

SOL Lion II RMBS Fondo de Titulización



Monthly Investor Report

28 February 2022

Description

Issue Date	4 December 2020
Final Maturity Date	31 December 2063
Next Payment Date	28 March 2022

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-Feb-22	04-Dec-20
Portfolio Cut off date	31-Jan-22	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)	292,873,634.01	44,820.55
Of which Realised Loss (3)	0.00	0.00
Of which Active Outstanding Notional Amount (4)	15,457,126,365.99	14,056,455,179.45
Of which Principal in Arrears	275,703.50	0.00
Number of Loans	157,130	137,493
Number of Borrowers	156,329	136,884
Average Principal Balance (Loanparts)	98,371.58	102,233.97
Average Principal Balance (Borrowers)	98,875.62	102,688.81
Coupon: Weighted Average	0.86%	1.07%
Minimum	0.00%	0.00%
Maximum	4.67%	4.41%
Weighted Average Original Loan to Market Value	71.40%	70.95%
Weighted Average Loan to Indexed Market Value	56.50%	58.84%
Seasoning (months): Weighted Average	69.57	61.59
Remaining Tenor (months): Weighted Average	308.94	313.60
Weighted Average Interest Rate on Fixed Interest Rate Loans	1.88%	1.94%
Weighted Average Spread on Floating Rate Loans	1.04%	1.03%

(*) = (1) + (2) + (3) + (4)

Stop Replenishment Criteria

	Current	Initial
1. Aggregate Outstanding Balance of Delinquent Receivables > 2.5%	0.08%	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	15.5	14.1
4. Reserve Fund not funded up to the Reserve Fund Required Amount	N	N
5. Seller replaced as Servicer of the Receivables	N	N
6. Seller not able to sell Additional Receivables	N	N

