

SOL Lion II RMBS Fondo de Titulización



Monthly Investor Report

29 January 2024

Description

Issue Date	4 December 2020
Final Maturity Date	31 December 2063
Next Payment Date	2 April 2024

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

1. Summary

All amounts in EURO	Current	At Issue
Reporting Date	29-Jan-24	04-Dec-20
Portfolio Cut off date	31-Dec-23	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)	242,258,654.91	44,820.55
Of which Realised Loss (3)	0.00	0.00
Of which Active Outstanding Notional Amount (4)	15,507,741,345.09	14,056,455,179.45
Of which Principal in Arrears	1,420,694.19	0.00
Number of Loans	164,761	137,493
Number of Borrowers	163,694	136,884
Average Principal Balance (Loanparts)	94,122.65	102,233.97
Average Principal Balance (Borrowers)	94,736.16	102,688.81
Coupon: Weighted Average	3.91%	1.07%
Minimum	0.00%	0.00%
Maximum	8.65%	4.41%
Weighted Average Original Loan to Market Value	71.35%	70.95%
Weighted Average Loan to Indexed Market Value	52.52%	58.84%
Seasoning (months): Weighted Average	71.94	61.59
Remaining Tenor (months): Weighted Average	305.37	313.60
Weighted Average Interest Rate on Fixed Interest Rate Loans	1.78%	1.94%
Weighted Average Spread on Floating Rate Loans	1.01%	1.03%

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

Stop Replenishment Criteria

	Current	Initial
1. Aggregate Outstanding Balance of Delinquent Receivables > 2.5%	0.26%	0.00%
2. Aggregate realised losses related to Defaulted Receivables > 0.75%	0.00%	0.00%
3. Outstanding Balance of the Receivables < 13.5 bln	15.5	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	4,740,084,313	30.57%	44,791	27.19%	1.78%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Variable	10,767,657,032	69.43%	119,970	72.81%	4.85%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,507,741,345	100.00%	164,761	100.00%	3.91%	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%	8,835,268	0.06%	82	0.05%	0.00%	178,564,802	1.27%	2,066	1.50%	0.00%
0.01% - 0.50%						2,353,648,402	16.74%	29,921	21.76%	0.25%
0.51% - 1.00%	58,240,258	0.38%	233	0.14%	0.99%	5,977,041,876	42.52%	50,632	36.83%	0.79%
1.01% - 1.50%	2,027,437,741	13.07%	15,565	9.45%	1.35%	1,344,172,283	9.56%	13,601	9.89%	1.21%
1.51% - 2.00%	2,453,419,641	15.82%	23,967	14.55%	1.84%	3,527,095,943	25.09%	33,151	24.11%	1.84%
2.01% - 2.50%	576,303,455	3.72%	6,644	4.03%	2.25%	525,134,950	3.74%	6,119	4.45%	2.24%
2.51% - 3.00%	230,817,846	1.49%	2,401	1.46%	2.73%	139,578,147	0.99%	1,816	1.32%	2.69%
3.01% - 3.25%	33,665,355	0.22%	298	0.18%	3.17%	5,153,514	0.04%	93	0.07%	3.15%
3.26% - 3.50%	35,394,360	0.23%	280	0.17%	3.40%	4,015,968	0.03%	55	0.04%	3.38%
3.51% - 3.75%	21,231,058	0.14%	205	0.12%	3.63%	949,495	0.01%	24	0.02%	3.60%
3.76% - 4.00%	9,058,545	0.06%	81	0.05%	3.88%	457,697	0.00%	7	0.01%	3.92%
4.01% - 4.25%	180,452,875	1.16%	2,537	1.54%	4.19%	553,095	0.00%	6	0.00%	4.15%
4.26% - 4.50%	951,742,382	6.14%	15,109	9.17%	4.42%	89,008	0.00%	2	0.00%	4.40%
4.51% - 4.75%	914,102,222	5.89%	13,069	7.93%	4.64%					
4.76% - 5.00%	2,177,830,683	14.04%	20,580	12.49%	4.92%					
5.01% - 5.25%	3,587,403,318	23.13%	35,402	21.49%	5.13%					
5.26% - 5.50%	727,805,857	4.69%	8,047	4.88%	5.36%					
5.51% - 5.75%	718,865,209	4.64%	8,791	5.34%	5.61%					
5.76% - 6.00%	397,103,768	2.56%	5,207	3.16%	5.89%					
6.01% - 6.25%	250,997,054	1.62%	3,758	2.28%	6.10%					
6.26% - 6.50%	78,153,269	0.50%	1,235	0.75%	6.39%					
6.51% - 6.75%	27,813,615	0.18%	517	0.31%	6.61%					
6.76% - 7.00%	28,406,547	0.18%	496	0.30%	6.85%					
7.01% - 7.25%	5,519,462	0.04%	119	0.07%	7.16%					
7.26% - 7.50%	1,811,295	0.01%	44	0.03%	7.39%					
7.51% - >	5,330,261	0.03%	94	0.06%	7.77%					
	15,507,741,345	100.00%	164,761	100.00%	3.91%	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	8,565,365	0.06%	223	0.14%	4.53%	13,138,132	0.09%	251	0.18%	0.37%
2004	69,158,362	0.45%	1,867	1.13%	4.59%	103,314,791	0.73%	1,998	1.45%	0.33%
2005	202,375,867	1.30%	4,769	2.89%	4.58%	287,211,705	2.04%	4,998	3.64%	0.31%
2006	259,580,718	1.67%	4,869	2.96%	4.52%	375,351,882	2.67%	5,255	3.82%	0.25%
2007	420,495,403	2.71%	6,573	3.99%	4.44%	607,645,344	4.32%	7,458	5.42%	0.17%
2008	400,050,419	2.58%	5,900	3.58%	4.46%	618,346,496	4.40%	7,288	5.30%	0.22%
2009	160,332,405	1.03%	2,425	1.47%	4.83%	247,761,256	1.76%	3,034	2.21%	0.55%
2010	238,421,476	1.54%	3,161	1.92%	4.72%	327,574,661	2.33%	3,506	2.55%	0.51%
2011	391,183,398	2.52%	4,945	3.00%	4.79%	370,047,109	2.63%	3,673	2.67%	0.54%
2012	218,741,943	1.41%	3,254	1.97%	5.63%	387,209,073	2.75%	4,372	3.18%	1.41%
2013	128,664,778	0.83%	1,934	1.17%	6.30%	238,585,452	1.70%	2,845	2.07%	2.05%
2014	296,049,013	1.91%	4,374	2.65%	5.97%	584,279,691	4.16%	6,694	4.87%	1.72%
2015	553,104,311	3.57%	7,110	4.32%	5.20%	954,246,142	6.79%	9,806	7.13%	1.12%
2016	911,340,888	5.88%	10,673	6.48%	4.80%	1,493,188,650	10.62%	14,006	10.19%	0.95%
2017	1,172,132,302	7.56%	12,525	7.60%	4.50%	1,733,815,511	12.33%	15,154	11.02%	1.06%
2018	1,885,143,645	12.16%	18,604	11.29%	3.91%	2,468,206,483	17.56%	20,561	14.95%	1.19%
2019	2,345,970,618	15.13%	22,445	13.62%	3.88%	2,871,385,545	20.43%	23,511	17.10%	1.42%
2020	1,723,829,604	11.12%	15,923	9.66%	3.40%	375,147,259	2.67%	3,083	2.24%	1.85%
2021	2,039,943,177	13.15%	17,035	10.34%	3.24%					
2022	1,375,718,892	8.87%	11,285	6.85%	3.08%					
2023	706,938,762	4.56%	4,867	2.95%	1.77%					
	15,507,741,345	100.00%	164,761	100.00%	3.91%	14,056,455,179	100.00%	137,493	100.00%	1.07%

