

SOL Lion II RMBS Fondo de Titulización



Monthly Investor Report

28 June 2022

Description

Issue Date	4 December 2020
Final Maturity Date	31 December 2063
Next Payment Date	28 September 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-Jun-22	04-Dec-20
Portfolio Cut off date	31-May-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)	294.11	44,820.55
Of which Realised Loss (3)	0.00	0.00
Of which Active Outstanding Notional Amount (4)	15,749,999,705.89	14,056,455,179.45
Of which Principal in Arrears	382,520.79	0.00
Number of Loans	159,988	137,493
Number of Borrowers	159,106	136,884
Average Principal Balance (Loanparts)	98,444.88	102,233.97
Average Principal Balance (Borrowers)	98,990.61	102,688.81
Coupon: Weighted Average	0.93%	1.07%
Minimum	0.00%	0.00%
Maximum	5.61%	4.41%
Weighted Average Original Loan to Market Value	71.52%	70.95%
Weighted Average Loan to Indexed Market Value	54.11%	58.84%
Seasoning (months): Weighted Average	69.80	61.59
Remaining Tenor (months): Weighted Average	309.39	313.60
Weighted Average Interest Rate on Fixed Interest Rate Loans	1.87%	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	15.7	14.1
4. Reserve Fund not funded up to the Reserve Fund Required Amount	N	N
5. Seller replaced as Servicer of the Receivables	N	N
6. Seller not able to sell Additional Receivables	N	N

Repurchase Rights

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

2. Product Type

Product Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Mixta	3,148,081,650	19.99%	30,158	18.85%	1.87%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	12,601,918,056	80.01%	129,830	81.15%	0.70%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,749,999,706	100.00%	159,988	100.00%	0.93%	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%	1,371,435,631	8.71%	19,635	12.27%	0.00%	178,564,802	1.27%	2,066	1.50%	0.00%
0.01% - 0.50%	3,228,476,943	20.50%	33,770	21.11%	0.36%	2,353,648,402	16.74%	29,921	21.76%	0.25%
0.51% - 1.00%	5,532,631,475	35.13%	49,511	30.95%	0.67%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	1,876,546,360	11.91%	19,325	12.08%	1.32%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	3,064,427,525	19.46%	29,583	18.49%	1.85%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	461,434,883	2.93%	5,638	3.52%	2.26%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	206,300,141	1.31%	2,378	1.49%	2.69%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	6,538,340	0.04%	110	0.07%	3.11%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	623,659	0.00%	11	0.01%	3.39%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	279,498	0.00%	9	0.01%	3.64%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	1,022,485	0.01%	13	0.01%	3.86%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	86,275	0.00%	2	0.00%	4.10%	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%	52,836	0.00%	1	0.00%	4.67%					
5.51% - 5.75%	143,654	0.00%	2	0.00%	5.59%					
	15,749,999,706	100.00%	159,988	100.00%	0.93%	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	12,532,060	0.08%	287	0.18%	0.11%	13,138,132	0.09%	251	0.18%	0.37%
2004	97,449,511	0.62%	2,253	1.41%	0.12%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	273,620,241	1.74%	5,602	3.50%	0.12%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	352,992,531	2.24%	5,748	3.59%	0.09%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	562,798,010	3.57%	7,802	4.88%	0.05%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	524,312,375	3.33%	6,983	4.36%	0.06%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	209,958,097	1.33%	2,844	1.78%	0.35%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	318,423,415	2.02%	3,738	2.34%	0.26%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	520,755,958	3.31%	5,820	3.64%	0.30%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	333,646,166	2.12%	4,231	2.64%	1.16%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	211,352,878	1.34%	2,754	1.72%	1.81%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	481,319,019	3.06%	6,057	3.79%	1.50%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	822,892,145	5.22%	9,188	5.74%	0.90%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	1,311,096,686	8.32%	13,343	8.34%	0.77%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,573,272,126	9.99%	14,825	9.27%	0.89%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	2,357,808,319	14.97%	21,051	13.16%	1.06%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,864,576,798	18.19%	24,954	15.60%	1.19%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,918,316,381	12.18%	15,607	9.76%	1.11%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	999,443,406	6.35%	6,874	4.30%	1.50%					
2022	3,433,581	0.02%	27	0.02%	1.98%					
	15,749,999,706	100.00%	159,988	100.00%	0.93%	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	1,257,078	0.01%	560	0.35%	0.46%	8,855,293	0.06%	660	0.48%	0.61%
2023	8,618,130	0.05%	1,168	0.73%	0.48%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	19,240,245	0.12%	1,473	0.92%	0.50%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	36,234,722	0.23%	1,938	1.21%	0.43%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	51,143,184	0.32%	2,078	1.30%	0.44%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	61,009,268	0.39%	1,995	1.25%	0.50%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	76,620,971	0.49%	2,156	1.35%	0.58%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	101,758,296	0.65%	2,532	1.58%	0.64%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	145,822,239	0.93%	3,139	1.96%	0.63%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	170,706,103	1.08%	3,268	2.04%	0.66%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	181,895,755	1.15%	3,171	1.98%	0.64%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	207,485,721	1.32%	3,390	2.12%	0.66%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	253,391,062	1.61%	3,955	2.47%	0.72%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	335,474,600	2.13%	4,985	3.12%	0.56%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	401,789,539	2.55%	5,252	3.28%	0.53%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	405,518,823	2.57%	4,962	3.10%	0.54%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	366,829,947	2.33%	4,398	2.75%	0.72%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	312,404,938	1.98%	3,720	2.33%	1.03%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	358,336,625	2.28%	3,956	2.47%	0.90%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	432,322,134	2.74%	4,440	2.78%	0.81%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	440,353,333	2.80%	4,399	2.75%	0.79%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	543,200,390	3.45%	5,340	3.34%	0.79%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	544,900,088	3.46%	5,421	3.39%	1.03%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	577,411,335	3.67%	5,434	3.40%	0.93%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	621,679,238	3.95%	5,555	3.47%	0.89%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	560,967,964	3.56%	4,883	3.05%	0.96%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	612,499,968	3.89%	5,293	3.31%	1.05%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	729,700,699	4.63%	6,226	3.89%	1.11%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	669,621,297	4.25%	5,387	3.37%	1.02%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	646,765,664	4.11%	4,901	3.06%	0.95%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	499,738,249	3.17%	3,760	2.35%	1.00%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	524,673,308	3.33%	3,993	2.50%	1.05%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	597,819,744	3.80%	4,593	2.87%	1.10%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	536,512,740	3.41%	4,068	2.54%	1.01%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	601,139,809	3.82%	4,555	2.85%	0.95%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	615,581,869	3.91%	4,719	2.95%	0.96%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	769,236,188	4.88%	6,034	3.77%	1.01%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	884,308,384	5.61%	6,898	4.31%	1.16%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	554,083,816	3.52%	4,135	2.58%	1.10%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	277,312,540	1.76%	1,764	1.10%	1.30%					
2062	14,633,704	0.09%	94	0.06%	1.91%					
	15,749,999,706	100.00%	159,988	100.00%	0.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

