

SOL Lion II RMBS Fondo de Titulización



Monthly Investor Report

28 January 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-Jan-22	04-Dec-20
Portfolio Cut off date	31-Dec-21	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)	161,683,899.03	44,820.55
Of which Realised Loss (3)	0.00	0.00
Of which Active Outstanding Notional Amount (4)	15,588,316,100.97	14,056,455,179.45
Of which Principal in Arrears	237,777.96	0.00
Number of Loans	157,848	137,493
Number of Borrowers	157,033	136,884
Average Principal Balance (Loanparts)	98,755.23	102,233.97
Average Principal Balance (Borrowers)	99,267.77	102,688.81
Coupon: Weighted Average	0.87%	1.07%
Minimum	0.00%	0.00%
Maximum	4.67%	4.41%
Weighted Average Original Loan to Market Value	71.38%	70.95%
Weighted Average Loan to Indexed Market Value	56.63%	58.84%
Seasoning (months): Weighted Average	68.69	61.59
Remaining Tenor (months): Weighted Average	309.64	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	15.6	14.1
4. Reserve Fund not funded up to the Reserve Fund Required Amount	N	N
5. Seller replaced as Servicer of the Receivables	N	N
6. Seller not able to sell Additional Receivables	N	N

Repurchase Rights

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

2. Product Type

Product Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Mixta	3,126,728,109	20.06%	29,636	18.78%	1.88%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	12,461,587,992	79.94%	128,212	81.22%	0.61%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,588,316,101	100.00%	157,848	100.00%	0.87%	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%	2,003,155,766	12.85%	28,730	18.20%	0.00%	178,564,802	1.27%	2,066	1.50%	0.00%
0.01% - 0.50%	5,121,225,816	32.85%	46,735	29.61%	0.44%	2,353,648,402	16.74%	29,921	21.76%	0.25%
0.51% - 1.00%	3,368,790,343	21.61%	30,745	19.48%	0.69%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	1,746,550,284	11.20%	18,565	11.76%	1.35%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	2,760,900,066	17.71%	25,984	16.46%	1.87%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	416,635,403	2.67%	5,036	3.19%	2.27%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	164,835,991	1.06%	1,947	1.23%	2.70%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	4,538,355	0.03%	79	0.05%	3.08%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	363,693	0.00%	7	0.00%	3.40%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	177,105	0.00%	5	0.00%	3.60%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	1,052,224	0.01%	13	0.01%	3.83%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	35,996	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%	55,057	0.00%	1	0.00%	4.67%					
	15,588,316,101	100.00%	157,848	100.00%	0.87%	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	13,529,137	0.09%	300	0.19%	0.08%	13,138,132	0.09%	251	0.18%	0.37%
2004	104,927,301	0.67%	2,311	1.46%	0.06%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	291,924,748	1.87%	5,760	3.65%	0.06%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	375,604,561	2.41%	5,920	3.75%	0.05%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	595,496,102	3.82%	8,053	5.10%	0.03%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	553,755,222	3.55%	7,171	4.54%	0.04%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	220,351,321	1.41%	2,922	1.85%	0.29%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	334,143,779	2.14%	3,851	2.44%	0.21%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	546,190,444	3.50%	5,972	3.78%	0.24%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	356,294,291	2.29%	4,424	2.80%	1.10%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	227,153,238	1.46%	2,882	1.83%	1.75%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	519,779,393	3.33%	6,361	4.03%	1.43%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	874,682,318	5.61%	9,528	6.04%	0.84%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	1,391,701,211	8.93%	13,788	8.73%	0.71%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,654,294,021	10.61%	15,231	9.65%	0.83%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	2,452,476,079	15.73%	21,484	13.61%	1.02%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,929,992,425	18.80%	25,116	15.91%	1.15%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,848,546,874	11.86%	14,804	9.38%	1.12%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	297,473,633	1.91%	1,970	1.25%	2.03%					
	15,588,316,101	100.00%	157,848	100.00%	0.87%	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	3,411,873	0.02%	858	0.54%	0.42%	8,855,293	0.06%	660	0.48%	0.61%