5. Maturity Year

Maturity Year	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
2021						1,274,836	0.01%	111	0.08%	0.58%
2022						8,855,293	0.06%	660	0.48%	0.61%
2023	3,811	0.00%	1	0.00%	4.34%	19,524,532	0.14%	1,081	0.79%	0.63%
2024	4,762,521	0.03%	1,439	0.87%	4.80%	32,658,946	0.23%	1,397	1.02%	0.67%
2025	16,699,233	0.11%	1,768	1.07%	4.78%	49,125,210	0.35%	1,741	1.27%	0.62%
2026	30,131,276	0.19%	1,980	1.20%	4.66%	63,676,850	0.45%	1,828	1.33%	0.65%
2027	41,750,918	0.27%	1,975	1.20%	4.68%	74,337,243	0.53%	1,828	1.33%	0.65%
2028	55,095,724	0.36%	2,086	1.27%	4.64%	91,885,973	0.65%	2,023	1.47%	0.76%
2029	75,336,441	0.49%	2,397	1.45%	4.62%	116,828,123	0.83%	2,384	1.73%	0.86%
2030	108,311,636	0.70%	2,930	1.78%	4.55%	153,173,220	1.09%	2,746	2.00%	0.80%
2031	131,683,735	0.85%	3,091	1.88%	4.46%	176,728,911	1.26%	2,884	2.10%	0.78%
2032	157,928,636	1.02%	3,281	1.99%	4.27%	194,930,795	1.39%	2,917	2.12%	0.78%
2033	187,296,556	1.21%	3,522	2.14%	4.22%	221,224,315	1.57%	3,139	2.28%	0.80%
2034	210,068,728	1.35%	3,772	2.29%	4.35%	268,342,582	1.91%	3,720	2.71%	0.90%
2035	273,940,939	1.77%	4,630	2.81%	4.38%	335,904,703	2.39%	4,421	3.22%	0.70%
2036	342,747,228	2.21%	5,124	3.11%	4.32%	392,523,341	2.79%	4,593	3.34%	0.64%
2037	360,690,429	2.33%	4,987	3.03%	4.26%	427,858,114	3.04%	4,722	3.43%	0.67%
2038	325,661,959	2.10%	4,265	2.59%	4.16%	393,011,450	2.80%	4,276	3.11%	0.86%
2039	278,174,467	1.79%	3,616	2.19%	4.28%	325,858,353	2.32%	3,586	2.61%	1.21%
2040	319,130,803	2.06%	3,879	2.35%	4.26%	324,970,084	2.31%	3,300	2.40%	1.07%
2041	396,514,730	2.56%	4,549	2.76%	4.23%	374,976,384	2.67%	3,611	2.63%	0.93%
2042	406,669,507	2.62%	4,506	2.73%	4.20%	443,752,321	3.16%	4,156	3.02%	0.92%
2043	496,020,892	3.20%	5,263	3.19%	4.15%	560,173,840	3.99%	5,127	3.73%	0.92%
2044	477,005,023	3.08%	5,089	3.09%	4.31%	562,840,272	4.00%	5,267	3.83%	1.22%
2045	509,168,247	3.28%	5,161	3.13%	4.19%	511,236,944	3.64%	4,527	3.29%	1.11%
2046	583,095,153	3.76%	5,647	3.43%	4.09%	531,827,367	3.78%	4,571	3.32%	1.00%
2047	559,292,700	3.61%	5,220	3.17%	4.06%	552,902,631	3.93%	4,594	3.34%	1.11%
2048	587,501,186	3.79%	5,379	3.26%	3.82%	600,422,208	4.27%	4,970	3.61%	1.21%
2049	642,593,149	4.14%	5,848	3.55%	3.95%	708,031,330	5.04%	5,776	4.20%	1.30%
2050	625,762,380	4.04%	5,450	3.31%	3.79%	440,317,156	3.13%	3,418	2.49%	1.26%
2051	699,961,358	4.51%	5,751	3.49%	3.86%	469,832,207	3.34%	3,434	2.50%	1.04%
2052	583,275,105	3.76%	4,752	2.88%	3.81%	449,186,821	3.20%	3,272	2.38%	1.15%
2053	548,982,903	3.54%	4,364	2.65%	3.70%	475,306,779	3.38%	3,502	2.55%	1.23%
2054	547,306,404	3.53%	4,467	2.71%	3.85%	531,807,168	3.78%	3,968	2.89%	1.28%
2055	512,275,435	3.30%	4,111	2.50%	3.85%	436,764,042	3.11%	3,236	2.35%	1.21%
2056	597,469,899	3.85%	4,789	2.91%	3.88%	498,078,881	3.54%	3,762	2.74%	1.06%
2057	634,053,767	4.09%	5,060	3.07%	3.90%	553,324,804	3.94%	4,151	3.02%	1.11%
2058	733,461,030	4.73%	5,993	3.64%	3.80%	722,488,002	5.14%	5,464	3.97%	1.15%
2059	838,614,085	5.41%	6,777	4.11%	3.70%	795,760,632	5.66%	6,041	4.39%	1.34%
2060	592,557,547	3.82%	4,616	2.80%	3.23%	164,732,515	1.17%	1,289	0.94%	1.77%
2061	554,853,120	3.58%	3,982	2.42%	3.15%					
2062	333,083,773	2.15%	2,379	1.44%	2.97%					
2063	128,808,913	0.83%	865	0.53%	1.78%					
	15,507,741,345	100.00%	164,761	100.00%	3.91%	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	99,062,139	0.64%	694	0.42%	3.05%					
0.5 - 1	607,876,623	3.92%	4,173	2.53%	1.56%	761,219,408	5.42%	6,313	4.59%	1.86%
1 - 2	1,375,718,892	8.87%	11,285	6.85%	3.08%	2,961,969,309	21.07%	24,155	17.57%	1.33%
2 - 3	2,039,943,177	13.15%	17,035	10.34%	3.24%	2,315,214,835	16.47%	19,426	14.13%	1.17%
3 - 4	1,723,829,604	11.12%	15,923	9.66%	3.40%	1,696,089,645	12.07%	15,056	10.95%	1.03%
4 - 5	2,345,970,618	15.13%	22,445	13.62%	3.88%	1,473,547,946	10.48%	13,982	10.17%	0.95%
5 - 6	1,885,143,645	12.16%	18,604	11.29%	3.91%	809,692,012	5.76%	8,492	6.18%	1.23%
6 - 7	1,172,132,302	7.56%	12,525	7.60%	4.50%	534,692,213	3.80%	6,277	4.57%	1.79%
7 - 8	911,340,888	5.88%	10,673	6.48%	4.80%	278,628,071	1.98%	3,251	2.36%	1.92%
8 - 9	553,104,311	3.57%	7,110	4.32%	5.20%	320,556,193	2.28%	3,625	2.64%	1.19%
9 - 10	296,049,013	1.91%	4,374	2.65%	5.97%	432,180,356	3.07%	4,123	3.00%	0.50%
10 - more	2,497,570,134	16.11%	39,920	24.23%	4.77%	2,472,665,192	17.59%	32,793	23.85%	0.29%
	15,507,741,345	100.00%	164,761	100.00%	3.91%	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	575,421	0.00%	30	0.02%	4.65%	22,090	0.00%	1	0.00%	1.49%
6 - 10	39,202,066	0.25%	1,071	0.65%	4.78%	36,558,870	0.26%	934	0.68%	1.31%
11 - 15	402,106,965	2.59%	8,033	4.88%	3.44%	323,201,039	2.30%	6,199	4.51%	1.50%
16 - 20	968,426,343	6.24%	16,529	10.03%	3.79%	892,834,553	6.35%	14,241	10.36%	1.20%
21 - 25	1,981,635,284	12.78%	25,766	15.64%	3.93%	1,755,871,629	12.49%	21,275	15.47%	1.08%
