

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	14,340	2,804,124,864	4,124,864	2,800,000,000

Key characteristics of the pool of mortgage loans

Number of mortgage parts	24,976
Average outstanding net principal balance €	195,258
Minimum outstanding net principal balance €	20,000
Maximum outstanding net principal balance €	750,000
Maximum current interest rate (%)	7.5
Minimum current interest rate (%)	2.7
Weighted average current interest rate (%)	4.4
Weighted average loan to foreclosure value (%)	96.9
Weighted average loan to market value (%)*	84.8
Weighted average loan to indexed foreclosure value (%)	88.2
Weighted average loan to indexed market value (%)*	77.2
Weighted average seasoning (months)	17.5
Weighted Average Current Remaining Term to Maturity (yrs)	28.2

* 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)	(euro)	% of Total	% of Total
0-50000	11,331,933.06	0.40%	323	2.25%
50000-100000	134,144,025.72	4.79%	1,734	12.09%
100000-150000	409,091,700.68	14.61%	3,309	23.08%
150000-200000	543,076,755.01	19.40%	3,130	21.83%
200000-250000	555,631,741.99	19.84%	2,510	17.50%
250000-300000	400,401,164.03	14.32%	1,481	10.33%
300000-350000	232,958,934.39	8.32%	732	5.10%
350000-400000	136,692,484.25	4.88%	370	2.58%
400000-450000	110,552,268.03	3.95%	263	1.83%
450000-500000	83,841,452.98	2.99%	179	1.25%
500000-550000	54,751,003.88	1.96%	106	0.74%
550000-600000	39,493,522.85	1.41%	69	0.48%
600000-650000	37,640,870.63	1.34%	61	0.43%
650000-700000	31,530,472.27	1.13%	47	0.33%
700000-750000	18,861,670.23	0.67%	26	0.18%
Total	2,800,000,000.00	100.00%	14,340	100.00%

Table 2: Mortgage type

Repayment Type	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
Annuity	14,955,473.19	0.53%	287	1.15%
Interest only	2,180,241,821.81	77.87%	19247	77.06%
Investment-based	544,351,024.75	19.44%	4654	18.63%
Linear	2,654,494.13	0.09%	34	0.14%
Savings	57,797,186.12	2.06%	754	3.02%
Total	2,800,000,000.00	100.00%	24976	100.00%

Table 3: Interest type

Interest Type	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
1 yr fixed	162,667,978.44	5.81%	1,503	6.02%
3 yr fixed	18,950,160.39	0.68%	162	0.65%
5 yr fixed	223,814,247.16	7.99%	2,161	8.65%
5 yr fixed + 2 yr refixing period	17,262,140.57	0.62%	127	0.51%
10 yr fixed	844,473,770.90	30.16%	7,453	29.84%
10 yr fixed + 2 yr refixing period	2,140,384.16	0.08%	20	0.08%
12 yr fixed	4,124,480.61	0.15%	34	0.14%
15 yr fixed	56,802,505.21	2.03%	556	2.23%
20 yr fixed	47,411,360.89	1.69%	459	1.84%
"Stabielrente" 1% band	4,676,605.92	0.17%	23	0.09%
"Stabielrente" 1,5% band	63,529.00	0.00%	1	0.00%
"Stabielrente" 2% band	435,629.01	0.02%	2	0.01%
12 months "instaprente"	647,000.00	0.02%	6	0.02%
5 yr "plafondrente"	32,438,280.78	1.16%	189	0.76%
10 yr "plafondrente"	25,170,656.44	0.90%	137	0.55%
Ideaal	5,494,987.18	0.20%	41	0.16%
Variable	355,626,456.00	12.70%	2,927	11.72%
6 yr fixed	885,888,781.87	31.64%	8,166	32.70%
"VariRust" 1% band	2,178,397.00	0.08%	18	0.07%
"VariRust" 2% band	229,143.00	0.01%	3	0.01%
4 yr fixed + 1 yr refixing period	14,182,717.28	0.51%	144	0.58%
9 yr fixed + 1 yr refixing period	7,398,213.29	0.26%	93	0.37%
14 yr fixed + 1 yr refixing period	1,848,342.20	0.07%	20	0.08%
24 months "instaprente"	7,014,341.00	0.25%	63	0.25%
"rentedemper" 5 year, 1% band	26,765,350.95	0.96%	213	0.85%
"rentedemper" 10 year, 2% ban	20,446,795.16	0.73%	169	0.68%
"rentedemper" 15 year, 3% ban	3,347,293.24	0.12%	30	0.12%
"rentedemper" 10 year, 3% ban	11,814,909.73	0.42%	96	0.38%
"rentedemper" 5 year, 3% band	587,000.00	0.02%	9	0.04%
"rentedemper" 5 year, 2% band	3,291,287.00	0.12%	33	0.13%
1 yr fixed + 1 yr refixing period	10,608,952.97	0.38%	95	0.38%
Average interest rate	2,198,302.65	0.08%	23	0.09%
Total	2,800,000,000.00	100.00%	24,976	100.00%

