

# **FONDO DE TITULIZACIÓN SOL LION II RMBS**



## **Monthly Investor Report**

29 December 2025

**Description**

Issue Date	04-12-2020
Final Maturity Date	31-12-2063
Next Payment Date	30-03-2026

Notes	ISIN	Ratings		Current Principal Balance	Initial Principal Balance	Rate of Interest
		<u>Fitch</u>	<u>DBRS</u>			
Class A1	ES0305515001	AAA	AAA	5,262,300,000	4,696,500,000	3-M EURIBOR + 25.00bp
Class A2	ES0305515019	AAA	AAA	1,052,500,000	939,300,000	3-M EURIBOR + 35.00bp
Class A3	ES0305515027	AAA	AAA	3,999,300,000	3,569,300,000	3-M EURIBOR + 45.00bp
Class A4	ES0305515035	AAA	AAA	1,052,300,000	939,200,000	3-M EURIBOR + 55.00bp
Class A5	ES0305515043	AAA	AAA	842,000,000	751,400,000	3-M EURIBOR + 65.00bp
Class A6	ES0305515050	AAA	AAA	1,278,600,000	1,141,200,000	3-M EURIBOR + 75.00bp
Class B	ES0305515068	AAA	AAA	1,841,900,000	1,643,800,000	3-M EURIBOR + 100.00bp
Class C	ES0305515076	NR	n/r	421,100,000	375,800,000	3-M EURIBOR + 150.00bp
Subordinated Loan		NR	n/r	120,000,000	120,200,000	3-M EURIBOR + 10.00bp
<b>Retained by the Originator: 100%</b>				<b>15,870,000,000</b>	<b>14,176,700,000</b>	

**1. Summary**

All amounts in EURO	Current	At Issue
Reporting Date	29-12-2025	04-12-2020
Portfolio Cut off Date	30-11-2025	31-10-2020
Current Principal Balance	15,870,000,000.00	14,176,700,000.00
Of which Cash Reserve	120,000,000.00	120,200,000.00
Of which Cash available for Replenishment	821.76	44,820.55
Of which Realised Loss	14,120.58	0.00
Of which Active Outstanding Notional Amount	15,749,999,178.24	14,056,455,179.45
Of which Arrears in Principal	2,945,644.49	0.00
Number of Borrowers	169,953	136,884
Number of Loans	171,022	137,493
Average Principal Balance (Borrowers)	92,672.68	102,688.81
Average Principal Balance (Loans)	92,093.41	102,233.97
Coupon: Weighted Average	2.70%	1.07%
Minimum	0.00%	0.00%
Maximum	6.63%	4.41%
Weighted Average Original Loan to Market Value	71.92%	71.07%
Weighted Average Current Loan to Indexed Market Value	44.40%	59.41%
Seasoning (months): Weighted Average	88.80	61.71
Remaining Tenor (months): Weighted Average	287.12	314.55
Weighted Average Interest Rate on Fixed Interest Rate Loans	2.05%	1.93%
Weighted Average Spread on Floating Rate Loans	1.03%	1.02%

<b>Stop Replenishment Criteria</b>	<u>Current</u>	<u>Initial</u>
Reserve Fund not funded up to the Reserve Fund Required Amount	PASS	PASS
A given portfolio criterion is not compliant for a period of more than twelve months	PASS	PASS
Seller not able to sell Additional Receivables	PASS	PASS
Aggregate Outstanding Balance of Delinquent Receivables > 2.5%	PASS	PASS
Aggregate realised losses related to Defaulted Receivables > 0.75%	PASS	PASS
Outstanding Balance of the Receivables < 13.5 bln	15,337,340,182.85	14,056,455,179.45

<b>Repurchase Rights</b>	<u>Current</u>	<u>Initial</u>
1. Sum of 12 months consecutive repurchases <= 1% Outstanding balance receivables	PASS	

## 2. Product Type

Product Type	Current Period / Aggregate Outstanding Not. Amount	Current Period / % of Total	Current Period / Nr of Loans	Current Period / % of Total	At issue / Aggregate Outstanding Not. Amount	At issue / % of Total	At issue / Nr of Loans	At issue / % of Total
Mixta	6,885,534,171	43.72%	64,723	37.84%	2,481,546,946	17.65%	22,943	16.69%
Variable	8,210,312,926	52.13%	99,263	58.04%	11,574,908,234	82.35%	114,550	83.31%
Fixed	654,152,081	4.15%	7,036	4.11%				0.00%
Total	15,749,999,178	100.00%	171,022	100.00%	14,056,455,179	100.00%	137,493	100.00%

**3. Loan Coupon**

Coupon Loan Part (%)	Current Period / Aggregate Outstanding Not. Amount	Current Period / % of Total	Current Period / Nr of Loans	Current Period / % of Total	At issue / Aggregate Outstanding Not. Amount	At issue / % of Total	At issue / Nr of Loans	At issue / % of Total
< - 0.01%	22,578,734	0.14%	201	0.12%	178,564,802	1.27%	2,066	1.50%
0.01% - 0.51%	0	0.00%	0	0.00%	2,353,648,402	16.74%	29,921	21.76%
0.51% - 1.01%	428,730	0.00%	2	0.00%	5,977,041,876	42.52%	50,632	36.83%
1.01% - 1.51%	1,835,155,849	11.65%	16,076	9.40%	1,344,172,283	9.56%	13,601	9.89%
1.51% - 2.01%	2,157,365,733	13.70%	22,539	13.18%	3,527,095,943	25.09%	33,151	24.11%
2.01% - 2.51%	1,562,847,208	9.92%	19,375	11.33%	525,134,950	3.74%	6,119	4.45%
2.51% - 3.01%	2,904,224,568	18.44%	31,631	18.50%	139,578,147	0.99%	1,816	1.32%
3.01% - 3.26%	4,089,821,541	25.97%	42,182	24.66%	5,153,514	0.04%	93	0.07%
3.26% - 3.51%	1,199,125,712	7.61%	12,939	7.57%	4,015,968	0.03%	55	0.04%
3.51% - 3.76%	863,271,742	5.48%	10,325	6.04%	949,495	0.01%	24	0.02%
3.76% - 4.01%	652,024,715	4.14%	8,367	4.89%	457,697	0.00%	7	0.01%
4.01% - 4.26%	284,459,806	1.81%	4,311	2.52%	553,095	0.00%	6	0.00%
4.26% - 4.51%	116,332,923	0.74%	1,888	1.10%	89,008	0.00%	2	0.00%
4.51% - 4.76%	17,676,523	0.11%	330	0.19%				0.00%
4.76% - 5.01%	34,269,979	0.22%	625	0.37%				0.00%
5.01% - 5.26%	4,541,813	0.03%	109	0.06%				0.00%
5.26% - 5.51%	1,130,794	0.01%	31	0.02%				0.00%
5.51% - 5.76%	3,419,745	0.02%	57	0.03%				0.00%
5.76% - 6.01%	481,784	0.00%	17	0.01%				0.00%
6.01% - 6.26%	442,263	0.00%	10	0.01%				0.00%
6.26% - 6.51%	316,297	0.00%	4	0.00%				0.00%
6.51% - 6.76%	82,719	0.00%	3	0.00%				0.00%
<b>Total</b>	<b>15,749,999,178</b>	<b>100.00%</b>	<b>171,022</b>	<b>100.00%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>