26 - 30	4,126,061,573	26.61%	45,780	27.79%	4.05%	4,166,819,471	29.64%	41,333	30.06%	0.95%
31 - 35	3,057,610,914	19.72%	26,927	16.34%	4.02%	2,913,245,007	20.73%	23,054	16.77%	0.97%
36 - 40	4,932,122,779	31.80%	40,625	24.66%	3.78%	3,967,902,520	28.23%	30,456	22.15%	1.19%
	15,507,741,345	100.00%	164,761	100.00%	3.91%	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	3,970,049	0.03%	1,321	0.80%	4.79%	427,186	0.00%	40	0.03%	0.52%
1 - 2	15,077,568	0.10%	1,683	1.02%	4.79%	6,565,346	0.05%	522	0.38%	0.61%
2 - 3	29,682,032	0.19%	2,028	1.23%	4.67%	16,903,036	0.12%	1,013	0.74%	0.63%
3 - 4	40,559,921	0.26%	1,967	1.19%	4.68%	29,113,819	0.21%	1,299	0.94%	0.68%
4 - 5	53,781,612	0.35%	2,062	1.25%	4.64%	43,199,003	0.31%	1,609	1.17%	0.64%
5 - 6	73,546,896	0.47%	2,365	1.44%	4.61%	62,477,988	0.44%	1,894	1.38%	0.62%
6 - 7	103,646,545	0.67%	2,860	1.74%	4.56%	72,558,676	0.52%	1,833	1.33%	0.66%
7 - 8	131,966,974	0.85%	3,125	1.90%	4.46%	87,537,464	0.62%	1,981	1.44%	0.69%
8 - 9	153,603,726	0.99%	3,223	1.96%	4.29%	107,640,396	0.77%	2,242	1.63%	0.88%
9 - 10	187,141,083	1.21%	3,542	2.15%	4.19%	143,895,239	1.02%	2,667	1.94%	0.82%
10 - 11	206,433,098	1.33%	3,719	2.26%	4.36%	171,690,566	1.22%	2,879	2.09%	0.77%
11 - 12	265,893,255	1.71%	4,498	2.73%	4.38%	191,531,844	1.36%	2,893	2.10%	0.78%
12 - 13	335,186,560	2.16%	5,136	3.12%	4.33%	214,077,188	1.52%	3,072	2.23%	0.77%
13 - 14	370,165,904	2.39%	5,108	3.10%	4.24%	254,247,906	1.81%	3,546	2.58%	0.89%
14 - 15	327,645,678	2.11%	4,291	2.60%	4.18%	315,742,737	2.25%	4,218	3.07%	0.77%
15 - 16	278,547,782	1.80%	3,628	2.20%	4.27%	381,744,373	2.72%	4,674	3.40%	0.64%
16 - 17	307,441,915	1.98%	3,765	2.29%	4.25%	442,525,225	3.15%	4,827	3.51%	0.64%
17 - 18	399,666,201	2.58%	4,611	2.80%	4.25%	401,103,468	2.85%	4,383	3.19%	0.79%
18 - 19	398,858,038	2.57%	4,437	2.69%	4.17%	325,729,941	2.32%	3,624	2.64%	1.17%
19 - 20	497,702,109	3.21%	5,261	3.19%	4.15%	316,174,911	2.25%	3,243	2.36%	1.15%
20 - 21	482,533,641	3.11%	5,162	3.13%	4.31%	371,773,976	2.64%	3,664	2.66%	0.93%
21 - 22	492,327,602	3.17%	5,021	3.05%	4.20%	410,979,635	2.92%	3,853	2.80%	0.93%
22 - 23	584,271,130	3.77%	5,680	3.45%	4.11%	555,924,050	3.95%	5,069	3.69%	0.86%
23 - 24	563,510,042	3.63%	5,277	3.20%	4.05%	561,269,873	3.99%	5,297	3.85%	1.18%
24 - 25	578,732,706	3.73%	5,299	3.22%	3.84%	511,002,771	3.64%	4,590	3.34%	1.21%
25 - 26	648,448,986	4.18%	5,896	3.58%	3.95%	540,825,999	3.85%	4,631	3.37%	0.97%
26 - 27	607,456,342	3.92%	5,349	3.25%	3.80%	542,484,422	3.86%	4,561	3.32%	1.09%
27 - 28	713,658,153	4.60%	5,866	3.56%	3.86%	571,827,558	4.07%	4,754	3.46%	1.20%
28 - 29	589,846,317	3.80%	4,810	2.92%	3.78%	697,744,472	4.96%	5,732	4.17%	1.25%
29 - 30	547,860,754	3.53%	4,352	2.64%	3.72%	509,097,067	3.62%	4,013	2.92%	1.36%
30 - more	5,518,574,917	35.59%	43,418	26.35%	3.59%	5,198,639,048	36.98%	38,870	28.27%	1.20%
Matured *	3,811	0.00%	1	0.00%	4.34%					
	15,507,741,345	100.00%	164,761	100.00%	3.91%	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	4,740,084,313	30.57%	44,791	27.19%	1.78%	2,481,546,946	17.65%	22,943	16.69%	1.94%
Floating EURIBOR BOE	10,767,657,032	69.43%	119,970	72.81%	4.85%	11,574,908,234	82.35%	114,550	83.31%	0.88%
	15,507,741,345	100.00%	164,761	100.00%	3.91%	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	10,767,657,032	69.43%	119,970	72.81%	4.85%	11,574,908,234	82.35%	114,550	83.31%	0.88%
<2024						3,797,304	0.03%	60	0.04%	1.16%
2024	8,733,605	0.06%	132	0.08%	4.11%	577,280	0.00%	27	0.02%	2.08%
2025	15,973,434	0.10%	271	0.16%	2.25%	22,646,882	0.16%	290	0.21%	2.30%
2026	131,408,250	0.85%	1,592	0.97%	2.35%	134,751,016	0.96%	1,510	1.10%	2.10%
2027	225,266,667	1.45%	2,670	1.62%	2.07%	288,052,533	2.05%	2,863	2.08%	2.05%
2028	689,788,277	4.45%	7,065	4.29%	1.98%	771,572,850	5.49%	6,992	5.09%	1.91%
2029	969,800,531	6.25%	9,673	5.87%	1.98%	1,041,626,250	7.41%	9,248	6.73%	1.95%
2030	852,935,443	5.50%	8,087	4.91%	1.64%	218,522,830	1.55%	1,953	1.42%	1.69%
2031	1,010,714,181	6.52%	8,435	5.12%	1.47%					
2032	799,990,265	5.16%	6,576	3.99%	1.64%					
2033	27,398,636	0.18%	217	0.13%	3.46%					
>2034	8,075,026	0.05%	73	0.04%	3.74%					
	15,507,741,345	100.00%	164,761	100.00%	3.91%	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	15,507,741,345	100.00%	164,761	100.00%	3.91%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,507,741,345	100.00%	164,761	100.00%	3.91%	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	15,490,961,355	99.89%	164,634	99.92%	3.91%	13,862,607,211	98.62%	135,929	98.86%	1.05%
Royal Decree						13,751,245	0.10%	123	0.09%	0.00%
SBA						180,096,724	1.28%	1,441	1.05%	0.01%
Royal Decree Euribor	16,779,991	0.11%	127	0.08%	0.00%					
	15,507,741,345	100.00%	164,761	100.00%	3.91%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13a. Original Loan to Market Value