Repurchase Rights

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

2. Product Type

Product Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Mixta	3,105,557,319	20.09%	29,529	18.79%	1.88%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	12,351,569,047	79.91%	127,601	81.21%	0.60%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,457,126,366	100.00%	157,130	100.00%	0.86%	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%	1,980,108,548	12.81%	28,579	18.19%	0.00%	178,564,802	1.27%	2,066	1.50%	0.00%
0.01% - 0.50%	5,147,472,674	33.30%	46,956	29.88%	0.44%	2,353,648,402	16.74%	29,921	21.76%	0.25%
0.51% - 1.00%	3,353,707,260	21.70%	30,697	19.54%	0.69%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	1,743,376,490	11.28%	18,581	11.83%	1.35%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	2,652,843,277	17.16%	25,286	16.09%	1.86%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	412,980,169	2.67%	5,012	3.19%	2.27%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	160,528,202	1.04%	1,914	1.22%	2.71%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	4,432,405	0.03%	78	0.05%	3.08%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	362,036	0.00%	7	0.00%	3.40%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	175,480	0.00%	5	0.00%	3.60%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	1,049,396	0.01%	13	0.01%	3.83%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	35,811	0.00%	1	0.00%	4.01%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%						89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	54,616	0.00%	1	0.00%	4.67%					
	15,457,126,366	100.00%	157,130	100.00%	0.86%	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	13,144,613	0.09%	297	0.19%	0.06%	13,138,132	0.09%	251	0.18%	0.37%
2004	103,307,850	0.67%	2,300	1.46%	0.06%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	288,177,454	1.86%	5,732	3.65%	0.06%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	371,056,313	2.40%	5,878	3.74%	0.05%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	589,083,207	3.81%	8,018	5.10%	0.03%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	548,050,152	3.55%	7,137	4.54%	0.04%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	217,952,383	1.41%	2,902	1.85%	0.28%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	330,502,831	2.14%	3,828	2.44%	0.20%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	540,779,709	3.50%	5,939	3.78%	0.24%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	351,244,528	2.27%	4,380	2.79%	1.10%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	224,013,546	1.45%	2,856	1.82%	1.75%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	513,217,863	3.32%	6,316	4.02%	1.43%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	864,894,902	5.60%	9,460	6.02%	0.84%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	1,377,652,081	8.91%	13,712	8.73%	0.71%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,639,361,395	10.61%	15,160	9.65%	0.83%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	2,434,805,284	15.75%	21,412	13.63%	1.02%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,913,604,458	18.85%	25,051	15.94%	1.15%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,839,688,987	11.90%	14,783	9.41%	1.05%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	296,588,812	1.92%	1,969	1.25%	1.98%					
	15,457,126,366	100.00%	157,130	100.00%	0.86%	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	2,862,991	0.02%	844	0.54%	0.41%	8,855,293	0.06%	660	0.48%	0.61%
2023	11,457,477	0.07%	1,211	0.77%	0.42%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	22,870,417	0.15%	1,519	0.97%	0.44%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	40,647,135	0.26%	1,969	1.25%	0.35%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	55,793,477	0.36%	2,103	1.34%	0.38%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	67,078,699	0.43%	2,059	1.31%	0.46%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	80,949,275	0.52%	2,162	1.38%	0.52%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	107,720,630	0.70%	2,547	1.62%	0.58%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	151,024,560	0.98%	3,133	1.99%	0.56%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	175,797,236	1.14%	3,279	2.09%	0.58%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	187,921,053	1.22%	3,183	2.03%	0.58%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	216,083,642	1.40%	3,432	2.18%	0.60%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	262,600,002	1.70%	3,990	2.54%	0.66%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	349,797,612	2.26%	5,066	3.22%	0.50%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	404,522,792	2.62%	5,175	3.29%	0.44%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	416,672,569	2.70%	4,995	3.18%	0.49%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	378,396,739	2.45%	4,432	2.82%	0.68%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	319,621,274	2.07%	3,728	2.37%	0.97%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	360,679,268	2.33%	3,940	2.51%	0.83%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	415,218,985	2.69%	4,228	2.69%	0.70%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	449,006,685	2.90%	4,388	2.79%	0.71%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	550,839,467	3.56%	5,350	3.40%	0.73%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	561,830,776	3.63%	5,500	3.50%	0.97%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	579,187,312	3.75%	5,398	3.44%	0.87%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	588,173,958	3.81%	5,239	3.33%	0.79%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	564,452,263	3.65%	4,876	3.10%	0.88%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	619,207,527	4.01%	5,308	3.38%	0.99%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	732,387,547	4.74%	6,194	3.94%	1.05%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	662,826,287	4.29%	5,299	3.37%	0.95%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	566,238,220	3.66%	4,302	2.74%	0.84%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	485,580,473	3.14%	3,644	2.32%	0.91%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	521,758,938	3.38%	3,925	2.50%	0.99%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	584,524,350	3.78%	4,484	2.85%	1.04%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	526,259,863	3.40%	3,983	2.53%	0.96%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	560,604,303	3.63%	4,288	2.73%	0.87%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	605,821,671	3.92%	4,629	2.95%	0.89%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	770,038,373	4.98%	5,979	3.81%	0.96%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	872,830,614	5.65%	6,791	4.32%	1.11%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	523,712,072	3.39%	3,908	2.49%	1.05%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	104,129,837	0.67%	650	0.41%	1.49%					
