

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



**Monthly Investor Report**

**28 October 2025**

**Description**

Issue Date	4 December 2020
Final Maturity Date	31 December 2063
Next Payment Date	29 December 2025

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-Oct-25	04-Dec-20
Portfolio Cut off date	30-Sep-25	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)	144,022,309.41	44,820.55
Of which Active Outstanding Notional Amount (3)	15,605,977,690.59	14,056,455,179.45
Of which Principal in Arrears	2,809,009.85	0.00
Realised Loss	14,120.58	0.00
Number of Loans	169,648	137,493
Number of Borrowers	168,597	136,884
Average Principal Balance (Loanparts)	91,990.34	102,233.97
Average Principal Balance (Borrowers)	92,563.79	102,688.81
Coupon: Weighted Average	2.74%	1.07%
Minimum	0.00%	0.00%
Maximum	7.61%	4.41%
Weighted Average Original Loan to Market Value	71.59%	70.95%
Weighted Average Loan to Indexed Market Value	48.49%	58.84%
Seasoning (months): Weighted Average	77.30	61.59
Remaining Tenor (months): Weighted Average	295.82	313.60
Weighted Average Interest Rate on Fixed Interest Rate Loans	2.22%	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%	0.21%	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	15.6	14.1
4. Reserve Fund not funded up to the Reserve Fund Required Amount	N	N
5. Seller replaced as Servicer of the Receivables	N	N
6. Seller not able to sell Additional Receivables	N	N

