

Mortgage pool

Pool overview

	Number	Amount	Savings	Net balance
Beginning principal balance				
Repayments/Prepayments				
Repurchases				
Losses				
Substitutions				
Savings Premiums received				
Interest due to participation				
Ending Balance	11,261	2,205,229,218	5,229,218	2,200,000,000

Key characteristics of the pool of mortgage loans

Number of mortgage parts	21,708
Average outstanding net principal balance €	195,365
Minimum outstanding net principal balance €	20,000
Maximum outstanding net principal balance €	400,000
Maximum current interest rate (%)	8.0
Minimum current interest rate (%)	3.0
Weighted average current interest rate (%)	4.2
Weighted average loan to foreclosure value (%)	104.0
Weighted average loan to market value (%)*	91.0
Weighted average loan to indexed foreclosure value (%)	96.7
Weighted average loan to indexed market value (%)*	84.6
Weighted average seasoning (months)	11
Weighted Average Current Remaining Term to Maturity (yrs)	29

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

Table 1: Mortgage size

Size of outstanding loan balance	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
0-50000	5,294,812.60	0.24%	152	1.35%
50000-100000	58,744,842.30	2.67%	761	6.76%
100000-150000	252,714,381.75	11.49%	1,996	17.72%
150000-200000	568,077,681.20	25.82%	3,265	28.99%
200000-250000	584,750,926.09	26.58%	2,642	23.46%
250000-300000	374,836,969.90	17.04%	1,390	12.34%
300000-350000	222,619,207.91	10.12%	698	6.20%
350000-400000	132,961,178.25	6.04%	357	3.17%
Total	2,200,000,000.00	100.00%	11,261	100.00%

Table 2: Mortgage type

Repayment Type	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
Annuity	7,717,717.97	0.35%	184	0.85%
Interest only	1,468,475,888.40	66.75%	14091	64.91%
Investment-based	646,596,798.35	29.39%	6385	29.41%
Linear	2,133,578.28	0.10%	37	0.17%
Savings	75,076,017.00	3.41%	1011	4.66%
Total	2,200,000,000.00	100.00%	21708	100.00%

Table 3: Interest type

Interest Type	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
1 yr fixed	28,538,943.21	1.30%	313	1.44%
3 yr fixed	14,241,746.17	0.65%	163	0.75%
5 yr fixed	71,196,596.15	3.24%	762	3.51%
5 yr fixed + 2 yr refixing period	15,417,582.59	0.70%	179	0.82%
10 yr fixed	429,968,159.13	19.54%	4,196	19.33%
10 yr fixed + 2 yr refixing period	535,131.64	0.02%	6	0.03%
12 yr fixed	2,318,419.55	0.11%	33	0.15%
15 yr fixed	20,089,360.52	0.91%	236	1.09%
20 yr fixed	29,993,988.05	1.36%	330	1.52%
"Stabielrente" 1% band	3,119,114.34	0.14%	34	0.16%
"Stabielrente" 1,5% band	177,588.02	0.01%	4	0.02%
"Stabielrente" 2% band	85,328.11	0.00%	3	0.01%
12 months "instaprente"	616,812.00	0.03%	12	0.06%
5 yr "plafondrente"	24,884,279.84	1.13%	231	1.06%
10 yr "plafondrente"	14,160,180.66	0.64%	123	0.57%
Ideaal	4,129,893.39	0.19%	44	0.20%
Variable	352,182,326.88	16.01%	3,385	15.59%
6 yr fixed	1,073,911,437.80	48.81%	10,574	48.71%
"rentedemper" 5 year, 1% banc	41,317,730.84	1.88%	381	1.76%
"rentedemper" 10 year, 2% bar	34,218,669.37	1.56%	327	1.51%
"rentedemper" 15 year, 3% bar	5,052,920.66	0.23%	51	0.23%
"rentedemper" 10 year, 3% bar	23,085,700.28	1.05%	219	1.01%
"rentedemper" 5 year, 3% banc	2,467,714.00	0.11%	24	0.11%
"rentedemper" 5 year, 2% banc	8,290,376.80	0.38%	78	0.36%
Total	2,200,000,000.00	100.00%	21,708	100.00%

Table 4: Interest rate

Interest Rate (%)	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
3-3.5	13,810,502.56	0.63%	135	0.62%
3.5-4	599,163,598.97	27.23%	5,751	26.49%
4-4.5	1,276,098,654.74	58.00%	12,616	58.12%
4.5-5	249,853,662.80	11.36%	2,542	11.71%
5-5.5	47,722,055.33	2.17%	506	2.33%
5.5-6	10,365,878.04	0.47%	112	0.52%
6-6.5	1,837,480.59	0.08%	25	0.12%
6.5-7	645,996.17	0.03%	12	0.06%
7-7.5	439,112.72	0.02%	7	0.03%
7.5-8	63,058.08	0.00%	2	0.01%
Total	2,200,000,000.00	100.00%	21,708	100.00%

Table 5: Seasoning

Year of origination	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
1999	904,649.39	0.04%	11	0.05%
2000	2,229,468.42	0.10%	28	0.13%
2001	4,128,020.19	0.19%	39	0.18%
2002	7,655,074.01	0.35%	83	0.38%
2003	35,172,393.14	1.60%	363	1.67%
2004	155,790,789.86	7.08%	1,694	7.80%
2005	1,162,518,653.48	52.84%	11,545	53.18%
2006	831,600,951.51	37.80%	7,945	36.60%
Total	2,200,000,000.00	100.00%	21,708	100.00%

Table 6: Types of property

Type of Property	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Apartment	265,611,955.35	12.07%	1,564	13.89%
House	1,934,388,044.65	87.93%	9,697	86.11%
Total	2,200,000,000.00	100.00%	11,261	100.00%

Table 7: Geographical distribution

Region	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Drenthe	79,432,637.00	3.61%	469	4.16%
Flevoland	111,634,045.93	5.07%	589	5.23%
Friesland	43,187,290.48	1.96%	246	2.18%
Gelderland	389,791,719.19	17.72%	1,984	17.62%
Groningen	64,616,145.32	2.94%	412	3.66%
Limburg	203,369,666.92	9.24%	1,154	10.25%
Noord-Brabant	337,171,354.16	15.33%	1,587	14.09%
Noord-Holland	264,712,761.84	12.03%	1,264	11.22%
Overijssel	189,841,153.81	8.63%	1,051	9.33%
Utrecht	191,063,705.73	8.68%	913	8.11%
Zeeland	26,958,517.29	1.23%	146	1.30%
Zuid-Holland	298,221,002.33	13.56%	1,446	12.84%
Total	2,200,000,000.00	100.00%	11,261	100.00%

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	342,400.00	0.02%	12	0.11%
10-19	2,725,487.18	0.12%	67	0.59%
20-29	10,707,174.06	0.49%	161	1.43%
30-39	21,407,599.10	0.97%	239	2.12%
40-49	36,295,719.08	1.65%	321	2.85%
50-59	59,840,353.09	2.72%	430	3.82%
60-69	107,753,988.68	4.90%	667	5.92%
70-79	192,521,044.12	8.75%	1,087	9.65%
80-89	112,218,033.77	5.10%	582	5.17%
90-99	172,085,472.46	7.82%	835	7.41%
100-109	235,456,178.23	10.70%	1,111	9.87%
110-119	421,827,714.41	19.17%	1,905	16.92%
120-125	826,818,835.82	37.58%	3,844	34.14%
Total	2,200,000,000.00	100.00%	11,261	100.00%