	15,457,126,366	100.00%	157,130	100.00%	0.86%	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
average: 5.80										
< 0.5										
0.5 - 1	215,226,984	1.39%	1,401	0.89%	2.03%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,748,304,467	11.31%	13,845	8.81%	1.08%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	2,864,956,012	18.53%	24,678	15.71%	1.15%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	2,500,290,396	16.18%	21,892	13.93%	1.03%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	1,684,561,420	10.90%	15,505	9.87%	0.84%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	1,394,493,687	9.02%	13,817	8.79%	0.71%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	920,922,555	5.96%	9,972	6.35%	0.81%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	523,587,450	3.39%	6,397	4.07%	1.40%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	243,101,172	1.57%	3,098	1.97%	1.74%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	343,605,806	2.22%	4,304	2.74%	1.14%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	3,018,076,417	19.53%	42,221	26.87%	0.11%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	15,457,126,366	100.00%	157,130	100.00%	0.86%	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	166,817	0.00%	5	0.00%	0.27%	22,090	0.00%	1	0.00%	1.49%
6 - 10	35,045,420	0.23%	986	0.63%	1.02%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	332,620,718	2.15%	6,884	4.38%	1.33%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	923,672,366	5.98%	15,963	10.16%	1.02%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	1,878,162,074	12.15%	24,101	15.34%	0.88%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,448,241,188	28.78%	46,494	29.59%	0.74%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	3,189,382,903	20.63%	26,210	16.68%	0.77%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,649,834,880	30.08%	36,487	23.22%	0.96%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	15,457,126,366	100.00%	157,130	100.00%	0.86%	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	2,862,991	0.02%	844	0.54%	0.41%	427,186	0.00%	40	0.03%	0.52%
1 - 2	11,457,477	0.07%	1,211	0.77%	0.42%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	22,870,417	0.15%	1,519	0.97%	0.44%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	40,647,135	0.26%	1,969	1.25%	0.35%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	55,793,477	0.36%	2,103	1.34%	0.38%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	67,078,699	0.43%	2,059	1.31%	0.46%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	80,949,275	0.52%	2,162	1.38%	0.52%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	107,720,630	0.70%	2,547	1.62%	0.58%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	151,024,560	0.98%	3,133	1.99%	0.56%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	175,797,236	1.14%	3,279	2.09%	0.58%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	187,921,053	1.22%	3,183	2.03%	0.58%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	216,083,642	1.40%	3,432	2.18%	0.60%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	262,600,002	1.70%	3,990	2.54%	0.66%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	349,797,612	2.26%	5,066	3.22%	0.50%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	404,522,792	2.62%	5,175	3.29%	0.44%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	416,672,569	2.70%	4,995	3.18%	0.49%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	378,396,739	2.45%	4,432	2.82%	0.68%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	319,621,274	2.07%	3,728	2.37%	0.97%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	360,679,268	2.33%	3,940	2.51%	0.83%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	415,218,985	2.69%	4,228	2.69%	0.70%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	449,006,685	2.90%	4,388	2.79%	0.71%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	550,839,467	3.56%	5,350	3.40%	0.73%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	561,830,776	3.63%	5,500	3.50%	0.97%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	579,187,312	3.75%	5,398	3.44%	0.87%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	588,173,958	3.81%	5,239	3.33%	0.79%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	564,452,263	3.65%	4,876	3.10%	0.88%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	619,207,527	4.01%	5,308	3.38%	0.99%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	732,387,547	4.74%	6,194	3.94%	1.05%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	662,826,287	4.29%	5,299	3.37%	0.95%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	566,238,220	3.66%	4,302	2.74%	0.84%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,555,260,493	35.94%	42,281	26.91%	0.99%	5,198,639,048	36.98%	38,870	28.27%	1.20%
	15,457,126,366	100.00%	157,130	100.00%	0.86%	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	3,105,557,319	20.09%	29,529	18.79%	1.88%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	12,351,569,047	79.91%	127,601	81.21%	0.60%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,457,126,366	100.00%	157,130	100.00%	0.86%	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	12,351,569,047	79.91%	127,601	81.21%	0.60%	11,574,908,234	82.35%	114,550	83.31%	0.88%
2020						904,915	0.01%	10	0.01%	0.93%
2021						2,510,602	0.02%	30	0.02%	1.11%
2022	3,424,097	0.02%	69	0.04%	1.34%	120,672	0.00%	9	0.01%	2.11%
2023	369,144	0.00%	33	0.02%	2.21%	261,114	0.00%	11	0.01%	1.99%
2024	687,884	0.00%	44	0.03%	2.07%	577,280	0.00%	27	0.02%	2.08%
2025	19,478,434	0.13%	281	0.18%	2.30%	22,646,882	0.16%	290	0.21%	2.30%
2026	123,130,729	0.80%	1,499	0.95%	2.12%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	271,812,893	1.76%	2,895	1.84%	2.06%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	763,930,867	4.94%	7,319	4.66%	1.92%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,088,872,551	7.04%	10,114	6.44%	1.97%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	832,451,545	5.39%	7,262	4.62%	1.63%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	1,399,177	0.01%	13	0.01%	1.60%					
	15,457,126,366	100.00%	157,130	100.00%	0.86%	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	15,457,126,366	100.00%	157,130	100.00%	0.86%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,457,126,366	100.00%	157,130	100.00%	0.86%	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	15,455,075,752	99.99%	157,114	99.99%	0.86%	13,862,607,211	98.62%	135,929	98.86%	1.05%
Royal Decree	303,210	0.00%	2	0.00%	0.00%	13,751,245	0.10%	123	0.09%	0.00%
SBA	1,603,914	0.01%	12	0.01%	0.00%	180,096,724	1.28%	1,441	1.05%	0.01%
Palma	143,490	0.00%	2	0.00%	0.00%					
	15,457,126,366	100.00%	157,130	100.00%	0.86%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13a. Original Loan to Market Value