Weighted Average	2.70%
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**4. Origination Year**

Origination Year	Current Period / Aggregate Outstanding Not. Amount	Current Period / % of Total	Current Period / Nr of Loans	Current Period / % of Total	At issue / Aggregate Outstanding Not. Amount	At issue / % of Total	At issue / Nr of Loans	At issue / % of Total
< 2004	5,546,989	0.04%	171	0.10%	13,138,132	0.09%	251	0.18%
2004 - 2005	47,353,986	0.30%	1,376	0.80%	103,314,791	0.73%	1,998	1.45%
2005 - 2006	140,476,945	0.89%	3,705	2.17%	287,211,705	2.04%	4,998	3.64%
2006 - 2007	184,080,818	1.17%	3,964	2.32%	375,351,882	2.67%	5,255	3.82%
2007 - 2008	309,746,610	1.97%	5,461	3.19%	607,645,344	4.32%	7,458	5.42%
2008 - 2009	299,400,055	1.90%	4,935	2.89%	618,346,496	4.40%	7,288	5.30%
2009 - 2010	116,894,866	0.74%	1,918	1.12%	247,761,256	1.76%	3,034	2.21%
2010 - 2011	175,416,143	1.11%	2,540	1.49%	327,574,661	2.33%	3,506	2.55%
2011 - 2012	285,622,281	1.81%	4,009	2.34%	370,047,109	2.63%	3,673	2.67%
2012 - 2013	147,998,239	0.94%	2,470	1.44%	387,209,073	2.75%	4,372	3.18%
2013 - 2014	89,361,636	0.57%	1,472	0.86%	238,585,452	1.70%	2,845	2.07%
2014 - 2015	202,602,931	1.29%	3,276	1.92%	584,279,691	4.16%	6,694	4.87%
2015 - 2016	404,397,732	2.57%	5,687	3.33%	954,246,142	6.79%	9,806	7.13%
2016 - 2017	680,819,458	4.32%	8,744	5.11%	1,493,188,650	10.62%	14,006	10.19%
2017 - 2018	901,194,227	5.72%	10,550	6.17%	1,733,815,511	12.33%	15,154	11.02%
2018 - 2019	1,505,904,081	9.56%	16,122	9.43%	2,468,206,483	17.56%	20,561	14.95%
2019 - 2020	1,895,519,525	12.04%	19,655	11.49%	2,871,385,545	20.43%	23,511	17.10%
2020 - 2021	1,415,787,798	8.99%	14,249	8.33%	375,147,259	2.67%	3,083	2.24%
2021 - 2022	1,987,202,823	12.62%	18,590	10.87%				0.00%
2022 - 2023	1,818,326,077	11.54%	16,618	9.72%				0.00%
2023 - 2024	1,578,603,014	10.02%	13,150	7.69%				0.00%
2024 >=	1,557,742,944	9.89%	12,360	7.23%				0.00%
<b>Total</b>	<b>15,749,999,178</b>	<b>100.00%</b>	<b>171,022</b>	<b>100.00%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>

**5. Maturity Year**

Maturity Year	Current Period / Aggregate Outstanding Not. Amount	Current Period / % of Total	Current Period / Nr of Loans	Current Period / % of Total	At issue / Aggregate Outstanding Not. Amount	At issue / % of Total	At issue / Nr of Loans	At issue / % of Total
2021	0	0.00%	0	0.00%	1,274,836	0.01%	111	0.08%
2022	0	0.00%	0	0.00%	8,855,293	0.06%	660	0.48%
2023	0	0.00%	0	0.00%	19,524,532	0.14%	1,081	0.79%
2024	20,512	0.00%	1	0.00%	32,658,946	0.23%	1,397	1.02%
2025	135,372	0.00%	258	0.15%	49,125,210	0.35%	1,741	1.27%
2026	6,170,778	0.04%	1,565	0.92%	63,676,850	0.45%	1,828	1.33%
2027	17,468,487	0.11%	1,727	1.01%	74,337,243	0.53%	1,828	1.33%
2028	30,371,241	0.19%	1,885	1.10%	91,885,973	0.65%	2,023	1.47%
2029	47,777,964	0.30%	2,241	1.31%	116,828,123	0.83%	2,384	1.73%
2030	71,379,025	0.45%	2,654	1.55%	153,173,220	1.09%	2,746	2.00%
2031	90,822,329	0.58%	2,800	1.64%	176,728,911	1.26%	2,884	2.10%
2032	114,729,795	0.73%	3,014	1.76%	194,930,795	1.39%	2,917	2.12%
2033	141,928,050	0.90%	3,259	1.91%	221,224,315	1.57%	3,139	2.28%
2034	168,368,901	1.07%	3,543	2.07%	268,342,582	1.91%	3,720	2.71%
2035	220,112,776	1.40%	4,351	2.54%	335,904,703	2.39%	4,421	3.22%
2036	279,315,445	1.77%	4,770	2.79%	392,523,341	2.79%	4,593	3.34%
2037	294,687,838	1.87%	4,664	2.73%	427,858,114	3.04%	4,722	3.43%
2038	273,424,432	1.74%	4,064	2.38%	393,011,450	2.80%	4,276	3.11%
2039	250,882,385	1.59%	3,606	2.11%	325,858,353	2.32%	3,586	2.61%
2040	276,219,411	1.75%	3,770	2.20%	324,970,084	2.31%	3,300	2.40%
2041	342,403,112	2.17%	4,293	2.51%	374,976,384	2.67%	3,611	2.63%
2042	362,775,088	2.30%	4,449	2.60%	443,752,321	3.16%	4,156	3.02%
2043	437,697,481	2.78%	5,044	2.95%	560,173,840	3.99%	5,127	3.73%
2044	443,136,857	2.81%	5,039	2.95%	562,840,272	4.00%	5,267	3.83%
2045	469,628,930	2.98%	5,074	2.97%	511,236,944	3.64%	4,527	3.29%
2046	745,482,629	4.73%	7,785	4.55%	531,827,367	3.78%	4,571	3.32%
2047	750,919,568	4.77%	7,612	4.45%	552,902,631	3.93%	4,594	3.34%
2048	648,894,049	4.12%	6,436	3.76%	600,422,208	4.27%	4,970	3.61%
2049	690,982,453	4.39%	6,716	3.93%	708,031,330	5.04%	5,776	4.20%
2050	634,161,882	4.03%	5,836	3.41%	440,317,156	3.13%	3,418	2.49%
2051	648,405,999	4.12%	5,633	3.29%	469,832,207	3.34%	3,434	2.50%
2052	604,241,705	3.84%	5,160	3.02%	449,186,821	3.20%	3,272	2.38%
2053	599,954,619	3.81%	5,025	2.94%	475,306,779	3.38%	3,502	2.55%
2054	653,053,027	4.15%	5,416	3.17%	531,807,168	3.78%	3,968	2.89%
2055	692,218,789	4.40%	5,512	3.22%	436,764,042	3.11%	3,236	2.35%
2056	584,682,442	3.71%	4,847	2.83%	498,078,881	3.54%	3,762	2.74%
2057	624,639,240	3.97%	5,143	3.01%	553,324,804	3.94%	4,151	3.02%
2058	713,762,212	4.53%	5,942	3.47%	722,488,002	5.14%	5,464	3.97%
2059	797,825,159	5.07%	6,604	3.86%	795,760,632	5.66%	6,041	4.39%
2060	597,189,256	3.79%	4,780	2.79%	164,732,515	1.17%	1,289	0.94%
2061	562,534,013	3.57%	4,167	2.44%				0.00%
2062	478,808,765	3.04%	3,534	2.07%				0.00%
2063	382,787,163	2.43%	2,803	1.64%				0.00%
<b>Total</b>	<b>15,749,999,178</b>	<b>100.00%</b>	<b>171,022</b>	<b>100.00%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>

