

## Mortgage pool

### Key characteristics of the pool of mortgage loans

Outstanding principal balance	1,504,924,975.99
Outstanding savings balance	4,924,975.99
outstanding net balance	1,500,000,000.00
Number of mortgages	7,952
Number of mortgage parts	14,793
Average outstanding net principal balance €	188,632
Minimum outstanding net principal balance €	11,754
Maximum outstanding net principal balance €	400,000
Maximum current interest rate (%)	7.10
Minimum current interest rate (%)	2.80
Weighted average current interest rate (%)	3.99
Weighted average loan to foreclosure value (%)	105.1
Weighted average loan to market value (%)*	92.0
Weighted average loan to indexed foreclosure value (%)	98.3
Weighted average loan to indexed market value (%)*	86.0
Weighted average seasoning	15

\* 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	3,999,779.30	0.27%	120	1.51%
50000-100000	44,409,041.67	2.96%	557	7.00%
100000-150000	217,826,747.28	14.52%	1,713	21.54%
150000-200000	409,565,254.53	27.30%	2,370	29.80%
200000-250000	370,288,410.47	24.69%	1,672	21.03%
250000-300000	238,168,567.86	15.88%	884	11.12%
300000-350000	125,434,783.54	8.36%	393	4.94%
350000-400000	90,307,415.35	6.02%	243	3.06%
<b>Total</b>	<b>1,500,000,000.00</b>	<b>100.00%</b>	<b>7,952</b>	<b>100.00%</b>

**Table 2: Mortgage type**

Repayment Type	Principal balance		Number of parts	
	(euro)	% of Total	% of Total	% of Total
Annuity	5,754,548.21	0.38%	132	0.89%
Interest only	996,966,682.41	66.46%	9795	66.21%
Investment-based	405,593,202.59	27.04%	3734	25.24%
Linear	1,458,963.52	0.10%	22	0.15%
Savings	90,226,603.27	6.02%	1110	7.50%
<b>Total</b>	<b>1,500,000,000.00</b>	<b>100.00%</b>	<b>14793</b>	<b>100.00%</b>

**Table 3: Interest type**

Interest Type	Principal balance		Number of parts	
	(euro)	% of Total	% of Total	% of Total
3 yr fixed	22,090,438.34	1.47%	235	1.59%
5 yr fixed	136,034,615.31	9.07%	1,407	9.51%
5 yr fixed + 2 yr refixing period	58,744,433.50	3.92%	569	3.85%
10 yr fixed	99,040,157.22	6.60%	1,043	7.05%
10 yr fixed + 2 yr refixing period	320,764.42	0.02%	4	0.03%
12 yr fixed	1,345,417.28	0.09%	22	0.15%
15 yr fixed	3,758,648.56	0.25%	43	0.29%
20 yr fixed	6,272,436.74	0.42%	67	0.45%
"Stabielrente" 1% band	6,872,451.35	0.46%	75	0.51%
"Stabielrente" 1,5% band	521,382.23	0.03%	4	0.03%
"Stabielrente" 2% band	573,578.19	0.04%	5	0.03%
"Stabielrente" 2,5% band	17,924.32	0.00%	1	0.01%
"Stabielrente" 3% band	405,468.34	0.03%	4	0.03%
5 yr "plafondrente"	97,580,327.45	6.51%	912	6.17%
10 yr "plafondrente"	54,395,690.94	3.63%	505	3.41%
Variable	477,900,526.49	31.86%	4,493	30.37%
6 yr fixed	398,715,879.08	26.58%	4,125	27.88%
"rentedemper" 5 year, 1% band	85,994,970.96	5.73%	794	5.37%
"rentedemper" 10 year, 2% ban	43,731,127.49	2.92%	430	2.91%
"rentedemper" 15 year, 3% ban	5,683,761.79	0.38%	55	0.37%
<b>Total</b>	<b>1,500,000,000.00</b>	<b>100.00%</b>	<b>14,793</b>	<b>100.00%</b>