average: 71.40% Original Loan to Market Value (%)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<= 30.00%	208,568,373	1.35%	4,924	3.13%	0.81%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	400,075,586	2.59%	7,521	4.79%	0.73%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	726,178,394	4.70%	11,211	7.13%	0.71%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,177,402,602	7.62%	15,333	9.76%	0.75%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,074,190,358	13.42%	22,886	14.57%	0.82%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,571,158,445	61.92%	84,907	54.04%	0.90%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,299,492,550	8.41%	10,347	6.58%	0.86%	1,016,656,032	7.23%	7,941	5.78%	1.06%
100.01% - 110.00%	60,058	0.00%	1	0.00%	0.00%					
	15,457,126,366	100.00%	157,130	100.00%	0.86%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13b. Current Loan to Market Value

average: 59.09% 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%	1,420,492,699	9.19%	32,406	20.62%	0.42%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,182,392,964	7.65%	14,836	9.44%	0.53%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,487,806,038	9.63%	15,651	9.96%	0.65%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	1,967,515,222	12.73%	18,529	11.79%	0.81%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	3,730,304,694	24.13%	32,626	20.76%	0.94%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	5,640,647,007	36.49%	42,961	27.34%	1.05%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	27,123,883	0.18%	118	0.08%	0.97%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	140,607	0.00%	1	0.00%	0.51%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	483,792	0.00%	1	0.00%	0.57%					
130.00% >=	219,460	0.00%	1	0.00%	0.51%					
	15,457,126,366	100.00%	157,130	100.00%	0.86%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13c. Current Loan to Indexed Market Value