2023	12,354,928	0.08%	1,237	0.78%	0.43%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	23,933,494	0.15%	1,540	0.98%	0.43%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	42,143,792	0.27%	1,990	1.26%	0.36%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	57,011,926	0.37%	2,107	1.33%	0.39%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	68,051,300	0.44%	2,067	1.31%	0.45%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	81,952,998	0.53%	2,162	1.37%	0.52%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	109,428,351	0.70%	2,560	1.62%	0.59%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	153,262,635	0.98%	3,141	1.99%	0.57%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	179,607,636	1.15%	3,318	2.10%	0.59%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	190,305,787	1.22%	3,190	2.02%	0.58%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	219,547,518	1.41%	3,450	2.19%	0.60%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	265,634,907	1.70%	4,016	2.54%	0.67%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	353,081,261	2.27%	5,079	3.22%	0.50%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	408,686,876	2.62%	5,186	3.29%	0.45%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	422,445,884	2.71%	5,022	3.18%	0.49%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	381,657,654	2.45%	4,455	2.82%	0.68%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	322,241,624	2.07%	3,741	2.37%	0.98%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	364,418,470	2.34%	3,967	2.51%	0.84%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	419,383,800	2.69%	4,251	2.69%	0.72%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	450,439,883	2.89%	4,383	2.78%	0.71%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	557,551,947	3.58%	5,389	3.41%	0.73%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	566,446,071	3.63%	5,536	3.51%	0.98%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	583,681,761	3.74%	5,424	3.44%	0.88%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	592,542,389	3.80%	5,256	3.33%	0.80%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	569,479,804	3.65%	4,900	3.10%	0.89%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	625,248,639	4.01%	5,339	3.38%	1.00%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	737,076,122	4.73%	6,214	3.94%	1.05%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	667,920,246	4.28%	5,322	3.37%	0.96%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	570,294,525	3.66%	4,319	2.74%	0.88%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	490,164,190	3.14%	3,663	2.32%	0.91%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	524,141,971	3.36%	3,932	2.49%	0.99%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	587,769,140	3.77%	4,500	2.85%	1.05%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	527,243,449	3.38%	3,982	2.52%	0.97%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	566,066,766	3.63%	4,319	2.74%	0.89%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	610,319,279	3.92%	4,647	2.94%	0.90%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	776,423,607	4.98%	6,010	3.81%	0.96%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	876,021,420	5.62%	6,803	4.31%	1.12%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	526,635,485	3.38%	3,923	2.49%	1.06%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	104,286,691	0.67%	650	0.41%	1.85%					
	15,588,316,101	100.00%	157,848	100.00%	0.87%	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: 5.72										
< 0.5										
0.5 - 1	297,473,633	1.91%	1,970	1.25%	2.03%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,848,546,874	11.86%	14,804	9.38%	1.12%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	2,929,992,425	18.80%	25,116	15.91%	1.15%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	2,452,476,079	15.73%	21,484	13.61%	1.02%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	1,654,294,021	10.61%	15,231	9.65%	0.83%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	1,391,701,211	8.93%	13,788	8.73%	0.71%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	874,682,318	5.61%	9,528	6.04%	0.84%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	519,779,393	3.33%	6,361	4.03%	1.43%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	227,153,238	1.46%	2,882	1.83%	1.75%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	356,294,291	2.29%	4,424	2.80%	1.10%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	3,035,922,616	19.48%	42,260	26.77%	0.11%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	15,588,316,101	100.00%	157,848	100.00%	0.87%	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	171,478	0.00%	5	0.00%	0.27%	22,090	0.00%	1	0.00%	1.49%
6 - 10	36,115,636	0.23%	1,003	0.64%	1.07%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	338,313,697	2.17%	6,952	4.40%	1.34%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	937,949,634	6.02%	16,072	10.18%	1.03%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	1,897,636,810	12.17%	24,216	15.34%	0.89%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,488,710,765	28.80%	46,690	29.58%	0.75%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	3,211,896,055	20.60%	26,305	16.66%	0.77%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,677,522,025	30.01%	36,605	23.19%	0.97%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	15,588,316,101	100.00%	157,848	100.00%	0.87%	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	2,690,660	0.02%	759	0.48%	0.41%	427,186	0.00%	40	0.03%	0.52%