**Repurchase Rights**

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

**2. Product Type**

Product Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Fixed	612,357,943	3.92%	6,559	3.87%	2.40%					
Mixta	6,627,856,855	42.47%	62,539	36.86%	2.20%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	8,365,762,893	53.61%	100,550	59.27%	3.20%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	<b>15,605,977,691</b>	<b>100.00%</b>	<b>169,648</b>	<b>100.00%</b>	<b>2.74%</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%	18,237,924	0.12%	159	0.09%	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%	431,820	0.00%	2	0.00%	0.77%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	1,852,502,719	11.87%	16,144	9.52%	1.33%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	2,169,963,440	13.90%	22,659	13.36%	1.84%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	1,312,012,120	8.41%	15,910	9.38%	2.32%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	2,723,171,605	17.45%	31,488	18.56%	2.78%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	3,226,470,705	20.67%	32,479	19.14%	3.12%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	2,134,474,111	13.68%	22,633	13.34%	3.39%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	846,107,321	5.42%	9,737	5.74%	3.61%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	755,148,794	4.84%	9,688	5.71%	3.88%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	295,428,872	1.89%	4,218	2.49%	4.13%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%	189,665,724	1.22%	3,003	1.77%	4.37%	89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	31,754,802	0.20%	552	0.33%	4.64%					
4.76% - 5.00%	27,878,330	0.18%	525	0.31%	4.82%					
5.01% - 5.25%	15,488,475	0.10%	295	0.17%	5.12%					
5.26% - 5.50%	2,450,235	0.02%	60	0.04%	5.42%					
5.51% - 5.75%	2,383,573	0.02%	42	0.02%	5.60%					
5.76% - 6.00%	1,382,293	0.01%	28	0.02%	5.88%					
6.01% - 6.25%	476,092	0.00%	14	0.01%	6.08%					
6.26% - 6.50%	389,207	0.00%	6	0.00%	6.36%					
6.51% - 6.75%	147,260	0.00%	4	0.00%	6.64%					
7.26% - 7.50%	415	0.00%	1	0.00%	7.33%					
7.51% - >	11,851	0.00%	1	0.00%	7.61%					
	<b>15,605,977,691</b>	<b>100.00%</b>	<b>169,648</b>	<b>100.00%</b>	<b>2.74%</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	5,779,202	0.04%	172	0.10%	2.70%	13,138,132	0.09%	251	0.18%	0.37%
2004	48,976,858	0.31%	1,394	0.82%	2.73%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	144,536,362	0.93%	3,824	2.25%	2.73%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	189,991,145	1.22%	4,026	2.37%	2.65%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	318,603,846	2.04%	5,538	3.26%	2.58%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	307,116,614	1.97%	5,004	2.95%	2.59%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	119,258,089	0.76%	1,944	1.15%	2.97%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	178,783,622	1.15%	2,576	1.52%	2.89%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	292,243,967	1.87%	4,061	2.39%	2.93%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	151,807,120	0.97%	2,503	1.48%	3.77%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	91,224,094	0.58%	1,492	0.88%	4.46%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	208,174,064	1.33%	3,342	1.97%	4.14%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	414,252,710	2.65%	5,787	3.41%	3.42%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	695,830,820	4.46%	8,863	5.22%	3.14%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	919,888,192	5.89%	10,689	6.30%	3.00%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	1,537,159,203	9.85%	16,340	9.63%	2.73%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	1,925,264,798	12.34%	19,848	11.70%	2.76%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,439,162,289	9.22%	14,394	8.48%	2.41%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	2,003,536,340	12.84%	18,616	10.97%	2.17%					
2022	1,800,473,101	11.54%	16,340	9.63%	2.27%					
2023	1,540,643,880	9.87%	12,727	7.50%	3.26%					
2024	918,164,809	5.88%	7,519	4.43%	3.04%					
2025	355,106,566	2.28%	2,649	1.56%	2.75%					
	<b>15,605,977,691</b>	<b>100.00%</b>	<b>169,648</b>	<b>100.00%</b>	<b>2.74%</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						19,524,532	0.14%	1,081	0.79%	0.63%
