

Mortgage pool

Key characteristics of the pool of mortgage loans

Outstanding principal balance	1,508,678,018.64
Outstanding savings balance	8,678,019.79
	1,499,999,998.85
Number of mortgages	8,240
Number of mortgage parts	14,903
Average outstanding principal balance	182,039
Minimum outstanding principal balance	19,409
Maximum outstanding principal balance	400,000
Maximum current interest rate (%)	7.60
Minimum current interest rate (%)	2.40
Weighted average current interest rate (%)	4.08
Weighted average loan to foreclosure value (%)	105.6
Weighted average loan to market value (%)*	92.4
Weighted average loan to indexed foreclosure value (%)	97
Weighted average loan to indexed market value (%)*	85
Weighted average seasoning	19

* assuming that the foreclosure value is equal to 87.5% of the market value

Table 1: Mortgage size

Size of outstanding loan balance (euro)	Principal balance		Number of mortgages	
	(euro)	% of Total	% of Total	% of Total
0-50000	5,179,503.07	0.35%	142	1.72%
50000-100000	56,524,448.22	3.77%	725	8.80%
100000-150000	255,048,996.02	17.00%	2,008	24.37%
150000-200000	414,600,738.32	27.64%	2,389	28.99%
200000-250000	344,508,467.75	22.97%	1,553	18.85%
250000-300000	225,155,292.30	15.01%	837	10.16%
300000-350000	114,730,528.52	7.65%	359	4.36%
350000-400000	84,252,024.65	5.62%	227	2.75%
Total	1,499,999,998.85	100.00%	8,240	100.00%

Table 2: Mortgage type

Repayment Type	Principal balance		Number of parts	
	(euro)	% of Total	% of Total	% of Total
Annuity	8,698,224.95	0.58%	175	1.17%
Interest only	1,000,239,158.82	66.68%	9988	67.02%
Investment-based	354,154,101.95	23.61%	2983	20.02%
Linear	2,216,518.34	0.15%	44	0.30%
Savings	134,691,994.79	8.98%	1713	11.49%
Total	1,499,999,998.85	100.00%	14903	100.00%

Table 3: Interest type

Interest Type	Principal balance		Number of parts	
	(euro)	% of Total	% of Total	% of Total
1 yr fixed	140,069,150.14	9.34%	1,348	9.05%
3 yr fixed	58,754,987.06	3.92%	560	3.76%
5 yr fixed	214,556,116.98	14.30%	2,164	14.52%
5 yr fixed + 2 yr refixing period	92,480,923.46	6.17%	980	6.58%
7 yr fixed	108,692.46	0.01%	1	0.01%
10 yr fixed	104,314,092.55	6.95%	1,150	7.72%
10 yr fixed + 2 yr refixing period	993,746.98	0.07%	18	0.12%
12 yr fixed	3,880,748.25	0.26%	76	0.51%
15 yr fixed	2,616,455.95	0.17%	39	0.26%
20 yr fixed	7,399,894.99	0.49%	99	0.66%
"Stabielrente" 1% band	15,503,905.38	1.03%	170	1.14%
"Stabielrente" 1,5% band	299,907.69	0.02%	6	0.04%
"Stabielrente" 2% band	1,261,335.63	0.08%	25	0.17%
"Stabielrente" 2,5% band	161,999.53	0.01%	2	0.01%
"Stabielrente" 3% band	168,316.91	0.01%	3	0.02%
12 months "instaprente"	1,549,251.87	0.10%	15	0.10%
5 yr "plafondrente"	148,923,502.21	9.93%	1,385	9.29%
10 yr "plafondrente"	72,343,115.87	4.82%	684	4.59%
Ideaal	19,979,814.34	1.33%	200	1.34%
Variable	314,453,353.96	20.96%	3,020	20.26%
6 yr fixed	169,337,518.81	11.29%	1,742	11.69%
30 yr fixed	45,000.00	0.00%	1	0.01%
"rentedemper" 5 year, 1% band	82,280,505.15	5.49%	744	4.99%
"rentedemper" 10 year, 2% ban	43,079,553.74	2.87%	423	2.84%
"rentedemper" 15 year, 3% ban	5,438,108.94	0.36%	48	0.32%
Total	1,499,999,998.85	100.00%	14,903	100.00%

