

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	10,358	2,001,943,056	1,943,056	2,000,000,000

Key characteristics of the pool of mortgage loans

Number of mortgage parts	16,401
Average outstanding net principal balance €	193,087
Minimum outstanding net principal balance €	6,826
Maximum outstanding net principal balance €	750,000
Maximum current interest rate (%)	7.1
Minimum current interest rate (%)	3.0
Weighted average current interest rate (%)	4.6
Weighted average loan to foreclosure value (%)	90.5
Weighted average loan to market value (%)*	79.2
Weighted average loan to indexed foreclosure value (%)	83.1
Weighted average loan to indexed market value (%)*	72.7
Weighted average seasoning (months)	18.1
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 (euro)	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
0-50000	10,819,205.80	0.54%	305	2.94%
50000-100000	119,060,692.38	5.95%	1,548	14.94%
100000-150000	316,371,042.84	15.82%	2,557	24.69%
150000-200000	368,306,098.55	18.42%	2,147	20.73%
200000-250000	313,392,567.57	15.67%	1,415	13.66%
250000-300000	240,317,814.20	12.02%	887	8.56%
300000-350000	147,962,310.72	7.40%	462	4.46%
350000-400000	103,944,971.59	5.20%	282	2.72%
400000-450000	114,807,431.13	5.74%	271	2.62%
450000-500000	81,396,041.25	4.07%	174	1.68%
500000-550000	61,758,779.26	3.09%	118	1.14%
550000-600000	30,812,196.68	1.54%	54	0.52%
600000-650000	38,309,784.33	1.92%	62	0.60%
650000-700000	26,828,669.64	1.34%	40	0.39%
700000-750000	25,912,394.06	1.30%	36	0.35%
Total	2,000,000,000.00	100.00%	10,358	100.00%

Table 2: Mortgage type

Repayment Type	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
Annuity	11,078,292.58	0.55%	224	1.37%
Interest only	1,686,301,453.90	84.32%	13888	84.68%
Investment-based	265,917,661.78	13.30%	1830	11.16%
Linear	1,738,912.32	0.09%	23	0.14%
Savings	34,963,679.42	1.75%	436	2.66%
Total	2,000,000,000.00	100.00%	16401	100.00%

Table 3: Interest type

Interest Type	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
1 yr fixed	101,150,501.47	5.06%	879	5.36%
3 yr fixed	7,910,208.02	0.40%	69	0.42%
5 yr fixed	208,038,877.05	10.40%	1,839	11.21%
5 yr fixed + 2 yr refixing period	3,375,363.63	0.17%	24	0.15%
10 yr fixed	772,368,853.46	38.62%	6,435	39.24%
10 yr fixed + 2 yr refixing period	3,530,845.84	0.18%	38	0.23%
12 yr fixed	92,873,604.60	4.64%	739	4.51%
15 yr fixed	70,142,160.24	3.51%	594	3.62%
20 yr fixed	88,365,533.22	4.42%	728	4.44%
"Stabielrente" 1% band	1,791,479.33	0.09%	7	0.04%
12 months "instaprente"	569,735.43	0.03%	4	0.02%
5 yr "plafondrente"	8,880,719.32	0.44%	55	0.34%
10 yr "plafondrente"	15,071,561.69	0.75%	53	0.32%
Ideaal	2,324,132.76	0.12%	12	0.07%
Variable	140,429,343.53	7.02%	935	5.70%
6 yr fixed	427,678,931.68	21.38%	3,480	21.22%
"VariRust" 1% band	1,753,009.14	0.09%	16	0.10%
"VariRust" 2% band	167,500.00	0.01%	1	0.01%
4 yr fixed + 1 yr refixing period	11,196,366.81	0.56%	124	0.76%
9 yr fixed + 1 yr refixing period	7,381,327.33	0.37%	94	0.57%
14 yr fixed + 1 yr refixing period	437,684.00	0.02%	7	0.04%
24 months "instaprente"	2,926,573.00	0.15%	24	0.15%
"rentedemper" 5 year, 1% band	8,001,683.09	0.40%	53	0.32%
"rentedemper" 10 year, 2% ban	7,845,014.61	0.39%	52	0.32%
"rentedemper" 15 year, 3% ban	657,033.23	0.03%	7	0.04%
"rentedemper" 10 year, 3% ban	4,198,812.00	0.21%	24	0.15%
"rentedemper" 5 year, 3% band	450,000.00	0.02%	2	0.01%
"rentedemper" 5 year, 2% band	1,184,500.00	0.06%	3	0.02%
1 yr fixed + 1 yr refixing period	6,600,011.51	0.33%	67	0.41%
Average interest rate	2,698,634.01	0.13%	36	0.22%
Total	2,000,000,000.00	100.00%	16,401	100.00%