average: 56.50% 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%	1,424,990,255	9.22%	32,133	20.45%	0.55%	1,152,363,587	8.20%	24,052	17.49%	0.77%
30.01% - 40.00%	1,267,385,341	8.20%	15,561	9.90%	0.64%	1,060,151,680	7.54%	12,915	9.39%	0.86%
40.01% - 50.00%	1,912,276,289	12.37%	19,227	12.24%	0.76%	1,521,645,307	10.83%	15,498	11.27%	0.97%
50.01% - 60.00%	2,917,596,791	18.88%	25,942	16.51%	0.79%	2,508,754,086	17.85%	21,656	15.75%	1.02%
60.01% - 70.00%	4,181,089,944	27.05%	35,456	22.56%	0.92%	3,216,021,266	22.88%	26,877	19.55%	1.07%
70.01% - 80.00%	3,695,663,926	23.91%	28,373	18.06%	1.08%	4,169,121,210	29.66%	33,030	24.02%	1.25%
80.01% - 90.00%	56,610,650	0.37%	429	0.27%	0.61%	409,291,492	2.91%	3,305	2.40%	1.37%
90.01% - 100.00%	1,293,710	0.01%	8	0.01%	0.32%	19,106,551	0.14%	160	0.12%	0.38%
130.00% >=	219,460	0.00%	1	0.00%	0.51%					
	15,457,126,366	100.00%	157,130	100.00%	0.86%	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	172,897,992	1.12%	5,001	3.18%	1.26%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,085,431,890	7.02%	22,427	14.27%	1.13%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,050,827,368	13.27%	30,502	19.41%	1.02%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,377,456,151	15.38%	27,686	17.62%	0.94%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,423,925,769	15.68%	23,727	15.10%	0.87%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,868,584,156	12.09%	15,493	9.86%	0.81%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,611,565,190	10.43%	11,897	7.57%	0.76%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	984,742,154	6.37%	6,399	4.07%	0.74%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	809,338,411	5.24%	4,847	3.08%	0.71%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	529,765,533	3.43%	2,845	1.81%	0.68%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	446,220,581	2.89%	2,225	1.42%	0.66%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	261,732,656	1.69%	1,176	0.75%	0.69%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	196,795,739	1.27%	861	0.55%	0.65%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	130,682,538	0.85%	519	0.33%	0.62%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	121,138,832	0.78%	455	0.29%	0.59%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	71,156,293	0.46%	237	0.15%	0.63%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	66,245,726	0.43%	206	0.13%	0.65%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	37,149,101	0.24%	118	0.08%	0.65%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	36,396,450	0.24%	114	0.07%	0.48%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	157,589,633	1.02%	375	0.24%	0.57%	122,635,514	0.87%	297	0.22%	0.73%
more	17,484,206	0.11%	20	0.01%	0.27%	15,900,181	0.11%	19	0.01%	0.66%
	15,457,126,366	100.00%	157,130	100.00%	0.86%	14,056,455,179	100.00%	137,493	100.00%	1.07%

