

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



## **Monthly Investor Report**

27 February 2026

**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>Total</b>				<b>15,870,000,000</b>	<b>14,176,700,000</b>	

**1. Summary**

All amounts in EURO	Current	At Issue
Reporting Date	27-02-2026	04-12-2020
Portfolio Cut off Date	31-01-2026	31-10-2020
Current Principal Balance	15,870,000,000.00	14,176,700,000.00
Of which Cash Reserve	120,000,000.00	
Of which Cash available for Replenishment	355,579,739.13	120,244,820.55
Of which Realised Loss	14,120.58	0.00
Of which Active Outstanding Notional Amount	15,394,420,260.87	14,056,455,179.45
Of which Arrears in Principal	3,113,850.16	0.00
Number of Borrowers	167,287	136,884
Number of Loans	168,322	137,493
Average Principal Balance (Borrowers)	92,024.01	102,688.81
Average Principal Balance (Loans)	91,458.16	102,233.97
Coupon: Weighted Average	2.72%	1.07%
Minimum	0.00%	0.00%
Maximum	6.71%	4.41%
Weighted Average Original Loan to Market Value	71.95%	71.08%
Weighted Average Current Loan to Indexed Market Value	44.34%	59.45%
Seasoning (months): Weighted Average	89.93	61.69
Remaining Tenor (months): Weighted Average	286.03	314.66
Weighted Average Interest Rate on Fixed Interest Rate Loans	2.07%	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	15,436,209,417.90	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	6,764,362,533	43.94%	64,044	38.05%	2,481,546,946	17.65%	22,943	16.69%
Variable	7,984,267,481	51.86%	97,283	57.80%	11,574,908,234	82.35%	114,550	83.31%
Fixed	645,790,247	4.19%	6,995	4.16%				0.00%
Total	15,394,420,261	100.00%	168,322	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%	24,338,813	0.16%	211	0.13%	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%	425,636	0.00%	2	0.00%	5,977,041,876	42.52%	50,632	36.83%
1.01% - 1.51%	1,796,110,242	11.67%	15,845	9.41%	1,344,172,283	9.56%	13,601	9.89%
1.51% - 2.01%	2,112,375,679	13.72%	22,212	13.20%	3,527,095,943	25.09%	33,151	24.11%
2.01% - 2.51%	1,309,216,370	8.50%	15,624	9.28%	525,134,950	3.74%	6,119	4.45%
2.51% - 3.01%	2,940,274,582	19.10%	33,366	19.82%	139,578,147	0.99%	1,816	1.32%
3.01% - 3.26%	3,852,834,490	25.03%	40,007	23.77%	5,153,514	0.04%	93	0.07%
3.26% - 3.51%	1,328,664,612	8.63%	14,152	8.41%	4,015,968	0.03%	55	0.04%
3.51% - 3.76%	892,639,632	5.80%	10,735	6.38%	949,495	0.01%	24	0.02%
3.76% - 4.01%	646,316,460	4.20%	8,325	4.95%	457,697	0.00%	7	0.01%
4.01% - 4.26%	310,494,508	2.02%	4,690	2.79%	553,095	0.00%	6	0.00%
4.26% - 4.51%	118,035,941	0.77%	1,940	1.15%	89,008	0.00%	2	0.00%
4.51% - 4.76%	16,719,106	0.11%	316	0.19%				0.00%
4.76% - 5.01%	35,476,902	0.23%	657	0.39%				0.00%
5.01% - 5.26%	3,218,362	0.02%	86	0.05%				0.00%
5.26% - 5.51%	2,665,464	0.02%	64	0.04%				0.00%
5.51% - 5.76%	3,242,375	0.02%	56	0.03%				0.00%
5.76% - 6.01%	470,312	0.00%	16	0.01%				0.00%
6.01% - 6.26%	439,470	0.00%	8	0.00%				0.00%
6.26% - 6.51%	379,983	0.00%	7	0.00%				0.00%
6.51% - 6.76%	81,321	0.00%	3	0.00%				0.00%
<b>Total</b>	<b>15,394,420,261</b>	<b>100.00%</b>	<b>168,322</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	2.72%
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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	4,876,843	0.03%	161	0.10%	13,138,132	0.09%	251	0.18%
2004 - 2005	45,349,486	0.29%	1,335	0.79%	103,314,791	0.73%	1,998	1.45%
2005 - 2006	135,095,752	0.88%	3,525	2.09%	287,211,705	2.04%	4,998	3.64%