2024	20,512	0.00%	1	0.00%	4.80%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	519,043	0.00%	521	0.31%	2.94%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	7,944,560	0.05%	1,593	0.94%	2.94%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	19,229,906	0.12%	1,743	1.03%	2.92%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	32,641,278	0.21%	1,910	1.13%	2.93%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	49,732,459	0.32%	2,239	1.32%	2.96%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	74,368,997	0.48%	2,674	1.58%	2.90%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	93,725,631	0.60%	2,808	1.66%	2.89%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	118,099,870	0.76%	3,041	1.79%	2.82%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	146,940,089	0.94%	3,294	1.94%	2.81%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	170,215,555	1.09%	3,532	2.08%	2.89%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	223,386,524	1.43%	4,356	2.57%	2.84%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	285,658,861	1.83%	4,824	2.84%	2.79%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	301,120,577	1.93%	4,686	2.76%	2.75%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	275,996,572	1.77%	4,059	2.39%	2.85%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	256,457,004	1.64%	3,644	2.15%	2.97%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	275,437,144	1.76%	3,741	2.21%	2.91%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	344,299,795	2.21%	4,290	2.53%	2.86%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	364,197,204	2.33%	4,433	2.61%	2.84%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	442,204,264	2.83%	5,062	2.98%	2.89%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	444,696,916	2.85%	5,028	2.96%	2.99%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	468,403,634	3.00%	5,042	2.97%	2.89%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	739,197,898	4.74%	7,688	4.53%	2.51%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	738,543,910	4.73%	7,461	4.40%	2.61%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	641,886,841	4.11%	6,337	3.74%	3.00%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	683,066,742	4.38%	6,605	3.89%	2.93%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	612,952,964	3.93%	5,624	3.32%	2.73%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	648,823,062	4.16%	5,626	3.32%	2.69%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	599,774,302	3.84%	5,104	3.01%	2.66%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	596,380,457	3.82%	4,977	2.93%	2.88%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	643,730,823	4.12%	5,325	3.14%	2.79%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	625,407,224	4.01%	5,042	2.97%	2.71%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	581,640,364	3.73%	4,821	2.84%	2.71%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	626,340,182	4.01%	5,134	3.03%	2.69%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	713,620,373	4.57%	5,939	3.50%	2.71%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	795,806,213	5.10%	6,584	3.88%	2.68%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	585,590,355	3.75%	4,698	2.77%	2.43%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	558,043,564	3.58%	4,134	2.44%	2.31%					
2062	461,671,057	2.96%	3,407	2.01%	2.29%					
2063	358,204,967	2.30%	2,621	1.54%	3.15%					
	<b>15,605,977,691</b>	<b>100.00%</b>	<b>169,648</b>	<b>100.00%</b>	<b>2.74%</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	149,473,380	0.96%	1,118	0.66%	2.80%					
0.5 - 1	412,790,242	2.65%	3,185	1.88%	2.73%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,024,937,246	6.57%	8,495	5.01%	3.22%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	1,603,785,804	10.28%	13,397	7.90%	3.18%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	1,958,640,671	12.55%	17,978	10.60%	2.05%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	1,941,852,225	12.44%	18,252	10.76%	2.25%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	1,377,945,649	8.83%	14,184	8.36%	2.54%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,977,323,776	12.67%	20,270	11.95%	2.72%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	1,327,785,762	8.51%	14,365	8.47%	2.82%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	858,618,028	5.50%	10,264	6.05%	3.03%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	662,653,312	4.25%	8,641	5.09%	3.16%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,310,171,596	14.80%	39,499	23.28%	3.09%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	<b>15,605,977,691</b>	<b>100.00%</b>	<b>169,648</b>	<b>100.00%</b>	<b>2.74%</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	526,396	0.00%	36	0.02%	2.75%	22,090	0.00%	1	0.00%	1.49%
6 - 10	32,919,135	0.21%	916	0.54%	3.34%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	384,687,579	2.47%	8,131	4.79%	2.77%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	920,752,367	5.90%	15,660	9.23%	2.85%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	2,549,580,493	16.34%	32,431	19.12%	2.75%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,031,069,927	25.83%	45,431	26.78%	2.78%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	2,975,528,591	19.07%	27,000	15.92%	2.75%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,710,913,202	30.19%	40,043	23.60%	2.68%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	<b>15,605,977,691</b>	<b>100.00%</b>	<b>169,648</b>	<b>100.00%</b>	<b>2.74%</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	4,552,008	0.03%	1,562	0.92%	2.91%	427,186	0.00%	40	0.03%	0.52%