15. Outstanding Notional Amount

Aggregate Outstanding Notional	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 1,000	101,616	0.00%	210	0.13%	0.63%					
1,000 - 8,000	8,593,492	0.06%	1,708	1.09%	0.41%					
8,001 - 20,000	73,241,143	0.47%	5,135	3.27%	0.42%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	877,687,509	5.68%	23,273	14.81%	0.76%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	1,994,222,384	12.90%	31,797	20.24%	0.87%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,698,449,633	17.46%	30,933	19.69%	0.87%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,709,240,451	17.53%	24,247	15.43%	0.88%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,110,042,891	13.65%	15,466	9.84%	0.89%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,541,175,808	9.97%	9,538	6.07%	0.87%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	1,068,227,397	6.91%	5,734	3.65%	0.87%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	699,806,112	4.53%	3,308	2.11%	0.87%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	496,659,952	3.21%	2,101	1.34%	0.84%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	343,509,157	2.22%	1,313	0.84%	0.83%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	225,729,268	1.46%	788	0.50%	0.80%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	142,708,169	0.92%	459	0.29%	0.82%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	102,427,378	0.66%	304	0.19%	0.84%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	76,034,389	0.49%	210	0.13%	0.76%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	61,376,849	0.40%	159	0.10%	0.67%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	42,201,048	0.27%	103	0.07%	0.78%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	33,699,192	0.22%	77	0.05%	0.74%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	29,099,225	0.19%	63	0.04%	0.78%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	17,986,992	0.12%	37	0.02%	0.68%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	94,269,749	0.61%	158	0.10%	0.68%	71,165,625	0.51%	118	0.09%	0.85%
more	10,636,561	0.07%	9	0.01%	0.28%	8,441,288	0.06%	7	0.01%	0.64%
	15,457,126,366	100.00%	157,130	100.00%	0.86%	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	2,126,217,747	13.76%	26,342	16.76%	0.74%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	189,377,539	1.23%	2,370	1.51%	1.00%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	517,724,471	3.35%	4,268	2.72%	1.00%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	588,159	0.00%	5	0.00%	1.11%					
Canarias	647,012,990	4.19%	7,389	4.70%	1.05%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	108,811,108	0.70%	1,321	0.84%	0.85%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	365,425,079	2.36%	4,398	2.80%	0.81%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	358,726,506	2.32%	4,539	2.89%	0.83%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,460,064,064	28.85%	37,879	24.11%	0.93%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	1,498,213	0.01%	18	0.01%	0.67%	1,810,656	0.01%	25	0.02%	0.84%
Galicia	239,827,000	1.55%	3,072	1.96%	0.81%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	25,280,441	0.16%	319	0.20%	1.06%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,724,950,211	30.57%	44,008	28.01%	0.81%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	931,326	0.01%	14	0.01%	0.87%	820,879	0.01%	12	0.01%	1.11%
Murcia	242,660,551	1.57%	3,113	1.98%	0.82%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	31,604,476	0.20%	344	0.22%	0.89%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	163,035,971	1.05%	1,772	1.13%	0.78%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	102,606,780	0.66%	1,400	0.89%	0.81%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,150,783,734	7.45%	14,559	9.27%	0.85%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	15,457,126,366	100.00%	157,130	100.00%	0.86%	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	14,698,857,068	95.09%	150,306	95.66%	0.85%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	758,269,298	4.91%	6,824	4.34%	1.09%	230,136,528	1.64%	1,699	1.24%	1.21%
	15,457,126,366	100.00%	157,130	100.00%	0.86%	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	1,569,107	0.01%	1	0.09%
2	1,284,840	0.01%	1	0.42%
3	1,177,911	0.01%	1	0.49%
4	1,153,384	0.01%	1	0.39%
5	1,150,698	0.01%	1	0.31%
6	1,114,062	0.01%	1	0.00%
7	1,109,106	0.01%	1	0.51%
8	1,069,619	0.01%	1	0.26%
9	1,007,832	0.01%	1	0.10%
10	944,492	0.01%	1	0.21%
Top 10	11,581,054	0.07%		