**6. Seasoning**

Seasoning (years)	Current Period / Aggregate Outstanding Not. Amount	Current Period / % of Total	Current Period / Nr of Loans	Current Period / % of Total	At issue / Aggregate Outstanding Not. Amount	At issue / % of Total	At issue / Nr of Loans	At issue / % of Total
< - 0.50	232,440,246	1.48%	1,667	0.97%				0.00%
0.50 - 1.00	432,635,567	2.75%	3,290	1.92%	761,219,408	5.42%	6,313	4.59%
1.00 - 2.00	987,769,788	6.27%	8,203	4.80%	2,961,969,309	21.07%	24,155	17.57%
2.00 - 3.00	1,610,667,959	10.23%	13,476	7.88%	2,315,214,835	16.47%	19,426	14.13%
3.00 - 4.00	1,886,565,993	11.98%	17,292	10.11%	1,696,089,645	12.07%	15,056	10.95%
4.00 - 5.00	1,958,282,921	12.43%	18,377	10.75%	1,473,547,946	10.48%	13,982	10.17%
5.00 - 6.00	1,386,723,745	8.80%	14,114	8.25%	809,692,012	5.76%	8,492	6.18%
6.00 - 7.00	1,911,549,916	12.14%	19,761	11.55%	534,692,213	3.80%	6,277	4.57%
7.00 - 8.00	1,447,882,335	9.19%	15,607	9.13%	278,628,071	1.98%	3,251	2.36%
8.00 - 9.00	883,513,491	5.61%	10,448	6.11%	320,556,193	2.28%	3,625	2.64%
9.00 - 10.00	671,765,860	4.27%	8,736	5.11%	432,180,356	3.07%	4,123	3.00%
10 - more	2,340,201,356	14.86%	40,051	23.42%	2,472,665,192	17.59%	32,793	23.85%
Total	15,749,999,178	100.00%	171,022	100.00%	14,056,455,179	100.00%	137,493	100.00%

Weighted Average	6.45
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## 7. Original Tenor

Tenor (years)	Current Period / Aggregate Outstanding Not. Amount	Current Period / % of Total	Current Period / Nr of Loans	Current Period / % of Total	At issue / Aggregate Outstanding Not. Amount	At issue / % of Total	At issue / Nr of Loans	At issue / % of Total
0 - 5	504,087	0.00%	35	0.02%	22,090	0.00%	1	0.00%
5 - 10	33,325,322	0.21%	913	0.53%	36,558,870	0.26%	934	0.68%
10 - 15	384,202,923	2.44%	8,146	4.76%	323,201,039	2.30%	6,199	4.51%
15 - 20	922,233,013	5.86%	15,608	9.13%	892,834,553	6.35%	14,241	10.36%
20 - 25	2,610,812,342	16.58%	33,111	19.36%	1,755,871,629	12.49%	21,275	15.47%
25 - 30	4,093,728,849	25.99%	45,894	26.84%	4,166,819,471	29.64%	41,333	30.06%
30 - 35	2,992,809,233	19.00%	27,203	15.91%	2,913,245,007	20.73%	23,054	16.77%
35 - 40	4,712,383,409	29.92%	40,112	23.45%	3,967,902,520	28.23%	30,456	22.15%
Total	15,749,999,178	100.00%	171,022	100.00%	14,056,455,179	100.00%	137,493	100.00%