2006 - 2007	177,454,235	1.15%	3,880	2.31%	375,351,882	2.67%	5,255	3.82%
2007 - 2008	298,979,178	1.94%	5,346	3.18%	607,645,344	4.32%	7,458	5.42%
2008 - 2009	289,090,629	1.88%	4,840	2.88%	618,346,496	4.40%	7,288	5.30%
2009 - 2010	113,210,244	0.74%	1,874	1.11%	247,761,256	1.76%	3,034	2.21%
2010 - 2011	168,774,759	1.10%	2,469	1.47%	327,574,661	2.33%	3,506	2.55%
2011 - 2012	275,778,745	1.79%	3,913	2.32%	370,047,109	2.63%	3,673	2.67%
2012 - 2013	141,857,499	0.92%	2,400	1.43%	387,209,073	2.75%	4,372	3.18%
2013 - 2014	86,026,423	0.56%	1,444	0.86%	238,585,452	1.70%	2,845	2.07%
2014 - 2015	195,858,314	1.27%	3,201	1.90%	584,279,691	4.16%	6,694	4.87%
2015 - 2016	391,758,986	2.54%	5,563	3.30%	954,246,142	6.79%	9,806	7.13%
2016 - 2017	663,680,647	4.31%	8,584	5.10%	1,493,188,650	10.62%	14,006	10.19%
2017 - 2018	877,991,781	5.70%	10,363	6.16%	1,733,815,511	12.33%	15,154	11.02%
2018 - 2019	1,468,757,017	9.54%	15,865	9.43%	2,468,206,483	17.56%	20,561	14.95%
2019 - 2020	1,857,726,730	12.07%	19,402	11.53%	2,871,385,545	20.43%	23,511	17.10%
2020 - 2021	1,389,403,627	9.03%	14,089	8.37%	375,147,259	2.67%	3,083	2.24%
2021 - 2022	1,947,364,963	12.65%	18,362	10.91%				0.00%
2022 - 2023	1,787,790,827	11.61%	16,445	9.77%				0.00%
2023 - 2024	1,540,253,974	10.01%	12,962	7.70%				0.00%
2024 >=	1,537,339,604	9.99%	12,299	7.31%				0.00%
<b>Total</b>	<b>15,394,420,261</b>	<b>100.00%</b>	<b>168,322</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	4,485	0.00%	2	0.00%	49,125,210	0.35%	1,741	1.27%
2026	4,485,791	0.03%	1,573	0.93%	63,676,850	0.45%	1,828	1.33%
2027	15,313,150	0.10%	1,687	1.00%	74,337,243	0.53%	1,828	1.33%
2028	28,169,742	0.18%	1,849	1.10%	91,885,973	0.65%	2,023	1.47%
2029	44,764,537	0.29%	2,200	1.31%	116,828,123	0.83%	2,384	1.73%
2030	67,763,526	0.44%	2,621	1.56%	153,173,220	1.09%	2,746	2.00%
2031	88,233,562	0.57%	2,804	1.67%	176,728,911	1.26%	2,884	2.10%
2032	109,266,484	0.71%	2,939	1.75%	194,930,795	1.39%	2,917	2.12%
2033	138,289,293	0.90%	3,234	1.92%	221,224,315	1.57%	3,139	2.28%
2034	161,758,282	1.05%	3,472	2.06%	268,342,582	1.91%	3,720	2.71%
2035	213,882,172	1.39%	4,285	2.55%	335,904,703	2.39%	4,421	3.22%
2036	272,320,052	1.77%	4,723	2.81%	392,523,341	2.79%	4,593	3.34%
2037	284,808,499	1.85%	4,576	2.72%	427,858,114	3.04%	4,722	3.43%
2038	264,429,491	1.72%	3,971	2.36%	393,011,450	2.80%	4,276	3.11%
2039	244,871,324	1.59%	3,569	2.12%	325,858,353	2.32%	3,586	2.61%
2040	268,786,778	1.75%	3,729	2.22%	324,970,084	2.31%	3,300	2.40%
2041	332,576,924	2.16%	4,215	2.50%	374,976,384	2.67%	3,611	2.63%
2042	356,370,434	2.31%	4,396	2.61%	443,752,321	3.16%	4,156	3.02%
2043	424,327,722	2.76%	4,938	2.93%	560,173,840	3.99%	5,127	3.73%
2044	437,607,010	2.84%	5,004	2.97%	562,840,272	4.00%	5,267	3.83%
2045	457,481,425	2.97%	4,989	2.96%	511,236,944	3.64%	4,527	3.29%
2046	729,435,842	4.74%	7,684	4.57%	531,827,367	3.78%	4,571	3.32%
2047	735,634,792	4.78%	7,501	4.46%	552,902,631	3.93%	4,594	3.34%
2048	634,549,450	4.12%	6,356	3.78%	600,422,208	4.27%	4,970	3.61%
2049	677,769,928	4.40%	6,636	3.94%	708,031,330	5.04%	5,776	4.20%
2050	616,451,029	4.00%	5,718	3.40%	440,317,156	3.13%	3,418	2.49%
2051	635,302,738	4.13%	5,556	3.30%	469,832,207	3.34%	3,434	2.50%
2052	588,041,483	3.82%	5,050	3.00%	449,186,821	3.20%	3,272	2.38%
2053	587,971,787	3.82%	4,957	2.94%	475,306,779	3.38%	3,502	2.55%
2054	639,475,784	4.15%	5,338	3.17%	531,807,168	3.78%	3,968	2.89%
2055	682,489,271	4.43%	5,468	3.25%	436,764,042	3.11%	3,236	2.35%