1 - 2	11,438,222	0.07%	1,203	0.76%	0.42%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	23,111,112	0.15%	1,537	0.97%	0.43%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	39,453,852	0.25%	1,909	1.21%	0.37%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	56,683,913	0.36%	2,143	1.36%	0.38%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	66,364,361	0.43%	2,056	1.30%	0.43%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	80,782,918	0.52%	2,150	1.36%	0.51%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	107,214,844	0.69%	2,527	1.60%	0.60%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	148,922,444	0.96%	3,098	1.96%	0.56%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	177,697,632	1.14%	3,309	2.10%	0.59%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	190,388,926	1.22%	3,208	2.03%	0.58%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	215,539,758	1.38%	3,397	2.15%	0.59%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	262,662,994	1.68%	3,985	2.52%	0.67%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	340,024,242	2.18%	4,913	3.11%	0.51%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	404,590,408	2.60%	5,248	3.32%	0.46%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	433,836,426	2.78%	5,118	3.24%	0.47%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	382,720,753	2.46%	4,475	2.84%	0.66%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	324,107,811	2.08%	3,785	2.40%	0.98%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	350,083,755	2.25%	3,835	2.43%	0.85%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	427,814,757	2.74%	4,368	2.77%	0.72%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	435,825,222	2.80%	4,243	2.69%	0.71%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	557,734,514	3.58%	5,380	3.41%	0.72%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	574,573,365	3.69%	5,620	3.56%	0.97%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	566,118,960	3.63%	5,293	3.35%	0.89%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	600,507,826	3.85%	5,334	3.38%	0.80%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	566,207,144	3.63%	4,910	3.11%	0.88%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	617,930,981	3.96%	5,256	3.33%	0.99%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	740,399,024	4.75%	6,255	3.96%	1.05%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	660,026,316	4.23%	5,305	3.36%	0.97%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	597,093,501	3.83%	4,515	2.86%	0.88%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,625,769,460	36.09%	42,714	27.06%	1.01%	5,198,639,048	36.98%	38,870	28.27%	1.20%
	15,588,316,101	100.00%	157,848	100.00%	0.87%	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	3,126,728,109	20.06%	29,636	18.78%	1.88%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	12,461,587,992	79.94%	128,212	81.22%	0.61%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,588,316,101	100.00%	157,848	100.00%	0.87%	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	12,461,587,992	79.94%	128,212	81.22%	0.61%	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	3,469,089	0.02%	76	0.05%	1.35%	120,672	0.00%	9	0.01%	2.11%
2023	419,521	0.00%	33	0.02%	2.16%	261,114	0.00%	11	0.01%	1.99%
2024	648,125	0.00%	43	0.03%	2.06%	577,280	0.00%	27	0.02%	2.08%
2025	19,794,904	0.13%	286	0.18%	2.30%	22,646,882	0.16%	290	0.21%	2.30%
2026	125,519,907	0.81%	1,511	0.96%	2.12%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	274,445,933	1.76%	2,910	1.84%	2.06%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	769,752,933	4.94%	7,346	4.65%	1.92%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,094,868,732	7.02%	10,141	6.42%	1.96%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	836,406,126	5.37%	7,277	4.61%	1.62%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	1,402,838	0.01%	13	0.01%	1.60%					
	15,588,316,101	100.00%	157,848	100.00%	0.87%	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	15,588,316,101	100.00%	157,848	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,588,316,101	100.00%	157,848	100.00%	0.87%	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	15,577,541,846	99.93%	157,757	99.94%	0.86%	13,862,607,211	98.62%	135,929	98.86%	1.05%
Royal Decree	7,407,348	0.05%	62	0.04%	0.00%	13,751,245	0.10%	123	0.09%	0.00%
SBA	3,223,417	0.02%	27	0.02%	0.00%	180,096,724	1.28%	1,441	1.05%	0.01%
Palma	143,490	0.00%	2	0.00%	0.00%					
	15,588,316,101	100.00%	157,848	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13a. Original Loan to Market Value