average: 71.35% 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%	216,392,005	1.40%	5,013	3.04%	3.99%	215,847,648	1.54%	4,550	3.31%	0.95%
30.01% - 40.00%	401,453,690	2.59%	7,577	4.60%	3.92%	416,772,642	2.96%	7,053	5.13%	0.90%
40.01% - 50.00%	725,491,824	4.68%	11,401	6.92%	4.00%	704,843,218	5.01%	10,110	7.35%	0.90%
50.01% - 60.00%	1,172,456,877	7.56%	15,611	9.47%	3.99%	1,114,961,822	7.93%	13,672	9.94%	0.95%
60.01% - 70.00%	2,078,874,737	13.41%	23,986	14.56%	3.95%	1,897,853,577	13.50%	20,027	14.57%	1.03%
70.01% - 80.00%	9,614,359,007	62.00%	90,000	54.62%	3.90%	8,689,520,241	61.82%	74,140	53.92%	1.12%
80.01% - 90.00%	1,298,654,722	8.37%	11,172	6.78%	3.80%	1,016,656,032	7.23%	7,941	5.78%	1.06%
90.01% - 100.00%	58,483	0.00%	1	0.00%	4.85%					
	15,507,741,345	100.00%	164,761	100.00%	3.91%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13b. Current Loan to Market Value