1 - 2	14,887,632	0.10%	1,655	0.98%	2.93%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	28,817,941	0.18%	1,915	1.13%	2.90%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	43,990,979	0.28%	2,115	1.25%	2.97%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	63,920,670	0.41%	2,482	1.46%	2.91%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	90,438,043	0.58%	2,861	1.69%	2.90%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	109,283,659	0.70%	2,913	1.72%	2.84%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	138,533,922	0.89%	3,260	1.92%	2.78%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	161,960,212	1.04%	3,422	2.02%	2.88%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	200,160,753	1.28%	4,002	2.36%	2.86%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	271,875,770	1.74%	4,851	2.86%	2.80%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	308,346,036	1.98%	4,841	2.85%	2.73%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	282,582,246	1.81%	4,200	2.48%	2.84%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	255,462,895	1.64%	3,688	2.17%	2.96%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	254,293,163	1.63%	3,531	2.08%	2.94%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	335,586,154	2.15%	4,303	2.54%	2.88%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	349,403,651	2.24%	4,281	2.52%	2.81%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	436,634,479	2.80%	5,015	2.96%	2.88%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	442,480,943	2.84%	5,058	2.98%	2.96%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	433,390,045	2.78%	4,764	2.81%	2.96%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	667,929,306	4.28%	7,013	4.13%	2.62%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	767,992,366	4.92%	7,821	4.61%	2.45%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	638,353,371	4.09%	6,370	3.75%	3.01%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	688,881,656	4.41%	6,690	3.94%	2.94%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	619,713,210	3.97%	5,806	3.42%	2.81%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	645,610,489	4.14%	5,698	3.36%	2.70%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	615,176,231	3.94%	5,243	3.09%	2.59%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	587,258,318	3.76%	4,922	2.90%	2.85%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	643,129,371	4.12%	5,336	3.15%	2.84%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	650,611,166	4.17%	5,230	3.08%	2.74%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	4,854,696,008	31.11%	38,797	22.87%	2.62%	5,198,639,048	36.98%	38,870	28.27%	1.20%
Matured *	24,997	0.00%	3	0.00%	4.48%					
	<b>15,605,977,691</b>	<b>100.00%</b>	<b>169,648</b>	<b>100.00%</b>	<b>2.74%</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	6,627,856,855	42.47%	62,539	36.86%	2.20%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	8,365,762,893	53.61%	100,550	59.27%	3.20%	11,574,908,234	82.35%	114,550	83.31%	0.88%
Fixed	612,357,943	3.92%	6,559	3.87%	2.40%					
	<b>15,605,977,691</b>	<b>100.00%</b>	<b>169,648</b>	<b>100.00%</b>	<b>2.74%</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	8,365,762,893	53.61%	100,550	59.27%	3.20%	11,574,908,234	82.35%	114,550	83.31%	0.88%
<2024						3,797,304	0.03%	60	0.04%	1.16%
2024						577,280	0.00%	27	0.02%	2.08%
2025	10,707,490	0.07%	160	0.09%	2.42%	22,646,882	0.16%	290	0.21%	2.30%
2026	192,941,725	1.24%	1,990	1.17%	2.69%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	381,921,983	2.45%	3,749	2.21%	2.44%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	777,927,333	4.98%	7,892	4.65%	2.22%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,146,637,081	7.35%	11,376	6.71%	2.23%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	855,579,226	5.48%	8,423	4.96%	1.76%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	971,591,964	6.23%	8,925	5.26%	1.49%					
2032	1,124,272,154	7.20%	10,063	5.93%	1.76%					
2033	556,346,367	3.56%	4,867	2.87%	3.47%					
2034	232,701,600	1.49%	1,998	1.18%	3.27%					
>2034	377,229,929	2.42%	3,096	1.82%	3.19%					
Fixed	612,357,943	3.92%	6,559	3.87%	2.40%					
	<b>15,605,977,691</b>	<b>100.00%</b>	<b>169,648</b>	<b>100.00%</b>	<b>2.74%</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	14,992,970,517	100.00%	163,082	100.00%	2.76%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>14,992,970,517</b>	<b>100.00%</b>	<b>163,082</b>	<b>100.00%</b>	<b>2.76%</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	15,593,203,256	99.92%	169,544	99.94%	2.74%	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	12,774,434	0.08%	104	0.06%	0.00%					
	<b>15,605,977,691</b>	<b>100.00%</b>	<b>169,648</b>	<b>100.00%</b>	<b>2.74%</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>71.59%</b>	Current Period					Issue Date				
	Original Loan to Market Value (%)	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