2056	571,263,223	3.71%	4,774	2.84%	498,078,881	3.54%	3,762	2.74%
2057	612,767,319	3.98%	5,071	3.01%	553,324,804	3.94%	4,151	3.02%
2058	698,129,995	4.53%	5,849	3.47%	722,488,002	5.14%	5,464	3.97%
2059	783,777,305	5.09%	6,514	3.87%	795,760,632	5.66%	6,041	4.39%
2060	586,717,973	3.81%	4,710	2.80%	164,732,515	1.17%	1,289	0.94%
2061	553,460,650	3.60%	4,117	2.45%				0.00%
2062	471,545,154	3.06%	3,493	2.08%				0.00%
2063	374,105,347	2.43%	2,753	1.64%				0.00%
<b>Total</b>	<b>15,394,420,261</b>	<b>100.00%</b>	<b>168,322</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	97,585,246	0.63%	687	0.41%				0.00%
0.50 - 1.00	390,341,003	2.54%	2,943	1.75%	761,219,408	5.42%	6,313	4.59%
1.00 - 2.00	964,274,038	6.26%	7,933	4.71%	2,961,969,309	21.07%	24,155	17.57%
2.00 - 3.00	1,508,112,342	9.80%	12,662	7.52%	2,315,214,835	16.47%	19,426	14.13%
3.00 - 4.00	1,760,816,928	11.44%	16,142	9.59%	1,696,089,645	12.07%	15,056	10.95%
4.00 - 5.00	1,966,801,328	12.78%	18,502	10.99%	1,473,547,946	10.48%	13,982	10.17%
5.00 - 6.00	1,399,368,313	9.09%	14,046	8.34%	809,692,012	5.76%	8,492	6.18%
6.00 - 7.00	1,833,599,683	11.91%	19,193	11.40%	534,692,213	3.80%	6,277	4.57%
7.00 - 8.00	1,521,876,473	9.89%	16,343	9.71%	278,628,071	1.98%	3,251	2.36%
8.00 - 9.00	907,033,813	5.89%	10,633	6.32%	320,556,193	2.28%	3,625	2.64%
9.00 - 10.00	677,681,908	4.40%	8,726	5.18%	432,180,356	3.07%	4,123	3.00%
10 - more	2,366,929,185	15.38%	40,512	24.07%	2,472,665,192	17.59%	32,793	23.85%
Total	15,394,420,261	100.00%	168,322	100.00%	14,056,455,179	100.00%	137,493	100.00%

Weighted Average	6.59
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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	505,588	0.00%	34	0.02%	22,090	0.00%	1	0.00%
5 - 10	31,771,139	0.21%	888	0.53%	36,558,870	0.26%	934	0.68%
10 - 15	368,921,397	2.40%	7,959	4.73%	323,201,039	2.30%	6,199	4.51%
15 - 20	894,942,208	5.81%	15,229	9.05%	892,834,553	6.35%	14,241	10.36%
20 - 25	2,551,854,350	16.58%	32,613	19.38%	1,755,871,629	12.49%	21,275	15.47%
25 - 30	3,995,734,972	25.96%	45,213	26.86%	4,166,819,471	29.64%	41,333	30.06%
30 - 35	2,929,687,383	19.03%	26,826	15.94%	2,913,245,007	20.73%	23,054	16.77%
35 - 40	4,621,003,225	30.02%	39,560	23.50%	3,967,902,520	28.23%	30,456	22.15%
Total	15,394,420,261	100.00%	168,322	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	5,290,448	0.03%	1,700	1.01%	583,059	0.00%	54	0.04%
1 - 2	16,250,991	0.11%	1,702	1.01%	7,408,207	0.05%	579	0.42%
2 - 3	29,702,478	0.19%	1,889	1.12%	17,517,887	0.12%	1,024	0.74%
3 - 4	46,598,160	0.30%	2,239	1.33%	30,685,758	0.22%	1,342	0.98%
4 - 5	70,113,732	0.46%	2,659	1.58%	44,604,835	0.32%	1,644	1.20%
5 - 6	88,448,009	0.57%	2,771	1.65%	62,986,475	0.45%	1,872	1.36%
6 - 7	111,903,498	0.73%	2,969	1.76%	73,021,466	0.52%	1,838	1.34%
7 - 8	139,201,514	0.90%	3,226	1.92%	89,625,778	0.64%	1,999	1.45%
8 - 9	168,831,562	1.10%	3,600	2.14%	109,776,221	0.78%	2,275	1.65%
9 - 10	216,012,871	1.40%	4,320	2.57%	147,103,376	1.05%	2,700	1.96%
10 - 11	277,820,212	1.80%	4,721	2.80%	171,302,723	1.22%	2,854	2.08%
11 - 12	280,614,751	1.82%	4,520	2.69%	195,413,820	1.39%	2,937	2.14%
12 - 13	263,653,728	1.71%	3,930	2.33%	214,628,456	1.53%	3,066	2.23%
13 - 14	245,668,349	1.60%	3,565	2.12%	257,970,573	1.84%	3,601	2.62%
14 - 15	277,453,415	1.80%	3,818	2.27%	324,779,183	2.31%	4,294	3.12%
15 - 16	326,204,909	2.12%	4,139	2.46%	383,793,085	2.73%	4,641	3.38%
16 - 17	366,779,244	2.38%	4,494	2.67%	439,396,887	3.13%	4,816	3.50%