average: 58.67% 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%	1,455,932,558	9.39%	35,906	21.79%	4.45%	1,226,052,350	8.72%	25,386	18.46%	0.63%
30.01% - 40.00%	1,150,268,222	7.42%	15,043	9.13%	4.31%	1,067,286,904	7.59%	12,970	9.43%	0.74%
40.01% - 50.00%	1,469,050,358	9.47%	16,092	9.77%	4.26%	1,364,949,648	9.71%	14,139	10.28%	0.83%
50.01% - 60.00%	2,000,401,642	12.90%	20,028	12.16%	4.15%	1,748,904,292	12.44%	16,102	11.71%	1.00%
60.01% - 70.00%	4,259,970,663	27.47%	38,434	23.33%	4.02%	2,818,558,885	20.05%	24,490	17.81%	1.20%
70.01% - 80.00%	5,149,565,214	33.21%	39,159	23.77%	3.39%	5,810,748,913	41.34%	44,297	32.22%	1.24%
80.01% - 90.00%	20,791,483	0.13%	90	0.05%	3.64%	19,510,830	0.14%	106	0.08%	1.37%
90.01% - 100.00%	670,890	0.00%	5	0.00%	4.34%	443,358	0.00%	3	0.00%	0.68%
100.01% - 110.00%	943,992	0.01%	3	0.00%	4.50%					
120.01% - 130.00%	146,324	0.00%	1	0.00%	2.95%					
	15,507,741,345	100.00%	164,761	100.00%	3.91%	14,056,455,179	100.00%	137,493	100.00%	1.07%