<= 30.00%	218,066,326	1.40%	4,952	2.92%	2.99%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	389,041,051	2.49%	7,364	4.34%	2.88%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	688,249,254	4.41%	11,066	6.52%	2.86%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,112,525,680	7.13%	15,277	9.01%	2.81%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,048,787,441	13.13%	24,373	14.37%	2.77%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,851,265,335	63.12%	95,034	56.02%	2.73%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,296,344,147	8.31%	11,564	6.82%	2.58%	1,016,656,032	7.23%	7,941	5.78%	1.06%
90.01% - 100.00%	98,562	0.00%	2	0.00%	3.56%					
100.01% - 110.00%	78,443	0.00%	1	0.00%	4.90%					
unknown	1,521,452	0.01%	15	0.01%	0.08%					
	<b>15,605,977,691</b>	<b>100.00%</b>	<b>169,648</b>	<b>100.00%</b>	<b>2.74%</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>59.15%</b>	Current Period					Issue Date				
	Current Loan to Market Value (%)	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
<= 30.00%	1,436,233,110	9.20%	36,217	21.35%	2.85%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,093,830,930	7.01%	14,649	8.63%	2.87%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,437,030,219	9.21%	16,407	9.67%	2.87%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	2,151,262,632	13.78%	22,640	13.35%	2.83%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	4,950,692,466	31.72%	45,054	26.56%	2.65%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	4,358,547,727	27.93%	33,458	19.72%	2.68%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	134,614,110	0.86%	896	0.53%	2.92%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	19,216,033	0.12%	133	0.08%	3.32%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	6,971,051	0.04%	50	0.03%	3.46%					
110.01% - 120.00%	2,663,598	0.02%	22	0.01%	3.28%					
120.01% - 130.00%	1,554,060	0.01%	10	0.01%	3.42%					
130.00% >=	11,840,302	0.08%	97	0.06%	2.90%					
unknown	1,521,452	0.01%	15	0.01%	0.08%					
	<b>15,605,977,691</b>	<b>100.00%</b>	<b>169,648</b>	<b>100.00%</b>	<b>2.74%</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>48.49%</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%	2,205,719,766	14.13%	46,289	27.29%	2.91%	1,152,363,587	8.20%	24,052	17.49%	0.77%
30.01% - 40.00%	1,991,280,841	12.76%	22,780	13.43%	2.91%	1,060,151,680	7.54%	12,915	9.39%	0.86%
40.01% - 50.00%	3,346,471,655	21.44%	32,867	19.37%	2.73%	1,521,645,307	10.83%	15,498	11.27%	0.97%
50.01% - 60.00%	4,658,970,900	29.85%	40,310	23.76%	2.54%	2,508,754,086	17.85%	21,656	15.75%	1.02%
60.01% - 70.00%	2,625,959,652	16.83%	21,256	12.53%	2.82%	3,216,021,266	22.88%	26,877	19.55%	1.07%
70.01% - 80.00%	699,187,893	4.48%	5,582	3.29%	2.83%	4,169,121,210	29.66%	33,030	24.02%	1.25%
80.01% - 90.00%	62,994,368	0.40%	430	0.25%	2.76%	409,291,492	2.91%	3,305	2.40%	1.37%
90.01% - 100.00%	1,931,472	0.01%	18	0.01%	3.27%	19,106,551	0.14%	160	0.12%	0.38%
100.01% - 110.00%	366,570	0.00%	3	0.00%	3.26%					
110.01% - 120.00%	656,824	0.00%	4	0.00%	3.43%					
120.01% - 130.00%	620,148	0.00%	5	0.00%	3.48%					
130.00% >=	10,296,149	0.07%	89	0.05%	2.83%					
unknown	1,521,452	0.01%	15	0.01%	0.08%					
	<b>15,605,977,691</b>	<b>100.00%</b>	<b>169,648</b>	<b>100.00%</b>	<b>2.74%</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	182,973,088	1.17%	5,642	3.33%	2.98%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,227,574,844	7.87%	26,320	15.51%	2.91%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,262,752,670	14.50%	34,611	20.40%	2.85%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,670,560,027	17.11%	31,514	18.58%	2.79%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,594,961,189	16.63%	25,786	15.20%	2.74%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,872,036,983	12.00%	15,912	9.38%	2.71%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,493,109,542	9.57%	11,341	6.69%	2.66%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	929,821,872	5.96%	6,193	3.65%	2.62%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	719,484,419	4.61%	4,448	2.62%	2.64%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	456,263,597	2.92%	2,560	1.51%	2.61%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	364,966,819	2.34%	1,935	1.14%	2.61%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	208,314,079	1.33%	1,005	0.59%	2.53%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	161,862,504	1.04%	735	0.43%	2.56%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	108,490,731	0.70%	450	0.27%	2.57%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	90,684,937	0.58%	361	0.21%	2.63%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	48,975,652	0.31%	188	0.11%	2.46%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	46,068,890	0.30%	159	0.09%	2.59%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	28,720,477	0.18%	102	0.06%	2.48%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	36,282,010	0.23%	112	0.07%	2.57%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	97,853,045	0.63%	268	0.16%	2.50%	122,635,514	0.87%	297	0.22%	0.73%
more	4,220,317	0.03%	6	0.00%	2.89%	15,900,181	0.11%	19	0.01%	0.66%