6. Seasoning

Seasoning (years)	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
< 0.5	69,648,409	0.44%	472	0.30%	1.99%					
0.5 - 1	450,245,189	2.86%	3,109	1.94%	2.06%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,632,477,384	10.36%	12,315	7.70%	1.05%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	2,378,908,865	15.10%	20,601	12.88%	1.16%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	2,753,442,854	17.48%	24,217	15.14%	1.15%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	1,807,049,992	11.47%	16,578	10.36%	0.97%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	1,405,987,317	8.93%	13,876	8.67%	0.80%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,104,856,443	7.01%	11,790	7.37%	0.77%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	550,738,404	3.50%	6,607	4.13%	1.31%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	327,370,284	2.08%	4,314	2.70%	1.69%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	291,581,983	1.85%	3,713	2.32%	1.42%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,977,692,581	18.91%	42,396	26.50%	0.18%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	15,749,999,706	100.00%	159,988	100.00%	0.93%	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	148,147	0.00%	5	0.00%	0.41%	22,090	0.00%	1	0.00%	1.49%
6 - 10	37,562,292	0.24%	1,014	0.63%	1.19%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	336,788,050	2.14%	6,977	4.36%	1.40%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	929,183,121	5.90%	16,066	10.04%	1.10%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	1,904,819,565	12.09%	24,466	15.29%	0.96%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,471,437,706	28.39%	46,834	29.27%	0.81%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	3,240,596,321	20.58%	26,703	16.69%	0.84%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,829,464,504	30.66%	37,923	23.70%	1.02%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	15,749,999,706	100.00%	159,988	100.00%	0.93%	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	2,957,403	0.02%	884	0.55%	0.48%	427,186	0.00%	40	0.03%	0.52%
1 - 2	11,798,236	0.07%	1,281	0.80%	0.50%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	23,739,565	0.15%	1,585	0.99%	0.46%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	43,295,778	0.27%	2,127	1.33%	0.41%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	53,073,658	0.34%	1,984	1.24%	0.48%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	64,670,290	0.41%	2,027	1.27%	0.52%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	85,237,120	0.54%	2,268	1.42%	0.62%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	113,295,612	0.72%	2,688	1.68%	0.62%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	159,827,896	1.01%	3,342	2.09%	0.62%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	173,722,187	1.10%	3,173	1.98%	0.66%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	183,869,083	1.17%	3,164	1.98%	0.63%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	225,820,984	1.43%	3,604	2.25%	0.69%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	273,058,263	1.73%	4,209	2.63%	0.68%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	371,510,914	2.36%	5,353	3.35%	0.53%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	417,649,571	2.65%	5,174	3.23%	0.52%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	379,216,077	2.41%	4,642	2.90%	0.60%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	348,336,610	2.21%	4,203	2.63%	0.84%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	313,704,721	1.99%	3,644	2.28%	1.02%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	390,153,340	2.48%	4,216	2.64%	0.82%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	421,958,838	2.68%	4,252	2.66%	0.85%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	478,306,118	3.04%	4,766	2.98%	0.76%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	557,551,260	3.54%	5,514	3.45%	0.86%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	542,105,599	3.44%	5,300	3.31%	1.03%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	613,707,633	3.90%	5,674	3.55%	0.86%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	595,483,181	3.78%	5,284	3.30%	0.94%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	551,191,376	3.50%	4,756	2.97%	0.98%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	685,895,346	4.35%	5,910	3.69%	1.08%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	691,647,346	4.39%	5,878	3.67%	1.09%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	682,828,271	4.34%	5,275	3.30%	0.94%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	577,726,993	3.67%	4,391	2.74%	1.02%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,716,660,435	36.30%	43,420	27.14%	1.06%	5,198,639,048	36.98%	38,870	28.27%	1.20%
	15,749,999,706	100.00%	159,988	100.00%	0.93%	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	3,148,081,650	19.99%	30,158	18.85%	1.87%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	12,601,918,056	80.01%	129,830	81.15%	0.70%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,749,999,706	100.00%	159,988	100.00%	0.93%	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	12,601,918,056	80.01%	129,830	81.15%	0.70%	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	3,186,162	0.02%	58	0.04%	1.41%	120,672	0.00%	9	0.01%	2.11%
2023	314,034	0.00%	35	0.02%	2.15%	261,114	0.00%	11	0.01%	1.99%
2024	567,545	0.00%	43	0.03%	2.11%	577,280	0.00%	27	0.02%	2.08%
2025	18,430,809	0.12%	282	0.18%	2.30%	22,646,882	0.16%	290	0.21%	2.30%
2026	115,834,592	0.74%	1,453	0.91%	2.12%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	259,584,505	1.65%	2,822	1.76%	2.07%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	737,847,135	4.68%	7,183	4.49%	1.92%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	1,065,261,515	6.76%	10,029	6.27%	1.97%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	863,220,217	5.48%	7,586	4.74%	1.63%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	83,702,801	0.53%	666	0.42%	1.59%					
2032	132,336	0.00%	1	0.00%	1.89%					
	15,749,999,706	100.00%	159,988	100.00%	0.93%	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	15,749,999,706	100.00%	159,988	100.00%	0.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,749,999,706	100.00%	159,988	100.00%	0.93%	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	15,748,387,266	99.99%	159,975	99.99%	0.93%	13,862,607,211	98.62%	135,929	98.86%	1.05%
Royal Decree	136,429	0.00%	1	0.00%	0.00%	13,751,245	0.10%	123	0.09%	0.00%
SBA	1,037,623	0.01%	9	0.01%	0.00%	180,096,724	1.28%	1,441	1.05%	0.01%
Extension	294,899	0.00%	1	0.00%	0.00%					
Palma	143,490	0.00%	2	0.00%	0.00%					
	15,749,999,706	100.00%	159,988	100.00%	0.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13a. Original Loan to Market Value

average: 71.52% 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%	209,416,174	1.33%	4,956	3.10%	0.93%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	395,417,921	2.51%	7,509	4.69%	0.82%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	726,990,049	4.62%	11,269	7.04%	0.80%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,174,297,601	7.46%	15,374	9.61%	0.82%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,098,516,992	13.32%	23,220	14.51%	0.89%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,793,722,309	62.18%	86,902	54.32%	0.97%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,351,582,378	8.58%	10,757	6.72%	0.91%	1,016,656,032	7.23%	7,941	5.78%	1.06%
90.01% - 100.00%	56,281	0.00%	1	0.00%	0.00%					
	15,749,999,706	100.00%	159,988	100.00%	0.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13b. Current Loan to Market Value