**8. Remaining Tenor**

Remaining Tenor (years)	Current Period / Aggregate Outstanding Not. Amount	Current Period / % of Total	Current Period / Nr of Loans	Current Period / % of Total	At issue / Aggregate Outstanding Not. Amount	At issue / % of Total	At issue / Nr of Loans	At issue / % of Total
< 1	5,337,872	0.03%	1,685	0.99%	583,059	0.00%	54	0.04%
1 - 2	16,072,376	0.10%	1,683	0.98%	7,408,207	0.05%	579	0.42%
2 - 3	29,436,891	0.19%	1,889	1.10%	17,517,887	0.12%	1,024	0.74%
3 - 4	46,717,735	0.30%	2,233	1.31%	30,685,758	0.22%	1,342	0.98%
4 - 5	67,911,640	0.43%	2,582	1.51%	44,604,835	0.32%	1,644	1.20%
5 - 6	90,891,045	0.58%	2,835	1.66%	62,986,475	0.45%	1,872	1.36%
6 - 7	110,508,415	0.70%	2,944	1.72%	73,021,466	0.52%	1,838	1.34%
7 - 8	141,458,880	0.90%	3,281	1.92%	89,625,778	0.64%	1,999	1.45%
8 - 9	165,048,999	1.05%	3,495	2.04%	109,776,221	0.78%	2,275	1.65%
9 - 10	214,981,459	1.36%	4,250	2.49%	147,103,376	1.05%	2,700	1.96%
10 - 11	272,876,538	1.73%	4,771	2.79%	171,302,723	1.22%	2,854	2.08%
11 - 12	298,977,762	1.90%	4,737	2.77%	195,413,820	1.39%	2,937	2.14%
12 - 13	273,727,586	1.74%	4,076	2.38%	214,628,456	1.53%	3,066	2.23%
13 - 14	251,066,541	1.59%	3,616	2.11%	257,970,573	1.84%	3,601	2.62%
14 - 15	269,819,652	1.71%	3,709	2.17%	324,779,183	2.31%	4,294	3.12%
15 - 16	343,423,579	2.18%	4,332	2.53%	383,793,085	2.73%	4,641	3.38%
16 - 17	356,806,532	2.27%	4,376	2.56%	439,396,887	3.13%	4,816	3.50%
17 - 18	436,832,144	2.77%	5,040	2.95%	396,654,610	2.82%	4,312	3.14%
18 - 19	445,810,834	2.83%	5,097	2.98%	328,142,316	2.33%	3,646	2.65%
19 - 20	453,603,537	2.88%	4,920	2.88%	316,165,612	2.25%	3,236	2.35%
20 - 21	726,736,224	4.61%	7,601	4.44%	375,877,440	2.67%	3,676	2.67%
21 - 22	760,075,821	4.83%	7,736	4.52%	421,454,490	3.00%	3,952	2.87%
22 - 23	648,953,869	4.12%	6,441	3.77%	551,471,597	3.92%	5,037	3.66%
23 - 24	698,045,322	4.43%	6,796	3.97%	571,846,515	4.07%	5,366	3.90%
24 - 25	625,887,615	3.97%	5,808	3.40%	506,854,980	3.61%	4,541	3.30%
25 - 26	658,950,679	4.18%	5,746	3.36%	536,023,977	3.81%	4,605	3.35%
26 - 27	607,910,388	3.86%	5,177	3.03%	544,459,911	3.87%	4,564	3.32%
27 - 28	590,015,018	3.75%	4,962	2.90%	578,619,499	4.12%	4,788	3.48%
28 - 29	650,616,044	4.13%	5,407	3.16%	710,851,307	5.06%	5,825	4.24%
29 - 30	697,317,883	4.43%	5,549	3.24%	484,611,312	3.45%	3,793	2.76%
30 - more	4,794,180,298	30.44%	38,248	22.36%	5,162,823,823	36.73%	38,616	28.09%
<b>Total</b>	<b>15,749,999,178</b>	<b>100.00%</b>	<b>171,022</b>	<b>100.00%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>

Weighted Average	25
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**9. Interest Type**

Interest Type	Current Period / Aggregate Outstanding Not. Amount	Current Period / % of Total	Current Period / Nr of Loans	Current Period / % of Total	At issue / Aggregate Outstanding Not. Amount	At issue / % of Total	At issue / Nr of Loans	At issue / % of Total
Fixed 10Y	6,885,534,171	43.72%	64,723	37.84%	2,481,546,946	17.65%	22,943	16.69%
Floating EURIBOR BOE	8,210,312,926	52.13%	99,263	58.04%	11,574,908,234	82.35%	114,550	83.31%
Fixed	654,152,081	4.15%	7,036	4.11%				0.00%
Total	15,749,999,178	100.00%	171,022	100.00%	14,056,455,179	100.00%	137,493	100.00%

**10. Interest Reset Dates**

Interest Reset Dates	Current Period / Aggregate Outstanding Not. Amount	Current Period / % of Total	Current Period / Nr of Loans	Current Period / % of Total	At issue / Aggregate Outstanding Not. Amount	At issue / % of Total	At issue / Nr of Loans	At issue / % of Total
Floating	8,210,312,926	52.13%	99,263	58.04%	11,574,908,234	82.35%	114,550	83.31%
2020	0	0.00%	0	0.00%	904,915	0.01%	10	0.01%
2021	0	0.00%	0	0.00%	2,510,602	0.02%	30	0.02%
2022	0	0.00%	0	0.00%	120,672	0.00%	9	0.01%
2023	0	0.00%	0	0.00%	261,114	0.00%	11	0.01%
2024	0	0.00%	0	0.00%	577,280	0.00%	27	0.02%
2025	4,458,915	0.03%	70	0.04%	22,646,882	0.16%	290	0.21%
2026	198,678,253	1.26%	2,084	1.22%	134,751,016	0.96%	1,510	1.10%
2027	387,427,570	2.46%	3,801	2.22%	288,052,533	2.05%	2,863	2.08%
2028	807,494,302	5.13%	8,092	4.73%	771,572,850	5.49%	6,992	5.09%
2029	1,152,101,299	7.31%	11,454	6.70%	1,041,626,250	7.41%	9,248	6.73%
2030	898,983,159	5.71%	8,755	5.12%	218,522,830	1.55%	1,953	1.42%
2031	963,647,683	6.12%	8,908	5.21%				0.00%
2032	1,140,760,481	7.24%	10,263	6.00%				0.00%
2033	582,152,338	3.70%	5,128	3.00%				0.00%
> 2033	749,830,172	4.76%	6,168	3.61%				0.00%
Fixed Interest Rate	654,152,081	4.15%	7,036	4.11%				0.00%
<b>Total</b>	<b>15,749,999,178</b>	<b>100.00%</b>	<b>171,022</b>	<b>100.00%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>

**11. Interest Payment Frequency**

Interest Payment Frequency	Current Period / Aggregate Outstanding Not. Amount	Current Period / % of Total	Current Period / Nr of Loans	Current Period / % of Total	At issue / Aggregate Outstanding Not. Amount	At issue / % of Total	At issue / Nr of Loans	At issue / % of Total
P1M	15,749,999,178	100.00%	171,022	100.00%	14,056,455,179	100.00%	137,493	100.00%
Total	15,749,999,178	100.00%	171,022	100.00%	14,056,455,179	100.00%	137,493	100.00%

## 12. Payment Holidays

Payment Holidays	Current Period / Aggregate Outstanding Not. Amount	Current Period / % of Total	Current Period / Nr of Loans	Current Period / % of Total	At issue / Aggregate Outstanding Not. Amount	At issue / % of Total	At issue / Nr of Loans	At issue / % of Total
None	15,737,437,766	99.92%	170,919	99.94%	13,862,607,211	98.62%	135,929	98.86%
Royal Decree	0	0.00%	0	0.00%	13,751,245	0.10%	123	0.09%
SBA	0	0.00%	0	0.00%	180,096,724	1.28%	1,441	1.05%
Royal Decree Euribor	12,561,412	0.08%	103	0.06%				0.00%
Total	15,749,999,178	100.00%	171,022	100.00%	14,056,455,179	100.00%	137,493	100.00%

