38%	1,021	0.62%	3.42%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	165,423,220	1.07%	742	0.45%	3.45%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	111,827,179	0.72%	465	0.28%	3.46%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	92,287,355	0.60%	365	0.22%	3.53%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	50,204,374	0.33%	187	0.11%	3.45%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	49,139,855	0.32%	162	0.10%	3.49%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	27,323,680	0.18%	98	0.06%	3.51%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	34,527,558	0.22%	113	0.07%	3.51%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	107,443,269	0.70%	289	0.17%	3.41%	122,635,514	0.87%	297	0.22%	0.73%
more	6,700,686	0.04%	8	0.00%	3.47%	15,900,181	0.11%	19	0.01%	0.66%
	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%

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	208,473	0.00%	460	0.28%	4.33%					
1,000 - 8,000	13,590,840	0.09%	2,933	1.77%	4.26%					
8,001 - 20,000	84,993,532	0.55%	5,920	3.57%	4.25%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	1,021,120,838	6.61%	27,128	16.37%	3.98%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,161,166,803	13.99%	34,492	20.81%	3.80%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,842,840,736	18.41%	32,579	19.66%	3.70%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,739,629,789	17.74%	24,544	14.81%	3.56%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,123,007,284	13.75%	15,555	9.39%	3.47%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,430,880,581	9.26%	8,866	5.35%	3.44%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	977,787,358	6.33%	5,247	3.17%	3.39%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	653,596,934	4.23%	3,088	1.86%	3.36%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	444,261,379	2.88%	1,879	1.13%	3.39%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	285,330,246	1.85%	1,091	0.66%	3.27%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	194,430,455	1.26%	679	0.41%	3.32%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	124,499,177	0.81%	399	0.24%	3.16%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	85,829,058	0.56%	255	0.15%	3.21%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	64,367,568	0.42%	178	0.11%	3.26%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	42,778,510	0.28%	111	0.07%	3.34%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	32,958,801	0.21%	80	0.05%	3.21%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	22,213,306	0.14%	51	0.03%	3.38%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	22,117,164	0.14%	48	0.03%	3.54%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	14,648,384	0.09%	30	0.02%	3.37%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	58,004,420	0.38%	99	0.06%	3.14%	71,165,625	0.51%	118	0.09%	0.85%
more	4,640,433	0.03%	4	0.00%	3.22%	8,441,288	0.06%	7	0.01%	0.64%
	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%

16. Geographic Region

Region	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Andalucía	1,764,592,471	11.43%	24,023	14.50%	4.13%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	241,631,786	1.56%	3,120	1.88%	3.25%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	602,281,249	3.90%	5,075	3.06%	3.33%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	1,193,015	0.01%	9	0.01%	3.94%					
Canarias	747,637,860	4.84%	8,938	5.39%	3.29%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	117,725,811	0.76%	1,536	0.93%	3.71%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	470,629,370	3.05%	5,642	3.40%	3.57%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	362,583,713	2.35%	4,894	2.95%	3.82%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,445,508,924	28.78%	40,421	24.39%	3.39%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	776,000	0.01%	13	0.01%	4.61%	1,810,656	0.01%	25	0.02%	0.84%
Galicia	259,028,937	1.68%	3,451	2.08%	3.66%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	41,961,373	0.27%	513	0.31%	3.02%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,745,137,285	30.72%	46,117	27.83%	3.58%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	954,528	0.01%	15	0.01%	3.49%	820,879	0.01%	12	0.01%	1.11%
Murcia	275,844,502	1.79%	3,780	2.28%	3.51%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	40,748,625	0.26%	442	0.27%	3.33%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	168,154,810	1.09%	1,917	1.16%	3.53%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	105,548,817	0.68%	1,543	0.93%	3.65%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,052,962,996	6.82%	14,267	8.61%	3.92%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%

17. Borrower Nationality

Country	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Spain	14,722,149,339	95.32%	158,744	95.79%	3.59%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	722,752,732	4.68%	6,972	4.21%	3.45%	230,136,528	1.64%	1,699	1.24%	1.21%
	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%

18. Debtor's concentration

Debtor Nr	Aggregate Outstanding Not. Amount	% of Aggregate Outstanding Not. Amt	Nr of Loans	Weighted Average Coupon
1	1,473,014	0.01%	1	1.70%
2	1,094,033	0.01%	1	3.56%
3	1,071,550	0.01%	1	4.16%
4	1,001,836	0.01%	1	4.11%
5	906,962	0.01%	1	4.47%
6	883,840	0.01%	1	4.62%
7	870,592	0.01%	2	4.05%
8	826,223	0.01%	1	2.05%
9	783,736	0.01%	1	4.87%
10	767,311	0.00%	2	4.58%
Top 10	9,679,098	0.06%		