average: 59.12% 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%	1,438,830,457	9.14%	33,045	20.65%	0.49%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,180,199,216	7.49%	14,901	9.31%	0.60%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,499,358,098	9.52%	15,807	9.88%	0.73%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	2,009,766,349	12.76%	19,093	11.93%	0.89%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	3,916,986,127	24.87%	34,314	21.45%	0.99%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	5,670,106,889	36.00%	42,680	26.68%	1.13%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	33,814,215	0.21%	144	0.09%	1.13%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	139,173	0.00%	1	0.00%	0.51%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	478,769	0.00%	1	0.00%	0.55%					
130.00% >=	320,412	0.00%	2	0.00%	0.35%					
	15,749,999,706	100.00%	159,988	100.00%	0.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13c. Current Loan to Indexed Market Value

average: 54.11% 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%	1,604,376,940	10.19%	34,811	21.76%	0.62%	1,152,363,587	8.20%	24,052	17.49%	0.77%
30.01% - 40.00%	1,419,571,675	9.01%	16,875	10.55%	0.74%	1,060,151,680	7.54%	12,915	9.39%	0.86%
40.01% - 50.00%	2,300,604,561	14.61%	22,241	13.90%	0.83%	1,521,645,307	10.83%	15,498	11.27%	0.97%
50.01% - 60.00%	3,274,878,876	20.79%	28,822	18.02%	0.88%	2,508,754,086	17.85%	21,656	15.75%	1.02%
60.01% - 70.00%	4,899,249,991	31.11%	40,195	25.12%	1.05%	3,216,021,266	22.88%	26,877	19.55%	1.07%
70.01% - 80.00%	2,234,298,383	14.19%	16,903	10.57%	1.18%	4,169,121,210	29.66%	33,030	24.02%	1.25%
80.01% - 90.00%	16,220,098	0.10%	138	0.09%	0.61%	409,291,492	2.91%	3,305	2.40%	1.37%
90.01% - 100.00%	478,769	0.00%	1	0.00%	0.55%	19,106,551	0.14%	160	0.12%	0.38%
130.00% >=	320,412	0.00%	2	0.00%	0.35%					
	15,749,999,706	100.00%	159,988	100.00%	0.93%	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	172,962,961	1.10%	5,058	3.16%	1.33%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,092,426,401	6.94%	22,754	14.22%	1.20%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,069,715,021	13.14%	30,930	19.33%	1.09%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,422,298,280	15.38%	28,256	17.66%	1.01%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,469,022,682	15.68%	24,191	15.12%	0.94%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,897,428,114	12.05%	15,768	9.86%	0.88%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,631,851,177	10.36%	12,073	7.55%	0.83%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	1,012,854,260	6.43%	6,558	4.10%	0.81%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	827,868,156	5.26%	4,947	3.09%	0.79%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	547,226,657	3.47%	2,928	1.83%	0.77%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	460,553,483	2.92%	2,290	1.43%	0.75%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	271,370,908	1.72%	1,218	0.76%	0.75%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	203,423,386	1.29%	884	0.55%	0.75%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	137,366,521	0.87%	540	0.34%	0.74%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	128,234,240	0.81%	477	0.30%	0.68%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	73,735,189	0.47%	245	0.15%	0.71%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	67,016,589	0.43%	210	0.13%	0.65%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	40,940,885	0.26%	127	0.08%	0.75%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	43,737,683	0.28%	129	0.08%	0.64%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	165,299,032	1.05%	387	0.24%	0.66%	122,635,514	0.87%	297	0.22%	0.73%
more	14,668,081	0.09%	18	0.01%	0.29%	15,900,181	0.11%	19	0.01%	0.66%
	15,749,999,706	100.00%	159,988	100.00%	0.93%	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	107,896	0.00%	203	0.13%	0.65%					
1,000 - 8,000	9,431,198	0.06%	1,885	1.18%	0.47%					