13a. Original Loan to Market Value

Original Loan to Market Value (%)	Current Period / Aggregate Outstanding Not. Amount	Current Period / % of Total	Current Period / Nr of Loans	Current Period / % of Total	At issue / Aggregate Outstanding Not. Amount	At issue / % of Total	At issue / Nr of Loans	At issue / % of Total
<= 30.00%	219,879,158	1.40%	4,970	2.91%	216,053,354	1.54%	4,555	3.32%
30.00% - 40.00%	391,857,120	2.49%	7,384	4.33%	417,200,679	2.97%	7,055	5.14%
40.00% - 50.00%	692,987,716	4.40%	11,106	6.51%	705,037,638	5.02%	10,116	7.37%
50.00% - 60.00%	1,118,431,484	7.10%	15,338	8.98%	1,115,448,335	7.94%	13,675	9.96%
60.00% - 70.00%	2,066,940,263	13.12%	24,568	14.38%	1,899,231,397	13.51%	20,036	14.59%
70.00% - 80.00%	10,115,232,612	64.22%	97,487	56.92%	8,829,784,923	62.82%	75,231	54.66%
80.00% - 90.00%	1,142,973,445	7.26%	10,151	5.95%	873,698,855	6.22%	6,825	4.97%
90.00% - 100.00%	97,687	0.00%	2	0.00%				0.00%
100.00% >	78,240	0.00%	1	0.00%				0.00%
Unknown	1,521,452	0.01%	15	0.01%				0.00%
Total	15,749,999,178	100.00%	171,022	100.00%	14,056,455,179	100.00%	137,493	100.00%

Weighted Average	71.61%
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**13b. Current Loan to Market Value**

Current Loan to Market Value (%)	Current Period / Aggregate Outstanding Not. Amount	Current Period / % of Total	Current Period / Nr of Loans	Current Period / % of Total	At issue / Aggregate Outstanding Not. Amount	At issue / % of Total	At issue / Nr of Loans	At issue / % of Total
<= 30.00%	1,440,413,229	9.15%	36,400	21.28%	1,226,591,969	8.73%	25,396	18.48%
30.00% - 40.00%	1,094,978,896	6.95%	14,651	8.57%	1,067,941,409	7.60%	12,975	9.44%
40.00% - 50.00%	1,447,970,440	9.19%	16,553	9.68%	1,365,223,936	9.71%	14,140	10.29%
50.00% - 60.00%	2,194,444,833	13.93%	23,085	13.50%	1,748,997,175	12.44%	16,101	11.71%
60.00% - 70.00%	5,055,343,808	32.10%	45,960	26.87%	2,819,716,940	20.06%	24,503	17.82%
70.00% - 80.00%	4,313,684,709	27.39%	32,999	19.29%	5,808,330,738	41.32%	44,272	32.19%
80.00% - 90.00%	162,451,997	1.03%	1,067	0.62%	19,209,654	0.14%	103	0.07%
90.00% - 100.00%	17,196,819	0.11%	120	0.07%	443,358	0.00%	3	0.00%
100.00% - 110.00%	6,666,732	0.04%	48	0.03%				0.00%
110.00% - 120.00%	2,774,297	0.02%	22	0.01%				0.00%
120.00% - 130.00%	1,318,433	0.01%	8	0.00%				0.00%
130.00% >	11,233,532	0.07%	94	0.06%				0.00%
Unknown	1,521,452	0.01%	15	0.01%				0.00%
<b>Total</b>	<b>15,749,999,178</b>	<b>100.00%</b>	<b>171,022</b>	<b>100.00%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>

Weighted Average	59.15%
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**13c. Current Loan to Indexed Market Value**

Current Loan to Indexed Market Value (%)	Current Period / Aggregate Outstanding Not. Amount	Current Period / % of Total	Current Period / Nr of Loans	Current Period / % of Total	At issue / Aggregate Outstanding Not. Amount	At issue / % of Total	At issue / Nr of Loans	At issue / % of Total
<= 30.00%	2,492,236,079	15.82%	49,861	29.14%	1,152,798,670	8.20%	24,059	17.50%
30.00% - 40.00%	2,331,000,604	14.80%	25,708	15.04%	1,060,886,107	7.55%	12,916	9.40%
40.00% - 50.00%	4,004,091,301	25.42%	38,000	22.22%	1,521,131,736	10.82%	15,500	11.27%
50.00% - 60.00%	4,429,948,022	28.13%	37,078	21.68%	2,510,343,897	17.86%	21,668	15.75%
60.00% - 70.00%	1,881,413,811	11.95%	15,569	9.11%	3,219,761,019	22.91%	26,903	19.56%
70.00% - 80.00%	558,069,105	3.54%	4,419	2.59%	4,164,343,722	29.63%	32,994	24.00%
80.00% - 90.00%	39,256,438	0.25%	265	0.16%	408,083,478	2.90%	3,293	2.40%
90.00% - 100.00%	1,135,493	0.01%	10	0.01%	19,106,551	0.14%	160	0.12%
100.00% - 110.00%	544,397	0.00%	4	0.00%				0.00%
110.00% - 120.00%	465,462	0.00%	3	0.00%				0.00%
120.00% - 130.00%	404,333	0.00%	3	0.00%				0.00%
130.00% >	9,912,683	0.06%	87	0.05%				0.00%
Unknown	1,521,452	0.01%	15	0.01%				0.00%
<b>Total</b>	<b>15,749,999,178</b>	<b>100.00%</b>	<b>171,022</b>	<b>100.00%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>

Weighted Average	46.36%
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**14. Original Notional Amount**