17 - 18	425,555,991	2.76%	4,947	2.94%	396,654,610	2.82%	4,312	3.14%
18 - 19	438,582,207	2.85%	4,988	2.96%	328,142,316	2.33%	3,646	2.65%
19 - 20	478,702,152	3.11%	5,186	3.08%	316,165,612	2.25%	3,236	2.35%
20 - 21	740,419,747	4.81%	7,779	4.62%	375,877,440	2.67%	3,676	2.67%
21 - 22	714,860,544	4.64%	7,282	4.33%	421,454,490	3.00%	3,952	2.87%
22 - 23	644,516,894	4.19%	6,448	3.83%	551,471,597	3.92%	5,037	3.66%
23 - 24	677,460,063	4.40%	6,614	3.93%	571,846,515	4.07%	5,366	3.90%
24 - 25	619,035,821	4.02%	5,706	3.39%	506,854,980	3.61%	4,541	3.30%
25 - 26	626,035,823	4.07%	5,465	3.25%	536,023,977	3.81%	4,605	3.35%
26 - 27	583,907,518	3.79%	5,016	2.98%	544,459,911	3.87%	4,564	3.32%
27 - 28	592,647,865	3.85%	4,990	2.96%	578,619,499	4.12%	4,788	3.48%
28 - 29	656,827,178	4.27%	5,448	3.24%	710,851,307	5.06%	5,825	4.24%
29 - 30	668,749,806	4.34%	5,376	3.19%	484,611,312	3.45%	3,793	2.76%
30 - more	4,596,570,780	29.86%	36,815	21.87%	5,162,823,823	36.73%	38,616	28.09%
<b>Total</b>	<b>15,394,420,261</b>	<b>100.00%</b>	<b>168,322</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	24
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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	6,764,362,533	43.94%	64,044	38.05%	2,481,546,946	17.65%	22,943	16.69%
Floating EURIBOR BOE	7,984,267,481	51.86%	97,283	57.80%	11,574,908,234	82.35%	114,550	83.31%
Fixed	645,790,247	4.19%	6,995	4.16%				0.00%
Total	15,394,420,261	100.00%	168,322	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	7,984,267,481	51.86%	97,283	57.80%	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	0	0.00%	0	0.00%	22,646,882	0.16%	290	0.21%
2026	195,264,150	1.27%	2,103	1.25%	134,751,016	0.96%	1,510	1.10%
2027	377,803,981	2.45%	3,748	2.23%	288,052,533	2.05%	2,863	2.08%
2028	789,761,508	5.13%	7,979	4.74%	771,572,850	5.49%	6,992	5.09%
2029	1,133,902,941	7.37%	11,341	6.74%	1,041,626,250	7.41%	9,248	6.73%
2030	886,611,086	5.76%	8,688	5.16%	218,522,830	1.55%	1,953	1.42%
2031	947,500,660	6.15%	8,818	5.24%				0.00%
2032	1,121,813,661	7.29%	10,162	6.04%				0.00%
2033	567,396,529	3.69%	5,048	3.00%				0.00%
> 2033	744,308,017	4.83%	6,157	3.66%				0.00%
Fixed Interest Rate	645,790,247	4.19%	6,995	4.16%				0.00%
<b>Total</b>	<b>15,394,420,261</b>	<b>100.00%</b>	<b>168,322</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	15,394,420,261	100.00%	168,322	100.00%	14,056,455,179	100.00%	137,493	100.00%
Total	15,394,420,261	100.00%	168,322	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	15,382,217,667	99.92%	168,221	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	12,202,593	0.08%	101	0.06%				0.00%
Total	15,394,420,261	100.00%	168,322	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%	211,803,479	1.38%	4,835	2.88%	216,053,354	1.54%	4,555	3.32%
30.00% - 40.00%	379,099,270	2.46%	7,223	4.30%	417,200,679	2.97%	7,055	5.14%
40.00% - 50.00%	671,589,094	4.36%	10,893	6.49%	705,037,638	5.02%	10,116	7.37%
50.00% - 60.00%	1,087,505,498	7.06%	15,024	8.94%	1,115,448,335	7.94%	13,675	9.96%
60.00% - 70.00%	2,016,379,957	13.10%	24,169	14.38%	1,899,231,397	13.51%	20,036	14.59%
70.00% - 80.00%	9,907,705,639	64.36%	96,147	57.04%	8,829,784,923	62.82%	75,231	54.66%
80.00% - 90.00%	1,118,641,042	7.27%	10,013	5.96%	873,698,855	6.22%	6,825	4.97%
90.00% - 100.00%	96,805	0.00%	2	0.00%				0.00%
100.00% >	78,027	0.00%	1	0.00%				0.00%
Unknown	1,521,452	0.01%	15	0.01%				0.00%
Total	15,394,420,261	100.00%	168,322	100.00%	14,056,455,179	100.00%	137,493	100.00%