8,001 - 20,000	74,550,728	0.47%	5,225	3.27%	0.49%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	901,980,904	5.73%	23,908	14.94%	0.83%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,024,642,515	12.85%	32,269	20.17%	0.94%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,733,007,262	17.35%	31,319	19.58%	0.93%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,753,383,115	17.48%	24,638	15.40%	0.95%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,138,223,048	13.58%	15,663	9.79%	0.96%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,561,759,448	9.92%	9,665	6.04%	0.94%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	1,077,248,079	6.84%	5,777	3.61%	0.96%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	714,428,591	4.54%	3,377	2.11%	0.94%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	512,970,934	3.26%	2,170	1.36%	0.92%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	363,902,895	2.31%	1,391	0.87%	0.91%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	235,407,552	1.49%	821	0.51%	0.91%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	147,987,763	0.94%	475	0.30%	0.93%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	105,518,793	0.67%	313	0.20%	0.96%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	87,258,423	0.55%	241	0.15%	0.87%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	66,952,380	0.43%	173	0.11%	0.88%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	39,379,671	0.25%	96	0.06%	0.80%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	38,037,700	0.24%	87	0.05%	0.75%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	30,504,143	0.19%	66	0.04%	0.83%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	21,929,240	0.14%	45	0.03%	0.79%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	105,375,041	0.67%	176	0.11%	0.76%	71,165,625	0.51%	118	0.09%	0.85%
more	6,012,386	0.04%	5	0.00%	0.34%	8,441,288	0.06%	7	0.01%	0.64%
	15,749,999,706	100.00%	159,988	100.00%	0.93%	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	2,048,719,326	13.01%	25,778	16.11%	0.79%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	198,236,879	1.26%	2,482	1.55%	1.07%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	536,629,186	3.41%	4,420	2.76%	1.06%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	433,235	0.00%	4	0.00%	0.31%					
Canarias	665,363,106	4.22%	7,607	4.75%	1.11%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	115,240,158	0.73%	1,395	0.87%	0.95%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	376,655,856	2.39%	4,545	2.84%	0.90%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	370,808,995	2.35%	4,699	2.94%	0.91%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,649,141,469	29.52%	39,425	24.64%	1.00%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	1,659,475	0.01%	20	0.01%	0.64%	1,810,656	0.01%	25	0.02%	0.84%
Extremadura	90,368	0.00%	1	0.00%	2.25%					
Galicia	248,392,288	1.58%	3,171	1.98%	0.91%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	27,553,536	0.17%	341	0.21%	1.14%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,843,544,405	30.75%	44,970	28.11%	0.89%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	885,408	0.01%	14	0.01%	0.86%	820,879	0.01%	12	0.01%	1.11%
Murcia	248,470,721	1.58%	3,207	2.00%	0.90%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	33,312,546	0.21%	361	0.23%	0.97%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	166,859,179	1.06%	1,808	1.13%	0.85%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	103,359,796	0.66%	1,424	0.89%	0.88%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,114,643,773	7.08%	14,316	8.95%	0.90%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	15,749,999,706	100.00%	159,988	100.00%	0.93%	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	14,964,654,515	95.01%	152,881	95.56%	0.92%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	785,345,191	4.99%	7,107	4.44%	1.14%	230,136,528	1.64%	1,699	1.24%	1.21%
	15,749,999,706	100.00%	159,988	100.00%	0.93%	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	1,551,096	0.01%	1	0.26%