19. Employment Type

Employment Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Employed - Private Sector	13,751,835,565	89.04%	146,523	88.42%	3.58%	10,863,004,535	77.28%	104,769	76.20%	1.09%
Employed - Public Sector	2,220,747	0.01%	23	0.01%	3.82%	1,524,253,118	10.84%	16,198	11.78%	0.97%
Employed - Sector Unknown	19,403,074	0.13%	473	0.29%	4.31%	18,526,738	0.13%	223	0.16%	1.21%
Other	35,164,625	0.23%	527	0.32%	3.71%	39,914,076	0.28%	543	0.39%	0.70%
Pensioner	232,661,290	1.51%	3,985	2.40%	3.84%	193,051,175	1.37%	2,854	2.08%	1.16%
Self-employed	1,176,163,937	7.62%	11,376	6.86%	3.63%	1,223,136,070	8.70%	10,688	7.77%	0.99%
Student	31,383,317	0.20%	378	0.23%	3.73%	18,655,934	0.13%	210	0.15%	0.92%
Unemployed	196,069,518	1.27%	2,431	1.47%	3.65%	175,913,533	1.25%	2,008	1.46%	0.99%
	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%

20. Payment to Income

Payment to Income	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
average: 21.51%										
[0% - 10%]	1,929,490,430	12.49%	26,928	16.25%	3.08%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	3,177,086,716	20.57%	34,347	20.73%	3.33%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,040,542,189	19.69%	31,606	19.07%	3.59%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,342,702,523	15.17%	25,327	15.28%	3.60%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,827,051,427	11.83%	19,621	11.84%	3.67%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	1,351,048,958	8.75%	13,377	8.07%	3.86%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	836,864,689	5.42%	7,404	4.47%	4.12%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	465,154,336	3.01%	3,733	2.25%	4.33%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	247,303,326	1.60%	1,789	1.08%	4.51%	13,696,118	0.10%	94	0.07%	1.57%
>50%	227,657,477	1.47%	1,584	0.96%	4.50%	15,489,509	0.11%	176	0.13%	1.36%
	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%

21. ING Staff at Date of Origination

ING Staff at Date of Origination	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
No	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%

22. Number of Loans Per Borrower

Number of Loans Per Borrower	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
1	15,234,337,930	98.64%	163,628	98.74%	3.54%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2+	210,564,141	1.36%	2,088	1.26%	0.05%	143,165,229	1.02%	1,218	0.89%	0.01%
	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%

23. Loan Purpose

Loan Purpose	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Purchase	13,066,291,786	84.60%	137,476	82.96%	3.58%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	2,237,327,326	14.49%	25,523	15.40%	3.62%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	141,282,960	0.91%	2,717	1.64%	3.82%	168,480,337	1.20%	2,717	1.98%	0.60%
	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%

24. Occupancy Status

Occupancy Status	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
	2,839,250	0.02%	26	0.02%	1.34%					
1st home	15,442,062,822	99.98%	165,690	99.98%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%

25. Underwriting Source

Underwriting Source	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Central or Direct	4,599,455,373	29.78%	53,553	32.32%	3.60%	4,540,891,035	32.30%	47,549	34.58%	0.95%
Internet	5,539,306,673	35.86%	56,830	34.29%	3.57%	5,000,304,175	35.57%	46,757	34.01%	1.08%
Office or Branch Network	2,914,386,294	18.87%	32,271	19.47%	3.75%	3,057,955,108	21.75%	29,412	21.39%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	2,391,753,731	15.49%	23,062	13.92%	3.42%	1,457,304,862	10.37%	13,775	10.02%	1.08%
	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%

26. Special Scheme

Special Scheme	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Vivienda de proteccion oficial	939,730,184	6.08%	11,858	7.16%	3.71%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,505,171,887	93.92%	153,858	92.84%	3.58%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%

27. Probability of Default

Probability of Default	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
[0.00% - 0.10%[	13,120,329,612	84.95%	146,088	88.16%	3.59%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,470,155,872	9.52%	12,203	7.36%	3.51%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	656,020,519	4.25%	5,520	3.33%	3.67%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	18,613,268	0.12%	206	0.12%	4.19%					
[7.50% - 20.00%[	29,973,614	0.19%	281	0.17%	4.31%					
[20.00% - 100.00%[	72,279,352	0.47%	684	0.41%	4.05%					
100.00%	77,529,834	0.50%	734	0.44%	3.63%					
	15,444,902,071	100.00%	165,716	100.00%	3.59%	14,056,455,179	100.00%	137,493	100.00%	1.07%

Weighted average PD: 0.79% Weighted average LGD: 33.33%

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	164,672	18	0	18	15,335,026,934	99.37%	99.29%
30 - 59 Days	179	22,176	26,741	48,917	18,521,528	0.11%	0.12%
60 - 89 Days	94	29,339	28,113	57,452	9,798,201	0.06%	0.06%
90 - 179 Days	166	119,474	114,313	233,787	17,873,860	0.10%	0.12%
180 - 365 Days	220	313,418	389,798	703,216	23,090,875	0.13%	0.15%
Defaulted (>12M)	385	1,479,411	1,254,195	2,733,607	40,590,673	0.23%	0.26%
	165,716	1,963,836	1,813,161	3,776,997	15,444,902,071	100.00%	100.00%

29. Transaction Parties

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

ING Bank N.V., Sucursal en España

Calle Via de los Poblados, 1F
28033 Madrid
Spain

Legal Adviser

Cuatrecasas, Gonçalves Pereira S.L.P.

Paseo de Gracia, 111
08008 Barcelona
Spain

Paying Agent, Swap Counterparty

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

Arranger

ING Bank N.V

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Auditor of the Fund

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Management Company

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Verification Agent (STS)

Prime Collateralised Securities (EU)

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Rating Agency

Fitch Ratings España, S.A.U.

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ING Bank N.V., Sucursal en España

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