average: 71.38% 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%	211,539,968	1.36%	4,954	3.14%	0.82%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	405,605,438	2.60%	7,582	4.80%	0.74%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	735,209,728	4.72%	11,279	7.15%	0.72%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,191,423,918	7.64%	15,428	9.77%	0.76%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,095,105,846	13.44%	22,993	14.57%	0.82%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,642,177,642	61.86%	85,238	54.00%	0.90%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,307,253,561	8.39%	10,374	6.57%	0.88%	1,016,656,032	7.23%	7,941	5.78%	1.06%
	15,588,316,101	100.00%	157,848	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13b. Current Loan to Market Value

average: 59.22% 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%	1,421,454,464	9.12%	32,282	20.45%	0.42%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,188,281,912	7.62%	14,857	9.41%	0.53%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,497,601,018	9.61%	15,736	9.97%	0.66%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	1,971,124,311	12.64%	18,522	11.73%	0.81%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	3,701,599,929	23.75%	32,350	20.49%	0.94%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	5,777,784,763	37.06%	43,968	27.85%	1.07%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	29,623,669	0.19%	130	0.08%	1.07%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	140,965	0.00%	1	0.00%	0.52%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	485,043	0.00%	1	0.00%	0.57%					
130.00% >=	220,026	0.00%	1	0.00%	0.51%					
	15,588,316,101	100.00%	157,848	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13c. Current Loan to Indexed Market Value