2	1,161,274	0.01%	1	0.66%
3	1,142,962	0.01%	1	0.56%
4	1,098,090	0.01%	1	0.00%
5	1,058,964	0.01%	1	0.26%
6	991,149	0.01%	1	1.99%
7	988,632	0.01%	1	0.11%
8	938,926	0.01%	1	0.31%
9	926,130	0.01%	1	0.61%
10	899,587	0.01%	1	0.47%
Top 10	10,756,810	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	12,302,388,080	78.11%	122,600	76.63%	0.95%	10,863,004,535	77.28%	104,769	76.20%	1.09%
Employed - Public Sector	1,605,418,339	10.19%	17,911	11.20%	0.82%	1,524,253,118	10.84%	16,198	11.78%	0.97%
Employed - Sector Unknown	37,523,419	0.24%	758	0.47%	0.43%	18,526,738	0.13%	223	0.16%	1.21%
Other	37,253,661	0.24%	571	0.36%	0.58%	39,914,076	0.28%	543	0.39%	0.70%
Pensioner	213,126,571	1.35%	3,487	2.18%	1.04%	193,051,175	1.37%	2,854	2.08%	1.16%
Self-employed	1,333,512,504	8.47%	12,044	7.53%	0.86%	1,223,136,070	8.70%	10,688	7.77%	0.99%
Student	31,785,922	0.20%	366	0.23%	0.76%	18,655,934	0.13%	210	0.15%	0.92%
Unemployed	188,991,211	1.20%	2,251	1.41%	0.88%	175,913,533	1.25%	2,008	1.46%	0.99%
	15,749,999,706	100.00%	159,988	100.00%	0.93%	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: 16.64%										
[0% - 10%]	3,852,532,608	24.46%	43,336	27.09%	0.84%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	4,536,474,209	28.80%	43,374	27.11%	0.88%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,169,284,641	20.12%	33,289	20.81%	0.90%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,304,197,718	14.63%	23,486	14.68%	0.96%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,164,898,825	7.40%	10,756	6.72%	1.13%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	458,931,023	2.91%	3,734	2.33%	1.34%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	169,196,401	1.07%	1,268	0.79%	1.51%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	57,407,177	0.36%	403	0.25%	1.62%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	15,959,942	0.10%	119	0.07%	1.61%	13,696,118	0.10%	94	0.07%	1.57%
>50%	21,117,163	0.13%	223	0.14%	1.31%	15,489,509	0.11%	176	0.13%	1.36%
	15,749,999,706	100.00%	159,988	100.00%	0.93%	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	15,749,886,426	100.00%	159,987	100.00%	0.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%
Yes	113,280	0.00%	1	0.00%	0.66%					
	15,749,999,706	100.00%	159,988	100.00%	0.93%	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	15,546,551,562	98.71%	158,229	98.90%	0.92%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2	202,144,940	1.28%	1,744	1.09%	0.01%	143,165,229	1.02%	1,218	0.89%	0.01%
3	1,303,204	0.01%	15	0.01%	0.00%					
	15,749,999,706	100.00%	159,988	100.00%	0.93%	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	14,239,037,786	90.41%	138,888	86.81%	0.94%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	1,357,201,333	8.62%	18,261	11.41%	0.82%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	153,760,587	0.98%	2,839	1.77%	0.50%	168,480,337	1.20%	2,717	1.98%	0.60%
	15,749,999,706	100.00%	159,988	100.00%	0.93%	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	15,749,999,706	100.00%	159,988	100.00%	0.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,749,999,706	100.00%	159,988	100.00%	0.93%	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	4,974,663,585	31.59%	54,426	34.02%	0.83%	4,540,891,035	32.30%	47,549	34.58%	0.95%
Internet	5,620,488,754	35.69%	54,630	34.15%	0.95%	5,000,304,175	35.57%	46,757	34.01%	1.08%
Office or Branch Network	3,247,658,585	20.62%	32,726	20.46%	1.03%	3,057,955,108	21.75%	29,412	21.39%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	1,907,188,783	12.11%	18,206	11.38%	0.97%	1,457,304,862	10.37%	13,775	10.02%	1.08%
	15,749,999,706	100.00%	159,988	100.00%	0.93%	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	963,534,594	6.12%	11,430	7.14%	1.04%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,786,465,112	93.88%	148,558	92.86%	0.92%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	15,749,999,706	100.00%	159,988	100.00%	0.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