13c. Current Loan to Indexed Market Value

average: 52.52%	Current Period					Issue Date				
	Current Loan to Indexed Market Value (%)	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
<= 30.00%	1,763,968,164	11.37%	39,952	24.25%	4.50%	1,152,363,587	8.20%	24,052	17.49%	0.77%
30.01% - 40.00%	1,510,903,668	9.74%	18,094	10.98%	4.41%	1,060,151,680	7.54%	12,915	9.39%	0.86%
40.01% - 50.00%	2,344,130,432	15.12%	23,759	14.42%	4.33%	1,521,645,307	10.83%	15,498	11.27%	0.97%
50.01% - 60.00%	3,673,473,101	23.69%	33,529	20.35%	3.95%	2,508,754,086	17.85%	21,656	15.75%	1.02%
60.01% - 70.00%	4,737,793,106	30.55%	38,330	23.26%	3.55%	3,216,021,266	22.88%	26,877	19.55%	1.07%
70.01% - 80.00%	1,465,192,570	9.45%	11,008	6.68%	3.12%	4,169,121,210	29.66%	33,030	24.02%	1.25%
80.01% - 90.00%	11,942,467	0.08%	87	0.05%	3.15%	409,291,492	2.91%	3,305	2.40%	1.37%
90.01% - 100.00%	191,512	0.00%	1	0.00%	2.85%	19,106,551	0.14%	160	0.12%	0.38%
100.01% - 110.00%	146,324	0.00%	1	0.00%	2.95%					
	15,507,741,345	100.00%	164,761	100.00%	3.91%	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	183,481,371	1.18%	5,505	3.34%	3.96%	166,989,251	1.19%	4,494	3.27%	1.46%
50,001 - 75,000	1,149,910,987	7.42%	24,483	14.86%	3.97%	1,002,952,199	7.14%	19,716	14.34%	1.33%
75,001 - 100,000	2,155,893,630	13.90%	32,701	19.85%	4.00%	1,871,607,582	13.31%	26,642	19.38%	1.22%
100,001 - 125,000	2,540,357,235	16.38%	29,957	18.18%	3.96%	2,140,935,079	15.23%	23,980	17.44%	1.14%
125,001 - 150,000	2,514,596,830	16.22%	25,008	15.18%	3.91%	2,208,272,954	15.71%	20,779	15.11%	1.08%
150,001 - 175,000	1,874,754,909	12.09%	15,867	9.63%	3.91%	1,689,283,893	12.02%	13,502	9.82%	1.02%
175,001 - 200,000	1,538,858,200	9.92%	11,657	7.08%	3.88%	1,481,544,820	10.54%	10,519	7.65%	0.97%
200,001 - 225,000	974,007,152	6.28%	6,427	3.90%	3.83%	898,571,278	6.39%	5,628	4.09%	0.94%
225,001 - 250,000	773,647,596	4.99%	4,726	2.87%	3.86%	748,475,413	5.32%	4,302	3.13%	0.92%
250,001 - 275,000	490,095,433	3.16%	2,714	1.65%	3.84%	489,167,497	3.48%	2,514	1.83%	0.90%
275,001 - 300,000	396,453,409	2.56%	2,059	1.25%	3.83%	412,804,913	2.94%	1,967	1.43%	0.90%
300,001 - 325,000	229,228,663	1.48%	1,084	0.66%	3.73%	230,021,528	1.64%	1,004	0.73%	0.89%
325,001 - 350,000	177,609,742	1.15%	793	0.48%	3.74%	179,988,469	1.28%	749	0.54%	0.87%
350,001 - 375,000	119,423,332	0.77%	489	0.30%	3.78%	114,390,812	0.81%	441	0.32%	0.87%
375,001 - 400,000	94,832,945	0.61%	380	0.23%	3.85%	102,374,045	0.73%	380	0.28%	0.90%
400,001 - 425,000	60,729,437	0.39%	220	0.13%	3.80%	59,760,338	0.43%	195	0.14%	0.90%
425,001 - 450,000	50,681,462	0.33%	167	0.10%	3.73%	54,407,255	0.39%	162	0.12%	0.90%
450,001 - 475,000	29,057,816	0.19%	103	0.06%	3.78%	34,971,693	0.25%	107	0.08%	0.91%
475,001 - 500,000	34,143,394	0.22%	112	0.07%	3.89%	31,400,466	0.22%	96	0.07%	0.80%
500,001 - 1,000,000	112,771,690	0.73%	300	0.18%	3.68%	122,635,514	0.87%	297	0.22%	0.73%
more	7,206,116	0.05%	9	0.01%	4.60%	15,900,181	0.11%	19	0.01%	0.66%
	15,507,741,345	100.00%	164,761	100.00%	3.91%	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	212,665	0.00%	478	0.29%	4.85%					
1,000 - 8,000	12,754,319	0.08%	2,692	1.63%	4.76%					
8,001 - 20,000	85,752,651	0.55%	6,051	3.67%	4.73%	54,990,677	0.39%	3,840	2.79%	0.64%
20,001 - 50,000	1,003,913,890	6.47%	26,682	16.19%	4.40%	724,024,832	5.15%	19,039	13.85%	0.97%
50,001 - 75,000	2,123,245,986	13.69%	33,898	20.57%	4.19%	1,716,796,911	12.21%	27,331	19.88%	1.09%
75,001 - 100,000	2,813,922,024	18.15%	32,241	19.57%	4.09%	2,411,822,938	17.16%	27,674	20.13%	1.08%
100,001 - 125,000	2,717,995,010	17.53%	24,342	14.77%	3.91%	2,466,215,889	17.55%	22,038	16.03%	1.08%
125,001 - 150,000	2,100,133,027	13.54%	15,388	9.34%	3.78%	1,999,349,144	14.22%	14,639	10.65%	1.08%
150,001 - 175,000	1,472,689,894	9.50%	9,131	5.54%	3.73%	1,418,208,251	10.09%	8,779	6.39%	1.08%
175,001 - 200,000	1,005,331,718	6.48%	5,393	3.27%	3.65%	1,035,652,956	7.37%	5,557	4.04%	1.08%
200,001 - 225,000	690,540,919	4.45%	3,262	1.98%	3.60%	673,216,412	4.79%	3,180	2.31%	1.07%
225,001 - 250,000	471,667,449	3.04%	1,995	1.21%	3.57%	466,485,540	3.32%	1,972	1.43%	1.07%
250,001 - 275,000	305,501,546	1.97%	1,168	0.71%	3.55%	328,507,194	2.34%	1,256	0.91%	1.06%
275,001 - 300,000	201,410,852	1.30%	703	0.43%	3.35%	215,706,631	1.53%	753	0.55%	1.04%
300,001 - 325,000	132,264,317	0.85%	424	0.26%	3.32%	145,788,568	1.04%	468	0.34%	1.08%
325,001 - 350,000	92,908,700	0.60%	276	0.17%	3.29%	95,170,161	0.68%	282	0.21%	1.07%
350,001 - 375,000	68,071,623	0.44%	188	0.11%	3.51%	66,256,212	0.47%	183	0.13%	1.05%
375,001 - 400,000	51,154,273	0.33%	132	0.08%	3.40%	48,381,051	0.34%	125	0.09%	1.09%
400,001 - 425,000	29,776,762	0.19%	72	0.04%	3.41%	44,868,260	0.32%	109	0.08%	1.04%
425,001 - 450,000	27,496,456	0.18%	63	0.04%	3.50%	27,190,270	0.19%	62	0.05%	1.05%
450,001 - 475,000	20,811,958	0.13%	45	0.03%	3.60%	20,237,662	0.14%	44	0.03%	1.01%
475,001 - 500,000	15,551,551	0.10%	32	0.02%	3.47%	17,978,707	0.13%	37	0.03%	1.01%
500,001 - 1,000,000	59,912,995	0.39%	101	0.06%	3.22%	71,165,625	0.51%	118	0.09%	0.85%
more	4,720,761	0.03%	4	0.00%	4.59%	8,441,288	0.06%	7	0.01%	0.64%
	15,507,741,345	100.00%	164,761	100.00%	3.91%	14,056,455,179	100.00%	137,493	100.00%	1.07%