Aggregate Outstanding Notional	Current Period / Aggregate Outstanding Not. Amount	Current Period / % of Total	Current Period / Nr of Loans	Current Period / % of Total	At issue / Aggregate Outstanding Not. Amount	At issue / % of Total	At issue / Nr of Loans	At issue / % of Total
0 - 50,000	183,350,616	1.16%	5,657	3.31%	166,989,251	1.19%	4,494	3.27%
50,000 - 75,000	1,235,161,525	7.84%	26,502	15.47%	1,002,952,199	7.14%	19,716	14.33%
75,000 - 100,000	2,277,198,374	14.46%	34,832	20.36%	1,871,607,582	13.31%	26,642	19.37%
100,000 - 125,000	2,690,225,007	17.08%	31,757	18.57%	2,140,935,079	15.23%	23,980	17.44%
125,000 - 150,000	2,626,290,349	16.67%	26,092	15.26%	2,208,272,954	15.71%	20,779	15.11%
150,000 - 175,000	1,892,806,835	12.02%	16,060	9.40%	1,689,283,893	12.02%	13,502	9.82%
175,000 - 200,000	1,509,208,640	9.58%	11,442	6.70%	1,481,544,820	10.54%	10,519	7.65%
200,000 - 225,000	938,947,843	5.96%	6,247	3.66%	898,571,278	6.39%	5,628	4.10%
225,000 - 250,000	728,010,421	4.62%	4,485	2.62%	748,475,413	5.32%	4,302	3.13%
250,000 - 275,000	457,683,760	2.91%	2,568	1.50%	489,167,497	3.48%	2,514	1.83%
275,000 - 300,000	370,698,290	2.35%	1,958	1.15%	412,804,913	2.94%	1,967	1.43%
300,000 - 325,000	212,650,226	1.35%	1,021	0.60%	230,021,528	1.64%	1,004	0.73%
325,000 - 350,000	164,124,470	1.04%	742	0.43%	179,988,469	1.28%	749	0.55%
350,000 - 375,000	110,608,769	0.70%	457	0.27%	114,390,812	0.81%	441	0.32%
375,000 - 400,000	91,638,721	0.58%	365	0.21%	102,374,045	0.73%	380	0.28%
400,000 - 425,000	50,706,651	0.32%	194	0.11%	59,760,338	0.43%	195	0.14%
425,000 - 450,000	45,178,272	0.29%	158	0.09%	54,407,255	0.39%	162	0.12%
450,000 - 475,000	28,069,016	0.18%	100	0.06%	34,971,693	0.25%	107	0.08%
475,000 - 500,000	35,440,392	0.23%	110	0.06%	31,400,466	0.22%	96	0.07%
500,000 - 1,000,000	97,818,916	0.62%	269	0.16%	122,635,514	0.87%	297	0.22%
1,000,000 >	4,182,086	0.03%	6	0.00%	15,900,181	0.11%	19	0.01%
Unknown								
<b>Total</b>	<b>15,749,999,178</b>	<b>100.00%</b>	<b>171,022</b>	<b>100.00%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>

**15. Outstanding Notional Amount**

Aggregate Outstanding Notional	Current Period / Aggregate Outstanding Not. Amount	Current Period / % of Total	Current Period / Nr of Loans	Current Period / % of Total	At issue / Aggregate Outstanding Not. Amount	At issue / % of Total	At issue / Nr of Loans	At issue / % of Total
<= 1,000.00	269,495	0.00%	578	0.34%				0.00%
1,000.00 - 8,000.00	13,189,282	0.08%	2,864	1.68%				0.00%
8,000.00 - 20,000.00	89,350,354	0.57%	6,231	3.64%	54,990,677	0.39%	3,840	2.79%
20,000.00 - 50,000.00	1,071,832,221	6.81%	28,519	16.66%	724,024,832	5.15%	19,039	13.85%
50,000.00 - 75,000.00	2,262,011,762	14.36%	36,159	21.13%	1,716,796,911	12.21%	27,331	19.87%
75,000.00 - 100,000.00	2,943,305,383	18.69%	33,765	19.75%	2,411,822,938	17.16%	27,674	20.13%
100,000.00 - 125,000.00	2,800,067,720	17.78%	25,086	14.67%	2,466,215,889	17.55%	22,038	16.03%
125,000.00 - 150,000.00	2,152,921,605	13.67%	15,796	9.24%	1,999,349,144	14.22%	14,639	10.65%
150,000.00 - 175,000.00	1,459,962,943	9.27%	9,044	5.29%	1,418,208,251	10.09%	8,779	6.39%
175,000.00 - 200,000.00	973,441,331	6.18%	5,218	3.05%	1,035,652,956	7.37%	5,557	4.04%
200,000.00 - 225,000.00	648,054,230	4.11%	3,061	1.79%	673,216,412	4.79%	3,180	2.31%
225,000.00 - 250,000.00	421,499,241	2.68%	1,783	1.04%	466,485,540	3.32%	1,972	1.43%
250,000.00 - 275,000.00	274,332,103	1.74%	1,049	0.61%	328,507,194	2.34%	1,256	0.91%
275,000.00 - 300,000.00	186,965,611	1.19%	653	0.38%	215,706,631	1.53%	753	0.55%
300,000.00 - 325,000.00	127,912,476	0.81%	410	0.24%	145,788,568	1.04%	468	0.34%
325,000.00 - 350,000.00	79,763,156	0.51%	237	0.14%	95,170,161	0.68%	282	0.21%
350,000.00 - 375,000.00	60,638,346	0.39%	168	0.10%	66,256,212	0.47%	183	0.13%
375,000.00 - 400,000.00	42,956,943	0.27%	111	0.06%	48,381,051	0.34%	125	0.09%
400,000.00 - 425,000.00	29,657,788	0.19%	72	0.04%	44,868,260	0.32%	109	0.08%
425,000.00 - 450,000.00	23,646,842	0.15%	54	0.03%	27,190,270	0.19%	62	0.05%
450,000.00 - 475,000.00	17,472,106	0.11%	38	0.02%	20,237,662	0.14%	44	0.03%
475,000.00 - 500,000.00	16,034,073	0.10%	33	0.02%	17,978,707	0.13%	37	0.03%
500,000.00 - 1,000,000.00	52,612,520	0.33%	91	0.05%	71,165,625	0.51%	118	0.09%
1,000,000.00 >	2,101,645	0.01%	2	0.00%	8,441,288	0.06%	7	0.01%
<b>Total</b>	<b>15,749,999,178</b>	<b>100.00%</b>	<b>171,022</b>	<b>100.00%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>