Weighted Average	71.65%
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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%	1,427,076,471	9.27%	36,248	21.53%	1,226,591,969	8.73%	25,396	18.48%
30.00% - 40.00%	1,070,384,526	6.95%	14,423	8.58%	1,067,941,409	7.60%	12,975	9.44%
40.00% - 50.00%	1,424,324,122	9.25%	16,339	9.71%	1,365,223,936	9.71%	14,140	10.29%
50.00% - 60.00%	2,185,558,010	14.20%	23,112	13.73%	1,748,997,175	12.44%	16,101	11.71%
60.00% - 70.00%	5,068,999,385	32.93%	46,063	27.36%	2,819,716,940	20.06%	24,503	17.82%
70.00% - 80.00%	4,026,847,765	26.16%	30,838	18.32%	5,808,330,738	41.32%	44,272	32.19%
80.00% - 90.00%	152,617,192	0.99%	1,005	0.60%	19,209,654	0.14%	103	0.07%
90.00% - 100.00%	16,229,569	0.11%	114	0.07%	443,358	0.00%	3	0.00%
100.00% - 110.00%	5,887,533	0.04%	43	0.03%				0.00%
110.00% - 120.00%	2,544,459	0.02%	20	0.01%				0.00%
120.00% - 130.00%	1,313,350	0.01%	8	0.00%				0.00%
130.00% >	11,116,428	0.07%	94	0.06%				0.00%
Unknown	1,521,452	0.01%	15	0.01%				0.00%
<b>Total</b>	<b>15,394,420,261</b>	<b>100.00%</b>	<b>168,322</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	58.93%
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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%	2,453,827,908	15.94%	49,485	29.38%	1,152,798,670	8.20%	24,059	17.50%
30.00% - 40.00%	2,302,892,973	14.96%	25,492	15.15%	1,060,886,107	7.55%	12,916	9.40%
40.00% - 50.00%	3,963,053,937	25.74%	37,743	22.43%	1,521,131,736	10.82%	15,500	11.27%
50.00% - 60.00%	4,287,649,901	27.85%	36,011	21.40%	2,510,343,897	17.86%	21,668	15.75%
60.00% - 70.00%	1,813,097,786	11.78%	15,091	8.97%	3,219,761,019	22.91%	26,903	19.56%
70.00% - 80.00%	523,923,096	3.40%	4,138	2.46%	4,164,343,722	29.63%	32,994	24.00%
80.00% - 90.00%	36,378,499	0.24%	242	0.14%	408,083,478	2.90%	3,293	2.40%
90.00% - 100.00%	866,564	0.01%	8	0.00%	19,106,551	0.14%	160	0.12%
100.00% - 110.00%	541,402	0.00%	4	0.00%				0.00%
110.00% - 120.00%	492,937	0.00%	4	0.00%				0.00%
120.00% - 130.00%	372,634	0.00%	2	0.00%				0.00%
130.00% >	9,801,171	0.06%	87	0.05%				0.00%
Unknown	1,521,452	0.01%	15	0.01%				0.00%
<b>Total</b>	<b>15,394,420,261</b>	<b>100.00%</b>	<b>168,322</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	46.20%
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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	178,176,813	1.16%	5,555	3.30%	166,989,251	1.19%	4,494	3.27%
50,000 - 75,000	1,208,913,313	7.85%	26,106	15.49%	1,002,952,199	7.14%	19,716	14.33%
75,000 - 100,000	2,232,470,221	14.50%	34,336	20.39%	1,871,607,582	13.31%	26,642	19.37%
100,000 - 125,000	2,638,894,481	17.14%	31,328	18.61%	2,140,935,079	15.23%	23,980	17.44%
125,000 - 150,000	2,573,757,356	16.72%	25,682	15.26%	2,208,272,954	15.71%	20,779	15.11%
150,000 - 175,000	1,852,081,435	12.03%	15,803	9.39%	1,689,283,893	12.02%	13,502	9.82%
175,000 - 200,000	1,472,463,701	9.56%	11,233	6.68%	1,481,544,820	10.54%	10,519	7.65%
200,000 - 225,000	912,808,987	5.93%	6,120	3.64%	898,571,278	6.39%	5,628	4.10%
225,000 - 250,000	706,693,188	4.59%	4,390	2.61%	748,475,413	5.32%	4,302	3.13%
250,000 - 275,000	442,804,161	2.88%	2,506	1.49%	489,167,497	3.48%	2,514	1.83%
275,000 - 300,000	360,925,847	2.34%	1,919	1.14%	412,804,913	2.94%	1,967	1.43%
300,000 - 325,000	206,579,330	1.34%	1,000	0.59%	230,021,528	1.64%	1,004	0.73%
325,000 - 350,000	160,112,485	1.04%	726	0.43%	179,988,469	1.28%	749	0.55%