16. Geographic Region

Region	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Andalucía	1,994,116,792	12.86%	26,166	15.88%	4.42%	2,111,883,085	15.02%	24,616	17.90%	1.00%
Aragón	214,065,419	1.38%	2,778	1.69%	3.56%	166,846,026	1.19%	1,994	1.45%	1.16%
Baleares	576,151,378	3.72%	4,815	2.92%	3.60%	447,407,817	3.18%	3,648	2.65%	1.17%
Blank	1,058,104	0.01%	10	0.01%	4.14%					
Canarias	703,780,807	4.54%	8,303	5.04%	3.57%	575,991,280	4.10%	6,349	4.62%	1.23%
Cantabria	112,912,071	0.73%	1,462	0.89%	4.15%	102,708,268	0.73%	1,176	0.86%	1.07%
Castilla la Mancha	418,236,459	2.70%	5,055	3.07%	3.92%	311,134,129	2.21%	3,603	2.62%	1.00%
Castilla y León	355,841,073	2.29%	4,765	2.89%	4.20%	322,455,416	2.29%	3,901	2.84%	1.06%
Cataluña	4,613,427,932	29.75%	40,986	24.88%	3.69%	3,837,585,714	27.30%	31,756	23.10%	1.10%
Ceuta	1,555,789	0.01%	20	0.01%	4.93%	1,810,656	0.01%	25	0.02%	0.84%
Galicia	245,060,660	1.58%	3,285	1.99%	4.05%	208,507,820	1.48%	2,552	1.86%	1.07%
La Rioja	33,337,419	0.21%	407	0.25%	3.24%	18,701,169	0.13%	218	0.16%	1.28%
Madrid	4,494,801,656	28.98%	44,063	26.74%	3.94%	4,353,097,317	30.97%	38,690	28.14%	1.04%
Melilla	990,410	0.01%	15	0.01%	4.32%	820,879	0.01%	12	0.01%	1.11%
Murcia	260,385,870	1.68%	3,502	2.13%	3.85%	205,522,512	1.46%	2,470	1.80%	1.09%
Navarra	37,306,837	0.24%	403	0.24%	3.48%	27,055,700	0.19%	291	0.21%	1.07%
Pais Vasco	164,273,734	1.06%	1,854	1.13%	3.84%	153,038,718	1.09%	1,548	1.13%	0.97%
Principado de Asturias	99,509,865	0.64%	1,452	0.88%	4.02%	97,474,168	0.69%	1,265	0.92%	1.02%
Valencia	1,180,929,070	7.62%	15,420	9.36%	4.15%	1,114,414,507	7.93%	13,379	9.73%	1.07%
	15,507,741,345	100.00%	164,761	100.00%	3.91%	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	14,767,598,488	95.23%	157,714	95.72%	3.91%	13,826,318,651	98.36%	135,794	98.76%	1.07%
Other	740,142,858	4.77%	7,047	4.28%	3.84%	230,136,528	1.64%	1,699	1.24%	1.21%
	15,507,741,345	100.00%	164,761	100.00%	3.91%	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	1,492,592	0.01%	1	4.36%
2	1,107,665	0.01%	1	4.46%
3	1,098,631	0.01%	1	5.06%
4	1,021,873	0.01%	1	4.54%
5	933,328	0.01%	1	1.55%
6	895,663	0.01%	1	5.24%
7	881,758	0.01%	2	2.41%
8	850,918	0.01%	2	5.05%
9	841,171	0.01%	1	0.99%
10	818,354	0.01%	1	1.19%
Top 10	9,941,954	0.06%		