**Table 4: Interest rate**

Interest Rate (%)	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
<3	453,000.00	0.03%	3	0.02%
3-3.5	429,315,614.49	28.62%	4,018	27.16%
3.5-4	217,902,085.45	14.53%	2,089	14.12%
4-4.5	501,619,126.34	33.44%	5,148	34.80%
4.5-5	235,849,663.21	15.72%	2,372	16.03%
5-5.5	82,441,404.49	5.50%	826	5.58%
5.5-6	20,496,501.89	1.37%	215	1.45%
6-6.5	9,496,083.45	0.63%	95	0.64%
6.5-7	2,392,828.87	0.16%	26	0.18%
7-7.5	33,691.81	0.00%	1	0.01%
<b>Total</b>	<b>1,500,000,000.00</b>	<b>100.00%</b>	<b>14,793</b>	<b>100.00%</b>

**Table 5: Seasoning**

Year of origination	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
1999	8,541,192.04	0.57%	98	0.66%
2000	9,523,375.56	0.63%	101	0.68%
2001	10,036,716.48	0.67%	101	0.68%
2002	41,815,293.75	2.79%	412	2.79%
2003	164,777,143.87	10.99%	1,606	10.86%
2004	489,084,435.41	32.61%	4,749	32.10%
2005	776,221,842.89	51.75%	7,726	52.23%
<b>Total</b>	<b>1,500,000,000.00</b>	<b>100.00%</b>	<b>14,793</b>	<b>100.00%</b>

**Table 6: Types of property**

Type of Property	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Apartment	150,325,513.77	10.02%	921	11.58%
House	1,349,674,486.23	89.98%	7,031	88.42%
<b>Total</b>	<b>1,500,000,000.00</b>	<b>100.00%</b>	<b>7,952</b>	<b>100.00%</b>

**Table 7: Geographical distribution**

Region	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Drenthe	53,052,723.35	3.54%	325	4.09%
Flevoland	80,896,869.57	5.39%	455	5.72%
Friesland	37,813,805.10	2.52%	216	2.72%
Gelderland	270,078,817.45	18.01%	1,395	17.54%
Groningen	50,714,032.68	3.38%	346	4.35%
Limburg	141,471,492.40	9.43%	835	10.50%
Noord-Brabant	200,251,274.28	13.35%	987	12.41%
Noord-Holland	165,402,139.31	11.03%	800	10.06%
Overijssel	139,293,320.42	9.29%	791	9.95%
Utrecht	124,856,821.28	8.32%	604	7.60%
Zeeland	17,416,730.99	1.16%	95	1.19%
Zuid-Holland	218,751,973.17	14.58%	1,103	13.87%
<b>Total</b>	<b>1,500,000,000.00</b>	<b>100.00%</b>	<b>7,952</b>	<b>100.00%</b>

**Table 8: Loan-to-Foreclosure Value Ratio**

Current Loan-to-Foreclosure Value Ratio (%)	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
0-9	119,538.01	0.01%	6	0.08%
10-19	2,177,147.90	0.15%	61	0.77%
20-29	4,887,449.01	0.33%	75	0.94%
30-39	10,928,114.23	0.73%	119	1.50%
40-49	23,347,705.35	1.56%	203	2.55%
50-59	40,214,819.39	2.68%	305	3.84%
60-69	69,602,197.93	4.64%	460	5.78%
70-79	116,542,744.13	7.77%	703	8.84%
80-89	93,616,525.45	6.24%	502	6.31%
90-99	95,429,781.50	6.36%	491	6.17%
100-109	167,880,377.95	11.19%	811	10.20%
110-119	271,758,733.59	18.12%	1,307	16.44%
120-129	603,494,865.56	40.23%	2,909	36.58%
<b>Total</b>	<b>1,500,000,000.00</b>	<b>100.00%</b>	<b>7,952</b>	<b>100.00%</b>