350,000 - 375,000	108,210,244	0.70%	448	0.27%	114,390,812	0.81%	441	0.32%
375,000 - 400,000	88,620,435	0.58%	354	0.21%	102,374,045	0.73%	380	0.28%
400,000 - 425,000	48,120,226	0.31%	187	0.11%	59,760,338	0.43%	195	0.14%
425,000 - 450,000	43,205,405	0.28%	154	0.09%	54,407,255	0.39%	162	0.12%
450,000 - 475,000	26,452,010	0.17%	97	0.06%	34,971,693	0.25%	107	0.08%
475,000 - 500,000	34,386,397	0.22%	109	0.06%	31,400,466	0.22%	96	0.07%
500,000 - 1,000,000	94,615,959	0.61%	263	0.16%	122,635,514	0.87%	297	0.22%
1,000,000 >	4,128,267	0.03%	6	0.00%	15,900,181	0.11%	19	0.01%
Unknown								
<b>Total</b>	<b>15,394,420,261</b>	<b>100.00%</b>	<b>168,322</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	278,036	0.00%	617	0.37%				0.00%
1,000.00 - 8,000.00	13,257,015	0.09%	2,881	1.71%				0.00%
8,000.00 - 20,000.00	88,462,439	0.57%	6,173	3.67%	54,990,677	0.39%	3,840	2.79%
20,000.00 - 50,000.00	1,067,374,105	6.93%	28,471	16.90%	724,024,832	5.15%	19,039	13.85%
50,000.00 - 75,000.00	2,234,840,856	14.52%	35,735	21.21%	1,716,796,911	12.21%	27,331	19.87%
75,000.00 - 100,000.00	2,895,573,068	18.81%	33,221	19.74%	2,411,822,938	17.16%	27,674	20.13%
100,000.00 - 125,000.00	2,745,620,119	17.84%	24,600	14.62%	2,466,215,889	17.55%	22,038	16.03%
125,000.00 - 150,000.00	2,099,496,066	13.64%	15,405	9.16%	1,999,349,144	14.22%	14,639	10.65%
150,000.00 - 175,000.00	1,415,363,368	9.19%	8,767	5.21%	1,418,208,251	10.09%	8,779	6.39%
175,000.00 - 200,000.00	930,570,755	6.04%	4,989	2.97%	1,035,652,956	7.37%	5,557	4.04%
200,000.00 - 225,000.00	627,917,157	4.08%	2,967	1.76%	673,216,412	4.79%	3,180	2.31%
225,000.00 - 250,000.00	405,131,120	2.63%	1,714	1.02%	466,485,540	3.32%	1,972	1.43%
250,000.00 - 275,000.00	264,789,463	1.72%	1,012	0.60%	328,507,194	2.34%	1,256	0.91%
275,000.00 - 300,000.00	176,463,636	1.15%	616	0.37%	215,706,631	1.53%	753	0.55%
300,000.00 - 325,000.00	120,655,967	0.78%	387	0.23%	145,788,568	1.04%	468	0.34%
325,000.00 - 350,000.00	82,897,375	0.54%	246	0.15%	95,170,161	0.68%	282	0.21%
350,000.00 - 375,000.00	52,485,021	0.34%	145	0.09%	66,256,212	0.47%	183	0.13%
375,000.00 - 400,000.00	42,187,030	0.27%	109	0.06%	48,381,051	0.34%	125	0.09%
400,000.00 - 425,000.00	24,746,299	0.16%	60	0.04%	44,868,260	0.32%	109	0.08%
425,000.00 - 450,000.00	21,902,351	0.14%	50	0.03%	27,190,270	0.19%	62	0.05%
450,000.00 - 475,000.00	16,572,295	0.11%	36	0.02%	20,237,662	0.14%	44	0.03%
475,000.00 - 500,000.00	15,558,032	0.10%	32	0.02%	17,978,707	0.13%	37	0.03%
500,000.00 - 1,000,000.00	50,187,900	0.33%	87	0.05%	71,165,625	0.51%	118	0.09%
1,000,000.00 >	2,090,788	0.01%	2	0.00%	8,441,288	0.06%	7	0.01%
<b>Total</b>	<b>15,394,420,261</b>	<b>100.00%</b>	<b>168,322</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	1,893,037,851	12.30%	25,612	15.22%	2,111,883,085	15.02%	24,616	17.89%
Aragón	237,971,913	1.55%	3,101	1.84%	166,846,026	1.19%	1,994	1.45%
Baleares	560,190,699	3.64%	4,828	2.87%	447,407,817	3.18%	3,648	2.65%
Canarias	703,648,120	4.57%	8,679	5.15%	575,991,280	4.10%	6,349	4.61%
Cantabria	104,742,244	0.68%	1,424	0.85%	102,708,268	0.73%	1,176	0.85%
Castilla la Mancha	460,266,071	2.99%	5,591	3.32%	311,134,129	2.21%	3,603	2.62%
Castilla y León	328,055,635	2.13%	4,593	2.73%	322,455,416	2.29%	3,901	2.84%
Cataluña	4,528,375,385	29.42%	41,891	24.92%	3,837,585,714	27.30%	31,756	23.10%
Ceuta	1,002,745	0.01%	14	0.01%	1,810,656	0.01%	25	0.02%
Galicia	239,071,391	1.55%	3,294	1.96%	208,507,820	1.48%	2,552	1.86%