27. Probability of Default

Probability of Default	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
[0.00% - 0.10%[	13,605,612,024	86.38%	142,422	89.02%	0.90%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,542,288,925	9.79%	12,517	7.82%	1.11%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	529,367,431	3.36%	4,322	2.70%	1.12%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	7,751,824	0.05%	91	0.06%	1.38%					
[7.50% - 20.00%[	15,152,624	0.10%	154	0.10%	1.38%					
[20.00% - 100.00%[	35,696,984	0.23%	342	0.21%	1.35%					
100.00%	14,129,895	0.09%	140	0.09%	1.64%					
	15,749,999,706	100.00%	159,988	100.00%	0.93%	14,056,455,179	100.00%	137,493	100.00%	1.07%

Weighted average PD: 0.27% Weighted average LGD: 35.40%

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	159,667	0	0	0	15,717,366,483	99.80%	99.79%
30 - 59 Days	114	21,405	4,853	26,258	11,522,279	0.07%	0.07%
60 - 89 Days	45	17,641	3,583	21,224	4,099,133	0.03%	0.03%
90 - 179 Days	63	68,989	14,404	83,393	6,422,895	0.04%	0.04%
180 - 359 Days	58	126,549	50,395	176,944	6,365,918	0.04%	0.04%
>= 360 Days	41	147,936	60,714	208,650	4,222,999	0.03%	0.03%
	159,988	382,521	133,949	516,470	15,749,999,706	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