19. Employment Type

Employment Type	Current Period					Issue Date				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon	Aggregate Outstanding Not. Amount	% of Total	Nr of Loans	% of Total	Weighted Average Coupon
Employed - Private Sector	12,271,193,459	79.13%	127,950	77.66%	3.87%	10,863,004,535	77.28%	104,769	76.20%	1.09%
Employed - Public Sector	1,485,257,104	9.58%	17,344	10.53%	4.17%	1,524,253,118	10.84%	16,198	11.78%	0.97%
Employed - Sector Unknown	26,247,158	0.17%	621	0.38%	4.78%	18,526,738	0.13%	223	0.16%	1.21%
Other	37,610,166	0.24%	575	0.35%	4.16%	39,914,076	0.28%	543	0.39%	0.70%
Pensioner	227,426,850	1.47%	3,808	2.31%	4.12%	193,051,175	1.37%	2,854	2.08%	1.16%
Self-employed	1,239,183,203	7.99%	11,758	7.14%	3.95%	1,223,136,070	8.70%	10,688	7.77%	0.99%
Student	33,284,938	0.21%	417	0.25%	4.01%	18,655,934	0.13%	210	0.15%	0.92%
Unemployed	187,538,468	1.21%	2,288	1.39%	4.07%	175,913,533	1.25%	2,008	1.46%	0.99%
	15,507,741,345	100.00%	164,761	100.00%	3.91%	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: 22.17%										
[0% - 10%]	1,885,990,741	12.16%	26,044	15.81%	3.15%	3,463,270,511	24.64%	37,060	26.95%	1.03%
]10% - 15%]	3,000,609,104	19.35%	32,621	19.80%	3.49%	4,184,992,353	29.77%	38,129	27.73%	1.03%
]15% - 20%]	3,006,357,682	19.39%	31,260	18.97%	3.91%	2,804,070,168	19.95%	28,279	20.57%	1.04%
]20% - 25%]	2,412,982,842	15.56%	25,364	15.39%	3.95%	2,001,892,917	14.24%	20,076	14.60%	1.07%
]25% - 30%]	1,830,888,480	11.81%	19,345	11.74%	4.02%	1,021,758,946	7.27%	9,311	6.77%	1.20%
]30% - 35%]	1,328,702,935	8.57%	13,380	8.12%	4.31%	377,006,312	2.68%	3,063	2.23%	1.39%
]35% - 40%]	869,595,034	5.61%	7,907	4.80%	4.63%	130,440,174	0.93%	995	0.72%	1.54%
]40% - 45%]	522,117,838	3.37%	4,272	2.59%	4.91%	43,838,172	0.31%	310	0.23%	1.59%
]45% - 50%]	302,067,730	1.95%	2,234	1.36%	5.05%	13,696,118	0.10%	94	0.07%	1.57%
>50%	348,428,960	2.25%	2,334	1.42%	5.05%	15,489,509	0.11%	176	0.13%	1.36%
	15,507,741,345	100.00%	164,761	100.00%	3.91%	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	15,507,724,568	100.00%	164,760	100.00%	3.91%	14,056,455,179	100.00%	137,493	100.00%	1.07%
Yes	16,777	0.00%	1	0.00%	5.14%					
	15,507,741,345	100.00%	164,761	100.00%	3.91%	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	15,287,276,050	98.58%	162,641	98.71%	3.85%	13,913,289,950	98.98%	136,275	99.11%	1.06%
2+	220,465,295	1.42%	2,120	1.29%	0.06%	143,165,229	1.02%	1,218	0.89%	0.01%
	15,507,741,345	100.00%	164,761	100.00%	3.91%	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	13,227,049,781	85.29%	137,259	83.31%	3.94%	12,659,693,805	90.06%	119,144	86.65%	1.09%
Remortgage	2,134,640,948	13.77%	24,723	15.01%	3.71%	1,228,281,037	8.74%	15,632	11.37%	0.88%
Renovation	146,050,616	0.94%	2,779	1.69%	4.15%	168,480,337	1.20%	2,717	1.98%	0.60%
	15,507,741,345	100.00%	164,761	100.00%	3.91%	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	15,507,741,345	100.00%	164,761	100.00%	3.91%	14,056,455,179	100.00%	137,493	100.00%	1.07%
	15,507,741,345	100.00%	164,761	100.00%	3.91%	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	4,710,148,012	30.37%	54,290	32.95%	3.95%	4,540,891,035	32.30%	47,549	34.58%	0.95%
Internet	5,585,444,248	36.02%	56,598	34.35%	3.87%	5,000,304,175	35.57%	46,757	34.01%	1.08%
Office or Branch Network	2,967,713,053	19.14%	32,238	19.57%	4.10%	3,057,955,108	21.75%	29,412	21.39%	1.21%
Third Party Channel but Underwriting Performed Entirely by the Originator	2,244,436,032	14.47%	21,635	13.13%	3.68%	1,457,304,862	10.37%	13,775	10.02%	1.08%
	15,507,741,345	100.00%	164,761	100.00%	3.91%	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	942,076,111	6.07%	11,760	7.14%	4.04%	914,175,875	6.50%	10,385	7.55%	1.19%
None	14,565,665,234	93.93%	153,001	92.86%	3.90%	13,142,279,304	93.50%	127,108	92.45%	1.06%
	15,507,741,345	100.00%	164,761	100.00%	3.91%	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%[	12,963,737,551	83.60%	143,602	87.16%	3.94%	11,505,272,096	81.85%	117,453	85.42%	1.04%
[0.10% - 0.25%[	1,653,831,717	10.66%	13,652	8.29%	3.67%	1,734,317,873	12.34%	13,638	9.92%	1.20%
[0.25% - 1.00%[	735,421,319	4.74%	5,994	3.64%	3.83%	816,865,211	5.81%	6,402	4.66%	1.24%
[1.00% - 7.50%[	12,994,867	0.08%	159	0.10%	4.31%					
[7.50% - 20.00%[	16,827,858	0.11%	179	0.11%	4.43%					
[20.00% - 100.00%[	72,008,202	0.46%	680	0.41%	4.71%					
100.00%	52,919,832	0.34%	495	0.30%	3.97%					
	15,507,741,345	100.00%	164,761	100.00%	3.91%	14,056,455,179	100.00%	137,493	100.00%	1.07%

Weighted average PD: 0.63% Weighted average LGD: 34.16%

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	163,931	0	0	0	15,417,803,850	99.50%	99.42%
30 - 59 Days	177	18,125	24,912	43,037	17,769,729	0.11%	0.11%
60 - 89 Days	74	23,403	24,157	47,560	8,255,889	0.04%	0.05%
90 - 179 Days	169	107,847	135,807	243,654	18,945,288	0.10%	0.12%
180 - 365 Days	200	327,818	413,572	741,389	22,857,106	0.12%	0.15%
Defaulted (>12M)	210	943,501	504,487	1,447,988	22,109,482	0.13%	0.14%
	164,761	1,420,694	1,102,934	2,523,629	15,507,741,345	100.00%	100.00%

29. Transaction Parties

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

ING Bank N.V., Sucursal en España

Calle Via de los Poblados, 1F
28033 Madrid
Spain

Legal Adviser

Cuatrecasas, Gonçalves Pereira S.L.P.

Paseo de Gracia, 111
08008 Barcelona
Spain

Paying Agent, Swap Counterparty

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

Arranger

ING Bank N.V

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Auditor of the Fund

KPMG

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DBRS Ratings GMBH

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Management Company

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Verification Agent (STS)

Prime Collateralised Securities (EU)

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Rating Agency

Fitch Ratings España, S.A.U.

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ING Bank N.V., Sucursal en España

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