**16. Geography Region**

Region	Current Period / Aggregate Outstanding Not. Amount	Current Period / % of Total	Current Period / Nr of Loans	Current Period / % of Total	At issue / Aggregate Outstanding Not. Amount	At issue / % of Total	At issue / Nr of Loans	At issue / % of Total
Andalucía	1,935,289,289	12.29%	26,020	15.22%	2,111,883,085	15.02%	24,616	17.89%
Aragón	243,155,379	1.54%	3,147	1.84%	166,846,026	1.19%	1,994	1.45%
Baleares	571,403,756	3.63%	4,898	2.87%	447,407,817	3.18%	3,648	2.65%
Canarias	715,061,006	4.54%	8,771	5.12%	575,991,280	4.10%	6,349	4.61%
Cantabria	107,988,006	0.69%	1,458	0.85%	102,708,268	0.73%	1,176	0.85%
Castilla la Mancha	470,906,643	2.99%	5,685	3.32%	311,134,129	2.21%	3,603	2.62%
Castilla y León	336,366,009	2.14%	4,671	2.73%	322,455,416	2.29%	3,901	2.84%
Cataluña	4,629,489,033	29.39%	42,513	24.89%	3,837,585,714	27.30%	31,756	23.10%
Ceuta	1,017,197	0.01%	14	0.01%	1,810,656	0.01%	25	0.02%
Extremadura	78,407	0.00%	1	0.00%				0.00%
Galicia	244,643,128	1.55%	3,343	1.96%	208,507,820	1.48%	2,552	1.86%
La Rioja	44,496,822	0.28%	551	0.32%	18,701,169	0.13%	218	0.16%
Madrid	4,510,632,184	28.64%	44,523	26.01%	4,353,097,317	30.97%	38,690	28.14%
Melilla	1,245,378	0.01%	17	0.01%	820,879	0.01%	12	0.01%
Murcia	265,469,581	1.69%	3,728	2.17%	205,522,512	1.46%	2,470	1.79%
Navarra	39,981,080	0.25%	432	0.25%	27,055,700	0.19%	291	0.21%
Pais Vasco	160,029,054	1.02%	1,843	1.08%	153,038,718	1.09%	1,548	1.13%
Principado de Asturias	99,543,918	0.63%	1,505	0.88%	97,474,168	0.69%	1,265	0.92%
Valencia	1,372,582,776	8.71%	17,897	10.46%	1,114,414,507	7.93%	13,379	9.74%
Blank	620,532	0.00%	5	0.00%				0.00%
<b>Total</b>	<b>15,749,999,178</b>	<b>100.00%</b>	<b>171,022</b>	<b>100.00%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>

**17. Borrower Nationality**

Country	Current Period / Aggregate Outstanding Not. Amount	Current Period / % of Total	Current Period / Nr of Loans	Current Period / % of Total	At issue / Aggregate Outstanding Not. Amount	At issue / % of Total	At issue / Nr of Loans	At issue / % of Total
Spain	15,010,499,407	95.30%	163,846	95.80%	13,826,318,651	98.36%	135,794	98.77%
Other	739,499,771	4.70%	7,176	4.20%	230,136,528	1.64%	1,699	1.23%
Total	15,749,999,178	100.00%	171,022	100.00%	14,056,455,179	100.00%	137,493	100.00%

**18. Debtor's concentration**

Debtor Nr	Aggregate Outstanding Not. Amount	% of Aggregate Outstanding Not. Amt	Nr of Loans	Weighted Average Coupon
1	1,071,489	0.01%	1	2.50%
2	1,030,156	0.01%	1	3.10%
3	901,937	0.01%	1	1.95%
4	810,875	0.01%	1	2.05%
5	754,604	0.00%	1	3.37%
6	742,569	0.00%	2	3.12%
7	731,018	0.00%	1	2.53%
8	724,042	0.00%	1	3.17%
9	711,776	0.00%	1	2.50%
10	704,029	0.00%	1	2.89%
	8,182,495	0.05%	11	

## 19. Employment Type

Employment Type	Current Period / Aggregate Outstanding Not. Amount	Current Period / % of Total	Current Period / Nr of Loans	Current Period / % of Total	At issue / Aggregate Outstanding Not. Amount	At issue / % of Total	At issue / Nr of Loans	At issue / % of Total
Employed - Private Sector	14,398,239,943	91.42%	154,320	90.23%	11,499,352,174	81.81%	110,154	80.11%
Employed - Public Sector	7,680,602	0.05%	77	0.04%	1,577,615,658	11.22%	16,695	12.14%
Employed - Sector Unknown	9,996,490	0.06%	266	0.16%	21,456,816	0.15%	254	0.19%
Other	31,768,329	0.20%	443	0.26%	41,786,483	0.30%	565	0.41%
Pensioner	268,690,655	1.71%	4,824	2.83%	197,855,882	1.41%	2,923	2.13%
Self-employed	771,610,478	4.90%	7,875	4.59%	513,175,028	3.65%	4,578	3.33%
Student	23,381,691	0.15%	282	0.17%	19,294,551	0.14%	215	0.16%
Unemployed	238,630,989	1.52%	2,935	1.72%	185,918,588	1.32%	2,109	1.54%
<b>Total</b>	<b>15,749,999,178</b>	<b>100.00%</b>	<b>171,022</b>	<b>100.00%</b>	<b>14,056,455,179</b>	<b>100.00%</b>	<b>137,493</b>	<b>100.00%</b>

20. Payment to Income

Payment to Income	Current Period / Aggregate Outstanding Not. Amount	Current Period / % of Total	Current Period / Nr of Loans	Current Period / % of Total	At issue / Aggregate Outstanding Not. Amount	At issue / % of Total	At issue / Nr of Loans	At issue / % of Total
0% - 10%	2,371,548,677	15.06%	32,433	18.90%	3,462,060,160	24.63%	37,046	26.91%
10% - 15%	3,737,345,410	23.73%	39,322	22.98%	4,184,833,774	29.77%	38,132	27.73%
15% - 20%	3,082,376,904	19.57%	32,741	19.16%	2,804,261,275	19.95%	28,282	20.58%
20% - 25%	2,333,719,615	14.82%	26,311	15.40%	2,002,495,904	14.25%	20,080	14.62%
25% - 30%	1,890,360,033	12.00%	19,948	11.68%	1,022,154,874	7.27%	9,314	6.78%
30% - 35%	1,261,952,105	8.01%	11,743	6.88%	377,185,219	2.68%	3,064	2.23%
35% - 40%	634,727,332	4.03%	5,217	3.06%	130,440,174	0.93%	995	0.72%
40% - 45%	266,064,736	1.69%	1,990	1.17%	43,838,172	0.31%	310	0.23%
45% - 50%	99,067,619	0.63%	709	0.42%	13,696,118	0.10%	94	0.07%
50% >	72,836,745	0.46%	608	0.36%	15,489,509	0.11%	176	0.13%
Total	15,749,999,178	100.00%	171,022	100.00%	14,056,455,179	100.00%	137,493	100.00%

Weighted Average	20%
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21. ING Staff at Date of Origination

ING Staff at Date of Origination	Current Period / Aggregate Outstanding Not. Amount	Current Period / % of Total	Current Period / Nr of Loans	Current Period / % of Total	At issue / Aggregate Outstanding Not. Amount	At issue / % of Total	At issue / Nr of Loans	At issue / % of Total
Yes	1,747,190	0.01%	9	0.01%				0.00%
No	15,748,251,989	99.99%	171,013	99.99%	14,056,455,179	100.00%	137,493	100.00%
Total	15,749,999,178	100.00%	171,022	100.00%	14,056,455,179	100.00%	137,493	100.00%