Table 4: Interest rate

Interest Rate (%)	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
<3	53,085,632.36	3.54%	522	3.50%
3-3.5	338,005,052.05	22.53%	3,282	22.02%
3.5-4	290,130,724.05	19.34%	2,651	17.79%
4-4.5	323,043,302.34	21.54%	3,186	21.38%
4.5-5	283,947,697.82	18.93%	2,868	19.24%
5-5.5	132,902,108.17	8.86%	1,446	9.70%
5.5-6	49,207,008.98	3.28%	558	3.74%
6-6.5	21,507,344.43	1.43%	271	1.82%
6.5-7	6,197,055.34	0.41%	85	0.57%
7-7.5	1,821,069.55	0.12%	31	0.21%
7.5-8	153,003.76	0.01%	3	0.02%
Total	1,499,999,998.85	100.00%	14,903	100.00%

Table 5: Seasoning

Year of origination	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
1995	2,963,866.57	0.20%	75	0.50%
1996	2,868,384.99	0.19%	58	0.39%
1997	2,779,682.88	0.19%	55	0.37%
1998	8,691,035.48	0.58%	129	0.87%
1999	15,918,832.58	1.06%	218	1.46%
2000	31,370,341.21	2.09%	337	2.26%
2001	32,337,655.24	2.16%	337	2.26%
2002	97,216,872.49	6.48%	948	6.36%
2003	382,384,808.52	25.49%	3,620	24.29%
2004	697,617,017.38	46.51%	6,846	45.94%
2005	225,851,501.51	15.06%	2,280	15.30%
Total	1,499,999,998.85	100.00%	14,903	100.00%

Table 6: Types of property

Type of Property	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Apartment	174,192,081.60	11.61%	1,090	13.23%
House	1,325,807,917.25	88.39%	7,150	86.77%
Total	1,499,999,998.85	100.00%	8,240	100.00%

Table 7: Geographical distribution

Region	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Drenthe	45,799,565.38	3.05%	285	3.46%
Flevoland	100,154,607.69	6.68%	561	6.81%
Friesland	33,654,952.66	2.24%	212	2.57%
Gelderland	260,751,220.13	17.38%	1,427	17.32%
Groningen	51,478,920.37	3.43%	377	4.58%
Limburg	160,491,614.81	10.70%	973	11.81%
Noord-Brabant	162,030,576.35	10.80%	810	9.83%
Noord-Holland	180,103,196.28	12.01%	904	10.97%
Overijssel	140,742,450.94	9.38%	828	10.05%
Utrecht	126,320,455.74	8.42%	636	7.72%
Zeeland	14,839,140.06	0.99%	82	1.00%
Zuid-Holland	223,633,298.44	14.91%	1,145	13.90%
Total	1,499,999,998.85	100.00%	8,240	100.00%

Table 8: Loan-to-Foreclosure Value Ratio

Loan-to-Foreclosure Value ratio (%)	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
0-0.1	27,183.65	0.00%	1	0.01%
0.1-0.2	1,525,372.59	0.10%	40	0.49%
0.2-0.3	4,974,766.40	0.33%	78	0.95%
0.3-0.4	9,609,335.55	0.64%	117	1.42%
0.4-0.5	17,808,549.15	1.19%	166	2.01%
0.5-0.6	39,061,322.95	2.60%	307	3.73%
0.6-0.7	65,339,340.53	4.36%	465	5.64%
0.7-0.8	110,423,710.22	7.36%	700	8.50%
0.8-0.9	85,352,248.80	5.69%	486	5.90%
0.9-1	107,265,888.69	7.15%	568	6.89%
1-1.1	170,443,332.25	11.36%	873	10.59%
1.1-1.2	279,362,734.94	18.62%	1,395	16.93%
1.2-1.3	608,806,213.13	40.59%	3,044	36.94%
Total	1,499,999,998.85	100.00%	8,240	100.00%