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	12,020,359,096	77.77%	119,881	76.29%	0.88%	10,863,004,535	77.28%	104,769	76.29%	1.09%
Employed - Public Sector	1,609,317,726	10.41%	17,927	11.41%	0.75%	1,524,253,118	10.84%	16,198	11.41%	0.97%
Employed - Sector Unknown	39,489,298	0.26%	781	0.50%	0.37%	18,526,738	0.13%	223	0.50%	1.21%
Other	37,230,828	0.24%	558	0.36%	0.48%	39,914,076	0.28%	543	0.36%	0.70%
Pensioner	209,360,912	1.35%	3,397	2.16%	0.96%	193,051,175	1.37%	2,854	2.16%	1.16%
Self-employed	1,320,885,358	8.55%	12,006	7.64%	0.78%	1,223,136,070	8.70%	10,688	7.64%	0.99%
Student	29,255,598	0.19%	331	0.21%	0.65%	18,655,934	0.13%	210	0.21%	0.92%
Unemployed	191,227,550	1.24%	2,249	1.43%	0.81%	175,913,533	1.25%	2,008	1.43%	0.99%
	15,457,126,366	100.00%	157,130	100.00%	0.86%	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: 16.38%										
[0% - 10%]	3,895,537,600	25.20%	43,431	27.64%	0.78%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	4,484,518,069	29.01%	42,863	27.28%	0.81%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,123,461,458	20.21%	32,809	20.88%	0.83%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,216,545,848	14.34%	22,657	14.42%	0.88%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,086,746,248	7.03%	10,114	6.44%	1.06%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	423,918,792	2.74%	3,473	2.21%	1.28%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	144,458,890	0.93%	1,111	0.71%	1.46%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	49,950,725	0.32%	361	0.23%	1.54%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	13,457,466	0.09%	102	0.06%	1.45%	13,696,118	0.10%	94	0.07%	1.57%
>50%	18,531,268	0.12%	209	0.13%	1.22%	15,489,509	0.11%	176	0.13%	1.36%
	15,457,126,366	100.00%	157,130	100.00%	0.86%	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	15,457,126,366	100.00%	157,130	100.00%	0.86%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,457,126,366	100.00%	157,130	100.00%	0.86%	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	15,272,361,135	98.80%	155,532	98.98%	0.85%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2	183,697,733	1.19%	1,586	1.01%	0.01%	143,165,229	1.02%	1,218	0.89%	0.01%
3	1,067,498	0.01%	12	0.01%	0.00%					
	15,457,126,366	100.00%	157,130	100.00%	0.86%	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	13,973,413,921	90.40%	136,345	86.77%	0.88%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	1,326,236,824	8.58%	17,930	11.41%	0.71%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	157,475,621	1.02%	2,855	1.82%	0.42%	168,480,337	1.20%	2,717	1.98%	0.60%
	15,457,126,366	100.00%	157,130	100.00%	0.86%	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
1st home	15,457,126,366	100.00%	157,130	100.00%	0.86%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,457,126,366	100.00%	157,130	100.00%	0.86%	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	4,905,865,601	31.74%	53,873	34.29%	0.75%	4,540,891,035	32.30%	47,549	34.29%	0.95%
Internet	5,535,075,889	35.81%	53,687	34.17%	0.88%	5,000,304,175	35.57%	46,757	34.17%	1.08%
Office or Branch Network	3,223,672,888	20.86%	32,293	20.55%	0.96%	3,057,955,108	21.75%	29,412	20.55%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	1,792,511,988	11.60%	17,277	11.00%	0.89%	1,457,304,862	10.37%	13,775	11.00%	1.08%
	15,457,126,366	100.00%	157,130	100.00%	0.86%	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	953,379,273	6.17%	11,265	7.17%	0.97%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,503,747,093	93.83%	145,865	92.83%	0.85%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	15,457,126,366	100.00%	157,130	100.00%	0.86%	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%[	12,759,335,267	82.55%	135,449	86.20%	0.82%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,822,918,669	11.79%	14,700	9.36%	1.01%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	811,295,255	5.25%	6,337	4.03%	1.04%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	7,247,377	0.05%	96	0.06%	0.99%					
[7.50% - 20.00%[	11,411,554	0.07%	113	0.07%	1.48%					
[20.00% - 100.00%[	34,033,912	0.22%	325	0.21%	1.34%					
100.00%	10,884,331	0.07%	110	0.07%	1.40%					
	15,457,126,366	100.00%	157,130	100.00%	0.86%	14,056,455,179	100.00%	137,493	100.00%	1.07%

Weighted average PD: 0.26% Weighted average LGD: 35.79%

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	156,859	0	0	0	15,429,015,227	99.83%	99.82%
30 - 59 Days	104	19,322	3,990	23,311	10,648,439	0.07%	0.07%
60 - 89 Days	39	17,088	3,773	20,862	3,510,082	0.02%	0.02%
90 - 179 Days	53	48,914	15,552	64,466	6,039,088	0.03%	0.04%
180 - 359 Days	64	154,333	46,674	201,007	6,938,376	0.04%	0.04%
>= 360 Days	11	36,047	11,778	47,825	975,155	0.01%	0.01%
	157,130	275,704	81,767	357,470	15,457,126,366	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

Arranger

ING Bank N.V

Bijlmerplein 888
1102 MG 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