	<b>15,605,977,691</b>	<b>100.00%</b>	<b>169,648</b>	<b>100.00%</b>	<b>2.74%</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	255,479	0.00%	540	0.32%	3.04%					
1,000 - 8,000	13,186,370	0.08%	2,916	1.72%	2.96%					
8,001 - 20,000	88,894,309	0.57%	6,182	3.64%	2.96%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	1,061,911,157	6.80%	28,249	16.65%	2.92%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,249,427,059	14.41%	35,948	21.19%	2.87%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,923,097,444	18.73%	33,525	19.76%	2.81%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,777,266,884	17.80%	24,895	14.67%	2.74%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,139,128,493	13.71%	15,694	9.25%	2.70%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,438,850,447	9.22%	8,912	5.25%	2.67%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	954,578,454	6.12%	5,118	3.02%	2.61%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	641,745,869	4.11%	3,032	1.79%	2.59%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	417,417,316	2.67%	1,766	1.04%	2.58%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	272,309,800	1.74%	1,042	0.61%	2.55%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	177,296,423	1.14%	620	0.37%	2.54%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	128,387,645	0.82%	412	0.24%	2.49%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	78,126,549	0.50%	232	0.14%	2.56%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	59,977,438	0.38%	166	0.10%	2.56%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	41,377,061	0.27%	107	0.06%	2.41%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	29,236,996	0.19%	71	0.04%	2.64%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	23,169,500	0.15%	53	0.03%	2.52%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	19,799,889	0.13%	43	0.03%	2.40%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	15,597,860	0.10%	32	0.02%	2.42%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	52,826,996	0.34%	91	0.05%	2.48%	71,165,625	0.51%	118	0.09%	0.85%
more	2,112,253	0.01%	2	0.00%	3.09%	8,441,288	0.06%	7	0.01%	0.64%
	<b>15,605,977,691</b>	<b>100.00%</b>	<b>169,648</b>	<b>100.00%</b>	<b>2.74%</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	1,969,791,144	12.62%	26,327	15.52%	2.91%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	239,349,661	1.53%	3,105	1.83%	2.68%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	572,357,285	3.67%	4,908	2.89%	2.63%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	324,118	0.00%	6	0.00%	2.69%					
Canarias	713,579,183	4.57%	8,736	5.15%	2.66%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	108,240,194	0.69%	1,458	0.86%	2.86%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	465,755,778	2.98%	5,643	3.33%	2.82%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	336,523,693	2.16%	4,676	2.76%	2.92%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,538,500,055	29.08%	41,685	24.57%	2.62%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	1,027,635	0.01%	14	0.01%	3.07%	1,810,656	0.01%	25	0.02%	0.84%
Extremadura	75,509	0.00%	1	0.00%	3.59%					
Galicia	244,619,493	1.57%	3,326	1.96%	2.85%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	44,074,202	0.28%	544	0.32%	2.61%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,496,024,756	28.81%	44,443	26.20%	2.77%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	1,104,347	0.01%	16	0.01%	2.53%	820,879	0.01%	12	0.01%	1.11%
Murcia	265,813,026	1.70%	3,727	2.20%	2.75%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	39,724,260	0.25%	433	0.26%	2.68%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	157,907,930	1.01%	1,830	1.08%	2.77%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	101,035,145	0.65%	1,516	0.89%	2.85%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,310,150,276	8.40%	17,254	10.17%	2.80%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	<b>15,605,977,691</b>	<b>100.00%</b>	<b>169,648</b>	<b>100.00%</b>	<b>2.74%</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	14,874,822,287	95.31%	162,558	95.82%	2.75%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	731,155,404	4.69%	7,090	4.18%	2.68%	230,136,528	1.64%	1,699	1.24%	1.21%
	<b>15,605,977,691</b>	<b>100.00%</b>	<b>169,648</b>	<b>100.00%</b>	<b>2.74%</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	1,075,303	0.01%	1	2.80%
2	1,036,950	0.01%	1	3.40%
3	905,999	0.01%	1	1.95%
4	813,259	0.01%	1	2.05%
5	759,432	0.00%	1	3.37%
6	746,660	0.00%	2	3.18%
7	733,714	0.00%	1	2.53%
8	729,896	0.00%	1	3.17%
9	714,792	0.00%	1	2.80%
10	707,501	0.00%	1	2.70%
<b>Top 10</b>	<b>8,223,505</b>	<b>0.05%</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	14,271,859,284	91.45%	153,196	90.30%	2.74%	10,863,004,535	77.28%	104,769	76.20%	1.09%
Employed - Public Sector	7,169,603	0.05%	74	0.04%	2.75%	1,524,253,118	10.84%	16,198	11.78%	0.97%
Employed - Sector Unknown	11,030,696	0.07%	286	0.17%	2.97%	18,526,738	0.13%	223	0.16%	1.21%
Other	31,848,368	0.20%	458	0.27%	2.76%	39,914,076	0.28%	543	0.39%	0.70%