La Rioja	43,365,450	0.28%	545	0.32%	18,701,169	0.13%	218	0.16%
Madrid	4,397,609,696	28.57%	43,695	25.94%	4,353,097,317	30.97%	38,690	28.14%
Melilla	1,233,904	0.01%	17	0.01%	820,879	0.01%	12	0.01%
Murcia	259,346,775	1.68%	3,669	2.17%	205,522,512	1.46%	2,470	1.79%
Navarra	39,324,336	0.26%	429	0.26%	27,055,700	0.19%	291	0.21%
País Vasco	154,922,661	1.01%	1,806	1.08%	153,038,718	1.09%	1,548	1.13%
Principado de Asturias	96,994,670	0.63%	1,483	0.88%	97,474,168	0.69%	1,265	0.92%
Valencia	1,345,191,974	8.74%	17,650	10.48%	1,114,414,507	7.93%	13,379	9.74%
Blank	68,741	0.00%	1	0.00%				0.00%
<b>Total</b>	<b>15,394,420,261</b>	<b>100.00%</b>	<b>168,322</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	14,856,866,771	96.51%	163,116	96.91%	13,826,318,651	98.36%	135,794	98.77%
Other	537,553,490	3.49%	5,206	3.09%	230,136,528	1.64%	1,699	1.23%
Total	15,394,420,261	100.00%	168,322	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	1,067,563	0.01%	1	2.50%
2	1,023,225	0.01%	1	3.10%
3	897,863	0.01%	1	1.95%
4	808,483	0.01%	1	2.05%
5	749,750	0.00%	1	3.51%
6	738,450	0.00%	2	3.16%
7	728,320	0.00%	1	2.58%
8	718,156	0.00%	1	3.17%
9	708,681	0.00%	1	2.50%
10	701,964	0.00%	1	2.94%
	8,142,455	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	14,057,076,317	91.31%	151,696	90.12%	11,499,352,174	81.81%	110,154	80.11%
Employed - Public Sector	6,501,120	0.04%	69	0.04%	1,577,615,658	11.22%	16,695	12.14%
Employed - Sector Unknown	9,237,667	0.06%	241	0.14%	21,456,816	0.15%	254	0.19%
Other	29,751,073	0.19%	425	0.25%	41,786,483	0.30%	565	0.41%
Pensioner	270,471,965	1.76%	4,880	2.91%	197,855,882	1.41%	2,923	2.13%
Self-employed	760,298,539	4.94%	7,806	4.62%	513,175,028	3.65%	4,578	3.33%
Student	20,495,380	0.13%	249	0.15%	19,294,551	0.14%	215	0.16%
Unemployed	240,588,200	1.56%	2,956	1.76%	185,918,588	1.32%	2,109	1.54%
<b>Total</b>	<b>15,394,420,261</b>	<b>100.00%</b>	<b>168,322</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%	2,293,534,456	14.90%	31,706	18.78%	3,462,060,160	24.63%	37,046	26.91%
10% - 15%	3,641,722,663	23.66%	38,596	22.92%	4,184,833,774	29.77%	38,132	27.73%
15% - 20%	3,011,226,652	19.56%	32,208	19.15%	2,804,261,275	19.95%	28,282	20.58%
20% - 25%	2,283,560,421	14.83%	25,895	15.40%	2,002,495,904	14.25%	20,080	14.62%
25% - 30%	1,858,846,171	12.07%	19,742	11.75%	1,022,154,874	7.27%	9,314	6.78%
30% - 35%	1,243,564,078	8.08%	11,675	6.95%	377,185,219	2.68%	3,064	2.23%
35% - 40%	625,393,627	4.06%	5,182	3.08%	130,440,174	0.93%	995	0.72%
40% - 45%	266,859,521	1.73%	2,003	1.19%	43,838,172	0.31%	310	0.23%
45% - 50%	95,700,607	0.62%	696	0.41%	13,696,118	0.10%	94	0.07%
50% >	74,012,066	0.48%	619	0.37%	15,489,509	0.11%	176	0.13%
<b>Total</b>	<b>15,394,420,261</b>	<b>100.00%</b>	<b>168,322</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	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
No	15,394,420,261	100.00%	168,322	100.00%	14,056,455,179	100.00%	137,493	100.00%
Total	15,394,420,261	100.00%	168,322	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	15,021,753,564	97.58%	164,360	98.25%	13,786,674,443	98.08%	135,167	98.75%
2+	372,666,697	2.42%	3,962	1.75%	269,780,737	1.92%	2,326	1.25%
Total	15,394,420,261	100.00%	168,322	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	13,143,436,166	85.38%	140,716	83.54%	12,659,693,805	90.06%	119,144	86.61%
Remortgage	2,108,462,158	13.70%	24,858	14.82%	1,228,281,037	8.74%	15,632	11.41%
Renovation	142,521,938	0.93%	2,748	1.64%	168,480,337	1.20%	2,717	1.98%