Table 4: Interest rate

Interest Rate (%)	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
<3	325,237.00	0.01%	2	0.01%
3-3.5	17,368,554.06	0.62%	136	0.54%
3.5-4	369,644,447.43	13.20%	3,328	13.32%
4-4.5	1,193,023,770.67	42.61%	10,527	42.15%
4.5-5	984,418,333.12	35.16%	8,859	35.47%
5-5.5	181,973,576.51	6.50%	1,684	6.74%
5.5-6	40,287,429.76	1.44%	322	1.29%
6-6.5	10,463,425.56	0.37%	87	0.35%
6.5-7	2,445,367.01	0.09%	29	0.12%
7-7.5	49,858.88	0.00%	2	0.01%
Total	2,800,000,000.00	100.00%	24,976	100.00%

Table 5: Seasoning

Year of origination	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
1999	3,901,830.59	0.14%	16	0.06%
2000	9,963,334.74	0.36%	41	0.16%
2001	15,232,192.32	0.54%	65	0.26%
2002	65,461,675.25	2.34%	543	2.17%
2003	148,015,440.01	5.29%	1,198	4.80%
2004	349,761,674.61	12.49%	3,269	13.09%
2005	912,192,217.65	32.58%	8,324	33.33%
2006	1,295,471,634.83	46.27%	11,520	46.12%
Total	2,800,000,000.00	100.00%	24,976	100.00%

Table 6: Types of property

Type of Property	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Apartment	297,938,128.64	10.64%	1,846	12.87%
House	2,502,061,871.36	89.36%	12,494	87.13%
Total	2,800,000,000.00	100.00%	14,340	100.00%

Table 7: Geographical distribution

Region	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Drenthe	94,376,429.04	3.37%	523	3.65%
Flevoland	97,416,700.05	3.48%	473	3.30%
Friesland	64,545,717.18	2.31%	386	2.69%
Gelderland	433,726,330.56	15.49%	2,055	14.33%
Groningen	87,498,644.92	3.12%	584	4.07%
Limburg	348,987,651.90	12.46%	2,182	15.22%
Noord-Brabant	490,651,708.39	17.52%	2,368	16.51%
Noord-Holland	334,279,037.34	11.94%	1,570	10.95%
Overijssel	179,790,780.21	6.42%	986	6.88%
Utrecht	209,965,612.46	7.50%	922	6.43%
Zeeland	42,790,602.75	1.53%	264	1.84%
Zuid-Holland	415,508,785.20	14.84%	2,024	14.11%
unknown / country wide	462,000.00	0.02%	3	0.02%
Total	2,800,000,000.00	100.00%	14,340	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	561,584.60	0.02%	18	0.13%
10-19	6,239,488.51	0.22%	153	1.07%
20-29	17,012,596.11	0.61%	260	1.81%
30-39	36,313,982.81	1.30%	389	2.71%
40-49	74,486,198.73	2.66%	647	4.51%
50-59	145,133,403.92	5.18%	1,031	7.19%
60-69	250,423,131.77	8.94%	1,637	11.42%
70-79	390,614,917.38	13.95%	2,323	16.20%
80-89	138,139,151.34	4.93%	680	4.74%
90-99	187,153,845.69	6.68%	820	5.72%
100-109	275,192,685.14	9.83%	1,135	7.91%
110-119	440,634,148.35	15.74%	1,766	12.32%
120-125	838,094,865.65	29.93%	3,481	24.27%
Total	2,800,000,000.00	100.00%	14,340	100.00%