average: 56.63% 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%	1,425,385,630	9.14%	32,018	20.28%	0.55%	1,152,363,587	8.20%	24,052	17.49%	0.77%
30.01% - 40.00%	1,270,356,748	8.15%	15,550	9.85%	0.65%	1,060,151,680	7.54%	12,915	9.39%	0.86%
40.01% - 50.00%	1,918,026,231	12.30%	19,281	12.21%	0.76%	1,521,645,307	10.83%	15,498	11.27%	0.97%
50.01% - 60.00%	2,930,530,093	18.80%	25,965	16.45%	0.79%	2,508,754,086	17.85%	21,656	15.75%	1.02%
60.01% - 70.00%	4,187,895,294	26.87%	35,451	22.46%	0.93%	3,216,021,266	22.88%	26,877	19.55%	1.07%
70.01% - 80.00%	3,793,101,825	24.33%	29,106	18.44%	1.10%	4,169,121,210	29.66%	33,030	24.02%	1.25%
80.01% - 90.00%	61,377,074	0.39%	467	0.30%	0.65%	409,291,492	2.91%	3,305	2.40%	1.37%
90.01% - 100.00%	1,423,181	0.01%	9	0.01%	0.30%	19,106,551	0.14%	160	0.12%	0.38%
130.00% >=	220,026	0.00%	1	0.00%	0.51%					
	15,588,316,101	100.00%	157,848	100.00%	0.87%	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	174,856,296	1.12%	5,028	3.19%	1.26%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,094,449,884	7.02%	22,522	14.27%	1.14%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,068,163,355	13.27%	30,638	19.41%	1.02%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,395,341,764	15.37%	27,797	17.61%	0.94%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,445,334,451	15.69%	23,844	15.11%	0.88%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,883,361,659	12.08%	15,564	9.86%	0.82%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,625,022,883	10.42%	11,951	7.57%	0.76%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	993,581,375	6.37%	6,434	4.08%	0.74%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	816,845,485	5.24%	4,875	3.09%	0.72%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	533,629,124	3.42%	2,857	1.81%	0.69%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	450,848,876	2.89%	2,235	1.42%	0.67%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	263,221,096	1.69%	1,178	0.75%	0.70%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	198,827,794	1.28%	864	0.55%	0.66%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	132,446,042	0.85%	525	0.33%	0.66%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	122,888,289	0.79%	458	0.29%	0.63%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	71,780,131	0.46%	239	0.15%	0.66%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	66,717,632	0.43%	207	0.13%	0.66%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	37,417,566	0.24%	118	0.07%	0.65%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	37,011,976	0.24%	115	0.07%	0.48%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	159,026,654	1.02%	379	0.24%	0.58%	122,635,514	0.87%	297	0.22%	0.73%
more	17,543,769	0.11%	20	0.01%	0.27%	15,900,181	0.11%	19	0.01%	0.66%
	15,588,316,101	100.00%	157,848	100.00%	0.87%	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	76,135	0.00%	144	0.09%	0.67%					
1,000 - 8,000	8,544,404	0.05%	1,679	1.06%	0.41%					
8,001 - 20,000	73,193,839	0.47%	5,127	3.25%	0.42%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	875,341,404	5.62%	23,198	14.70%	0.76%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	1,998,584,315	12.82%	31,857	20.18%	0.88%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,712,757,192	17.40%	31,090	19.70%	0.87%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,729,173,544	17.51%	24,419	15.47%	0.88%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,133,213,500	13.68%	15,637	9.91%	0.89%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,559,898,925	10.01%	9,654	6.12%	0.88%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	1,083,275,889	6.95%	5,814	3.68%	0.88%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	711,186,479	4.56%	3,361	2.13%	0.88%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	500,279,875	3.21%	2,116	1.34%	0.87%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	351,468,686	2.25%	1,343	0.85%	0.86%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	228,970,624	1.47%	799	0.51%	0.82%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	144,616,472	0.93%	465	0.29%	0.85%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	106,538,785	0.68%	316	0.20%	0.87%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	77,187,557	0.50%	213	0.13%	0.80%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	62,553,458	0.40%	162	0.10%	0.76%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	43,464,016	0.28%	106	0.07%	0.80%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	32,827,138	0.21%	75	0.05%	0.77%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	30,023,243	0.19%	65	0.04%	0.73%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	19,449,904	0.12%	40	0.03%	0.73%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	95,024,876	0.61%	159	0.10%	0.69%	71,165,625	0.51%	118	0.09%	0.85%
more	10,665,840	0.07%	9	0.01%	0.29%	8,441,288	0.06%	7	0.01%	0.64%
	15,588,316,101	100.00%	157,848	100.00%	0.87%	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	2,143,452,835	13.75%	26,449	16.76%	0.74%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	191,388,367	1.23%	2,385	1.51%	1.02%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	521,138,877	3.34%	4,281	2.71%	1.01%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	176,171	0.00%	2	0.00%	0.92%					
Canarias	652,059,939	4.18%	7,419	4.70%	1.05%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	110,172,348	0.71%	1,331	0.84%	0.86%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	369,060,855	2.37%	4,426	2.80%	0.82%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	362,336,781	2.32%	4,561	2.89%	0.84%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,494,897,704	28.84%	38,040	24.10%	0.94%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	1,508,709	0.01%	18	0.01%	0.67%	1,810,656	0.01%	25	0.02%	0.84%
Galicia	241,968,333	1.55%	3,084	1.95%	0.82%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	25,395,798	0.16%	318	0.20%	1.07%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,770,117,889	30.60%	44,249	28.03%	0.82%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	936,623	0.01%	14	0.01%	0.87%	820,879	0.01%	12	0.01%	1.11%