Total	15,394,420,261	100.00%	168,322	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	15,392,898,809	99.99%	168,307	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	15,394,420,261	100.00%	168,322	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	4,402,092,450	28.60%	52,467	31.12%	4,540,891,035	32.30%	47,549	34.51%
Internet	5,388,844,741	35.01%	56,646	33.64%	5,000,304,175	35.57%	46,757	34.02%
Office or Branch Network	2,852,897,914	18.53%	32,423	19.30%	3,057,955,108	21.75%	29,412	21.43%
Third Party Channel but Underwriting Performed Entirely by the Originator	2,750,585,156	17.87%	26,786	15.94%	1,457,304,862	10.37%	13,775	10.04%
Total	15,394,420,261	100.00%	168,322	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	931,754,155	6.05%	12,078	7.22%	914,175,875	6.50%	10,385	7.58%
None	14,462,666,106	93.95%	156,244	92.78%	13,142,279,304	93.50%	127,108	92.42%
Total	15,394,420,261	100.00%	168,322	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%	13,752,843,176	89.34%	153,640	91.23%	11,505,272,096	81.85%	117,453	85.38%
0.10% - 0.25%	953,014,868	6.19%	8,337	4.98%	1,734,317,873	12.34%	13,638	9.95%
0.25% - 1.00%	469,578,697	3.05%	4,195	2.51%	816,865,211	5.81%	6,402	4.67%
1.00% - 7.50%	23,865,985	0.16%	253	0.15%				0.00%
7.50% - 20.00%	32,612,961	0.21%	319	0.19%				0.00%
20.00% - 100.00%	74,270,188	0.48%	724	0.43%				0.00%
100.00% >=	88,234,386	0.57%	854	0.51%				0.00%
Total	15,394,420,261	100.00%	168,322	100.00%	14,056,455,179	100.00%	137,493	100.00%

Weighted Average	0.85%
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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	167,261	0	0	0	15,284,957,471	99.37%	99.29%
30 - 59 Days	191	28,311	22,136	50,447	18,664,675	0.11%	0.12%
60 - 89 Days	94	38,210	19,281	57,491	9,746,589	0.06%	0.06%
90 - 179 Days	177	143,171	80,754	223,925	18,060,338	0.11%	0.12%
180 - 365 Days	208	422,920	199,627	622,547	21,286,300	0.12%	0.14%
Defaulted (>12M)	391	2,481,239	1,840,792	4,322,031	41,704,889	0.23%	0.27%
Total	168,322	3,113,850	2,162,590	5,276,441	15,394,420,261	100.00%	100.00%

Contact Information

<b>AUDITOR</b>	KPMG AUDITORES S.L. Paseo de la Castellana 259 C 28046 Madrid Spain
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<b>CORPORATE SERVICES PROVIDER</b>	ING Bank N.V. Bijlmerdreef 106 1102 CT Amsterdam The Netherlands
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<b>ORIGINATOR</b>	ING Bank N.V. Bijlmerdreef 106 1102 CT Amsterdam The Netherlands
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<b>RATING AGENCY</b>	FITCH RATINGS IRELAND LIMITED 38 UPPER MOUNT STREET D02 PR89 DUBLIN Ireland
<b>SERVICER</b>	ING Bank N.V. Bijlmerdreef 106 1102 CT Amsterdam The Netherlands
<b>SUBORDINATED LOAN PROVIDER</b>	ING Bank N.V. Bijlmerdreef 106 1102 CT Amsterdam The Netherlands
<b>SWAP COUNTERPARTY</b>	ING Bank N.V. Bijlmerdreef 106 1102 CT Amsterdam The Netherlands

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<b>ARRANGER</b>	ING Bank N.V. Bijlmerdreef 106 1102 CT Amsterdam The Netherlands
<b>CALCULATION AGENT</b>	ING Bank N.V. Bijlmerdreef 106 1102 CT Amsterdam The Netherlands
<b>CASH MANAGER</b>	ING Bank N.V. Bijlmerdreef 106 1102 CT Amsterdam The Netherlands
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<b>MANAGEMENT COMPANY</b>	TITULIZACION DE ACTIVOS SOCIEDAD GESTORA DE FONDOS DE TITULIZACION SA Calle Orense 58 28020 Madrid Spain
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