Pensioner	262,700,283	1.68%	4,679	2.76%	2.94%	193,051,175	1.37%	2,854	2.08%	1.16%
Self-employed	758,767,638	4.86%	7,743	4.56%	2.74%	1,223,136,070	8.70%	10,688	7.77%	0.99%
Student	26,438,520	0.17%	317	0.19%	2.73%	18,655,934	0.13%	210	0.15%	0.92%
Unemployed	236,163,298	1.51%	2,895	1.71%	2.76%	175,913,533	1.25%	2,008	1.46%	0.99%
	<b>15,605,977,691</b>	<b>100.00%</b>	<b>169,648</b>	<b>100.00%</b>	<b>2.74%</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: 19.69%										
[0% - 10%]	2,343,763,443	15.02%	32,059	18.90%	2.58%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	3,667,937,224	23.50%	38,774	22.86%	2.68%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,067,062,479	19.65%	32,535	19.18%	2.73%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,323,656,126	14.89%	26,164	15.42%	2.74%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,871,737,049	11.99%	19,807	11.68%	2.80%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	1,244,351,564	7.97%	11,650	6.87%	2.91%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	633,150,528	4.06%	5,230	3.08%	3.00%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	272,774,146	1.75%	2,054	1.21%	3.10%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	104,301,092	0.67%	737	0.43%	3.15%	13,696,118	0.10%	94	0.07%	1.57%
>50%	77,244,040	0.49%	638	0.38%	3.06%	15,489,509	0.11%	176	0.13%	1.36%
	<b>15,605,977,691</b>	<b>100.00%</b>	<b>169,648</b>	<b>100.00%</b>	<b>2.74%</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	15,605,977,691	100.00%	169,648	100.00%	2.74%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,605,977,691</b>	<b>100.00%</b>	<b>169,648</b>	<b>100.00%</b>	<b>2.74%</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	15,401,039,678	98.69%	167,561	98.77%	2.71%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2+	204,938,012	1.31%	2,087	1.23%	0.04%	143,165,229	1.02%	1,218	0.89%	0.01%
	<b>15,605,977,691</b>	<b>100.00%</b>	<b>169,648</b>	<b>100.00%</b>	<b>2.74%</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	13,279,234,378	85.09%	141,418	83.36%	2.73%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	2,181,522,164	13.98%	25,431	14.99%	2.81%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	145,221,149	0.93%	2,799	1.65%	2.85%	168,480,337	1.20%	2,717	1.98%	0.60%
	<b>15,605,977,691</b>	<b>100.00%</b>	<b>169,648</b>	<b>100.00%</b>	<b>2.74%</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
	3,057,089	0.02%	28	0.02%	1.23%					
1st home	15,602,920,601	99.98%	169,620	99.98%	2.74%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	<b>15,605,977,691</b>	<b>100.00%</b>	<b>169,648</b>	<b>100.00%</b>	<b>2.74%</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	4,505,637,487	28.87%	53,358	31.45%	2.71%	4,540,891,035	32.30%	47,549	34.58%	0.95%
Internet	5,491,477,816	35.19%	57,271	33.76%	2.73%	5,000,304,175	35.57%	46,757	34.01%	1.08%
Office or Branch Network	2,907,609,669	18.63%	32,769	19.32%	2.86%	3,057,955,108	21.75%	29,412	21.39%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	2,701,252,718	17.31%	26,250	15.47%	2.69%	1,457,304,862	10.37%	13,775	10.02%	1.08%
	<b>15,605,977,691</b>	<b>100.00%</b>	<b>169,648</b>	<b>100.00%</b>	<b>2.74%</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	949,170,946	6.08%	12,190	7.19%	2.84%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,656,806,744	93.92%	157,458	92.81%	2.74%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	<b>15,605,977,691</b>	<b>100.00%</b>	<b>169,648</b>	<b>100.00%</b>	<b>2.74%</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%[	13,678,372,468	87.65%	152,786	90.06%	2.72%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,162,442,079	7.45%	9,936	5.86%	2.85%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	550,487,868	3.53%	4,818	2.84%	2.92%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	22,281,644	0.14%	234	0.14%	3.23%					
[7.50% - 20.00%[	36,559,633	0.23%	348	0.21%	3.17%					
[20.00% - 100.00%[	70,025,532	0.45%	689	0.41%	3.17%					
100.00%	85,808,466	0.55%	837	0.49%	2.60%					
	<b>15,605,977,691</b>	<b>100.00%</b>	<b>169,648</b>	<b>100.00%</b>	<b>2.74%</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: 0.83%      Weighted average LGD: 31.92%

**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	168,498	0	0	0	15,488,956,307	99.32%	99.25%
30 - 59 Days	204	27,609	20,000	47,609	19,558,065	0.12%	0.13%
60 - 89 Days	96	37,801	18,608	56,409	9,475,028	0.06%	0.06%
90 - 179 Days	124	106,286	51,808	158,094	12,803,575	0.07%	0.08%
180 - 365 Days	193	347,797	238,043	585,840	19,804,755	0.11%	0.13%
Defaulted (>12M)	533	2,289,517	1,810,938	4,100,455	55,379,960	0.31%	0.35%
	<b>169,648</b>	<b>2,809,010</b>	<b>2,139,396</b>	<b>4,948,406</b>	<b>15,605,977,691</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  
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**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  
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Spain

**ING Bank N.V., Sucursal en España**

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