Murcia	244,691,905	1.57%	3,125	1.98%	0.83%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	31,766,597	0.20%	346	0.22%	0.90%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	165,357,768	1.06%	1,790	1.13%	0.79%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	103,457,717	0.66%	1,403	0.89%	0.82%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,158,430,883	7.43%	14,607	9.25%	0.85%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	15,588,316,101	100.00%	157,848	100.00%	0.87%	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	14,821,371,554	95.08%	150,973	95.64%	0.85%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	766,944,547	4.92%	6,875	4.36%	1.09%	230,136,528	1.64%	1,699	1.24%	1.21%
	15,588,316,101	100.00%	157,848	100.00%	0.87%	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	1,573,635	0.01%	1	0.09%
2	1,288,258	0.01%	1	0.42%
3	1,182,085	0.01%	1	0.49%
4	1,156,006	0.01%	1	0.39%
5	1,153,925	0.01%	1	0.31%
6	1,118,056	0.01%	1	0.00%
7	1,111,414	0.01%	1	0.51%
8	1,072,279	0.01%	1	0.27%
9	1,010,183	0.01%	1	0.10%
10	947,446	0.01%	1	0.21%
Top 10	11,613,286	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	12,127,601,270	77.80%	120,490	76.33%	0.89%	10,863,004,535	77.28%	104,769	76.33%	1.09%
Employed - Public Sector	1,621,137,994	10.40%	18,008	11.41%	0.75%	1,524,253,118	10.84%	16,198	11.41%	0.97%
Employed - Sector Unknow	40,337,836	0.26%	795	0.50%	0.37%	18,526,738	0.13%	223	0.50%	1.21%
Other	37,874,476	0.24%	561	0.36%	0.48%	39,914,076	0.28%	543	0.36%	0.70%
Pensioner	209,582,368	1.34%	3,380	2.14%	0.97%	193,051,175	1.37%	2,854	2.14%	1.16%
Self-employed	1,331,258,077	8.54%	12,041	7.63%	0.79%	1,223,136,070	8.70%	10,688	7.63%	0.99%
Student	29,014,328	0.19%	324	0.21%	0.67%	18,655,934	0.13%	210	0.21%	0.92%
Unemployed	191,509,753	1.23%	2,249	1.42%	0.82%	175,913,533	1.25%	2,008	1.42%	0.99%
	15,588,316,101	100.00%	157,848	100.00%	0.87%	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: 16.40%										
[0% - 10%]	3,920,985,182	25.15%	43,551	27.59%	0.78%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	4,522,136,049	29.01%	43,088	27.30%	0.82%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,153,972,993	20.23%	32,924	20.86%	0.84%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,229,837,088	14.30%	22,751	14.41%	0.89%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,102,297,695	7.07%	10,221	6.48%	1.07%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	423,078,705	2.71%	3,472	2.20%	1.30%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	151,183,979	0.97%	1,158	0.73%	1.48%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	51,134,106	0.33%	365	0.23%	1.56%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	15,004,123	0.10%	107	0.07%	1.48%	13,696,118	0.10%	94	0.07%	1.57%
>50%	18,686,180	0.12%	211	0.13%	1.21%	15,489,509	0.11%	176	0.13%	1.36%
	15,588,316,101	100.00%	157,848	100.00%	0.87%	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	15,588,316,101	100.00%	157,848	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,588,316,101	100.00%	157,848	100.00%	0.87%	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	15,400,306,620	98.79%	156,223	98.97%	0.86%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2	186,749,942	1.20%	1,610	1.02%	0.01%	143,165,229	1.02%	1,218	0.89%	0.01%
3	1,259,538	0.01%	15	0.01%	0.00%					
	15,588,316,101	100.00%	157,848	100.00%	0.87%	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	14,087,419,565	90.37%	136,950	86.76%	0.88%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	1,341,634,279	8.61%	18,026	11.42%	0.72%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	159,262,257	1.02%	2,872	1.82%	0.42%	168,480,337	1.20%	2,717	1.98%	0.60%
	15,588,316,101	100.00%	157,848	100.00%	0.87%	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	15,588,316,101	100.00%	157,848	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,588,316,101	100.00%	157,848	100.00%	0.87%	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	4,953,966,871	31.78%	54,154	34.31%	0.76%	4,540,891,035	32.30%	47,549	34.31%	0.95%
Internet	5,580,256,279	35.80%	53,928	34.16%	0.89%	5,000,304,175	35.57%	46,757	34.16%	1.08%
Office or Branch Network	3,251,705,395	20.86%	32,449	20.56%	0.97%	3,057,955,108	21.75%	29,412	20.56%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	1,802,387,556	11.56%	17,317	10.97%	0.90%	1,457,304,862	10.37%	13,775	10.97%	1.08%
	15,588,316,101	100.00%	157,848	100.00%	0.87%	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	961,275,348	6.17%	11,309	7.16%	0.98%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,627,040,753	93.83%	146,539	92.84%	0.86%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	15,588,316,101	100.00%	157,848	100.00%	0.87%	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%[	12,898,988,836	82.75%	136,281	86.34%	0.83%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,813,182,301	11.63%	14,575	9.23%	1.03%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	817,112,310	5.24%	6,393	4.05%	1.05%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	7,220,005	0.05%	92	0.06%	1.00%					
[7.50% - 20.00%[	10,271,984	0.07%	100	0.06%	1.51%					
[20.00% - 100.00%[	31,861,349	0.20%	308	0.20%	1.34%					
100.00%	9,679,315	0.06%	99	0.06%	1.34%					
	15,588,316,101	100.00%	157,848	100.00%	0.87%	14,056,455,179	100.00%	137,493	100.00%	1.07%

Weighted average PD: 0.24% Weighted average LGD: 35.85%

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	157,614	0	0	0	15,564,589,117	99.85%	99.85%
30 - 59 Days	83	11,250	3,094	14,344	7,324,458	0.05%	0.05%
60 - 89 Days	32	13,318	3,354	16,671	3,301,674	0.02%	0.02%
90 - 179 Days	59	61,968	14,689	76,657	6,803,826	0.04%	0.04%
180 - 359 Days	53	132,849	35,751	168,600	5,670,699	0.03%	0.04%
>= 360 Days	7	18,394	9,585	27,979	626,327	0.00%	0.00%
	157,848	237,778	66,473	304,251	15,588,316,101	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