Table 4: Interest rate

Interest Rate (%)	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
3-3.5	7,991,972.00	0.40%	65	0.40%
3.5-4	116,582,861.91	5.83%	886	5.40%
4-4.5	478,193,346.34	23.91%	3,841	23.42%
4.5-5	1,078,355,426.34	53.92%	8,870	54.08%
5-5.5	269,271,417.46	13.46%	2,386	14.55%
5.5-6	36,770,350.52	1.84%	269	1.64%
6-6.5	10,243,093.30	0.51%	70	0.43%
6.5-7	2,278,423.78	0.11%	13	0.08%
7-7.5	313,108.35	0.02%	1	0.01%
Total	2,000,000,000.00	100.00%	16,401	100.00%

Table 5: Seasoning

Year of origination	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
1999	1,554,635.84	0.08%	10	0.06%
2000	4,790,019.77	0.24%	14	0.09%
2001	5,389,444.03	0.27%	24	0.15%
2002	74,200,225.37	3.71%	666	4.06%
2003	110,243,012.59	5.51%	935	5.70%
2004	189,553,965.12	9.48%	1,732	10.56%
2005	329,149,631.70	16.46%	2,677	16.32%
2006	604,561,985.07	30.23%	4,894	29.84%
2007	680,557,080.51	34.03%	5,449	33.22%
Total	2,000,000,000.00	100.00%	16,401	100.00%

Table 6: Types of property

Type of Property	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Apartment	189,512,076.47	9.48%	1,191	11.50%
House	1,810,487,923.53	90.52%	9,167	88.50%
Total	2,000,000,000.00	100.00%	10,358	100.00%

Table 7: Geographical distribution

Region	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Drenthe	63,503,549.27	3.18%	370	3.57%
Flevoland	53,093,965.61	2.65%	266	2.57%
Friesland	47,405,176.54	2.37%	300	2.90%
Gelderland	287,219,705.27	14.36%	1,355	13.08%
Groningen	54,507,334.44	2.73%	387	3.74%
Limburg	257,786,130.06	12.89%	1,730	16.70%
Noord-Brabant	387,465,961.94	19.37%	1,829	17.66%
Noord-Holland	250,880,198.74	12.54%	1,173	11.32%
Overijssel	124,287,634.96	6.21%	677	6.54%
Utrecht	145,517,303.63	7.28%	638	6.16%
Zeeland	32,975,636.23	1.65%	216	2.09%
Zuid-Holland	295,283,903.31	14.76%	1,416	13.67%
unknown / country wide	73,500.00	0.00%	1	0.01%
Total	2,000,000,000.00	100.00%	10,358	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	579,040.15	0.03%	20	0.19%
10-19	5,076,819.27	0.25%	123	1.19%
20-29	14,744,614.57	0.74%	224	2.16%
30-39	34,483,275.37	1.72%	389	3.76%
40-49	64,874,169.90	3.24%	562	5.43%
50-59	131,499,418.82	6.57%	916	8.84%
60-69	223,521,356.94	11.18%	1,438	13.88%
70-79	419,754,379.83	20.99%	2,448	23.63%
80-89	98,667,445.49	4.93%	463	4.47%
90-99	155,722,197.57	7.79%	649	6.27%
100-109	157,740,806.89	7.89%	576	5.56%
110-119	248,390,553.34	12.42%	921	8.89%
120-129	444,945,921.86	22.25%	1,629	15.73%
Total	2,000,000,000.00	100.00%	10,358	100.00%