**22. Number of Loans Per Borrower**

Number of Loans Per Borrower	Current Period / Aggregate Outstanding Not. Amount	Current Period / % of Total	Current Period / Nr of Loans	Current Period / % of Total	At issue / Aggregate Outstanding Not. Amount	At issue / % of Total	At issue / Nr of Loans	At issue / % of Total
1	15,373,045,390	97.61%	167,053	98.29%	13,786,674,443	98.08%	135,167	98.75%
2+	376,953,788	2.39%	3,969	1.71%	269,780,737	1.92%	2,326	1.25%
Total	15,749,999,178	100.00%	171,022	100.00%	14,056,455,179	100.00%	137,493	100.00%

### 23. Loan Purpose

Loan Purpose	Current Period / Aggregate Outstanding Not. Amount	Current Period / % of Total	Current Period / Nr of Loans	Current Period / % of Total	At issue / Aggregate Outstanding Not. Amount	At issue / % of Total	At issue / Nr of Loans	At issue / % of Total
Purchase	13,436,433,063	85.31%	142,876	83.48%	12,659,693,805	90.06%	119,144	86.61%
Remortgage	2,166,474,641	13.76%	25,332	14.87%	1,228,281,037	8.74%	15,632	11.41%
Renovation	147,091,475	0.93%	2,814	1.65%	168,480,337	1.20%	2,717	1.98%
Total	15,749,999,178	100.00%	171,022	100.00%	14,056,455,179	100.00%	137,493	100.00%

**24. Occupancy Status**

Occupancy Status	Current Period / Aggregate Outstanding Not. Amount	Current Period / % of Total	Current Period / Nr of Loans	Current Period / % of Total	At issue / Aggregate Outstanding Not. Amount	At issue / % of Total	At issue / Nr of Loans	At issue / % of Total
1st home	15,748,477,726	99.99%	171,007	99.99%	14,056,455,179	100.00%	137,493	100.00%
{CATCH-ALL}	1,521,452	0.01%	15	0.01%				0.00%
Total	15,749,999,178	100.00%	171,022	100.00%	14,056,455,179	100.00%	137,493	100.00%

25. Underwriting Source

Underwriting Source	Current Period / Aggregate Outstanding Not. Amount	Current Period / % of Total	Current Period / Nr of Loans	Current Period / % of Total	At issue / Aggregate Outstanding Not. Amount	At issue / % of Total	At issue / Nr of Loans	At issue / % of Total
Central or Direct	4,515,773,156	28.67%	53,457	31.21%	4,540,891,035	32.30%	47,549	34.51%
Internet	5,517,266,276	35.03%	57,569	33.65%	5,000,304,175	35.57%	46,757	34.02%
Office or Branch Network	2,917,107,915	18.52%	32,892	19.27%	3,057,955,108	21.75%	29,412	21.43%
Third Party Channel but Underwriting Performed Entirely by the Originator	2,799,851,831	17.78%	27,104	15.87%	1,457,304,862	10.37%	13,775	10.04%
Total	15,749,999,178	100.00%	171,022	100.00%	14,056,455,179	100.00%	137,493	100.00%

**26. Special Scheme**

Special Scheme	Current Period / Aggregate Outstanding Not. Amount	Current Period / % of Total	Current Period / Nr of Loans	Current Period / % of Total	At issue / Aggregate Outstanding Not. Amount	At issue / % of Total	At issue / Nr of Loans	At issue / % of Total
Vivienda de proteccion oficial	952,591,789	6.05%	12,250	7.20%	914,175,875	6.50%	10,385	7.58%
None	14,797,407,389	93.95%	158,772	92.80%	13,142,279,304	93.50%	127,108	92.42%
Total	15,749,999,178	100.00%	171,022	100.00%	14,056,455,179	100.00%	137,493	100.00%

**27. Probability of Default**

Probability of Default	Current Period / Aggregate Outstanding Not. Amount	Current Period / % of Total	Current Period / Nr of Loans	Current Period / % of Total	At issue / Aggregate Outstanding Not. Amount	At issue / % of Total	At issue / Nr of Loans	At issue / % of Total
0.00% - 0.10%	13,880,495,452	88.13%	154,630	90.37%	11,505,272,096	81.85%	117,453	85.38%
0.10% - 0.25%	1,101,762,621	7.00%	9,487	5.57%	1,734,317,873	12.34%	13,638	9.95%
0.25% - 1.00%	549,461,470	3.49%	4,758	2.80%	816,865,211	5.81%	6,402	4.67%
1.00% - 7.50%	23,514,743	0.15%	251	0.15%				0.00%
7.50% - 20.00%	30,863,582	0.20%	300	0.18%				0.00%
20.00% - 100.00%	79,130,830	0.50%	770	0.45%				0.00%
100.00% >=	84,770,480	0.54%	826	0.49%				0.00%
Total	15,749,999,178	100.00%	171,022	100.00%	14,056,455,179	100.00%	137,493	100.00%

Weighted Average	0.83%
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**28. Arrears**

Days Past Due	Nr of Loans	Principal in arrears	Interest in arrears	Total amount in arrears	Aggregate Outstanding Not. Amount	% of Total	% of Total
No Arrear	169,945	0	0	0	15,639,111,817	99.37%	99.30%
30 - 59 Days	240	34,920	28,540	63,461	24,267,894	0.14%	0.15%
60 - 89 Days	84	37,690	16,246	53,936	7,717,571	0.05%	0.05%
90 - 179 Days	155	120,952	60,126	181,078	16,288,563	0.09%	0.10%
180 - 365 Days	217	419,232	219,968	639,199	22,002,941	0.13%	0.14%
Defaulted (>12M)	381	2,332,851	1,812,664	4,145,515	40,610,393	0.22%	0.26%
Total	171,022	2,945,644	2,137,544	5,083,189	15,749,999,178	100.00%	100.00%

**Contact Information**

**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

**Arranger**

**ING Bank N.V**

Bijlmerdreef 106  
1102 CT Amsterdam  
The Netherlands

**Auditor of the Fund**

**KPMG**

Paseo de la Castellana, 259C  
28046 Madrid  
Spain

**Rating Agency**

**DBRS Ratings GMBH**

Neue Mainzer Straße 75  
60311 Frankfurt am Main  
Germany

**Legal Adviser**

**Cuatrecasas, Gonçalves Pereira S.L.P.**

Paseo de Gracia, 111  
08008 Barcelona  
Spain

**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

**Paying Agent, Swap Counterparty**

Provider

Current short term rating (F // D)

Current long term rating (F // D)

Rating trigger (F // D); Below

**ING Bank N.V., Sucursal en España**

F1+ // R-1 (middle)

AA- // AA (low)

F1 / A // A