

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	15,578	2,905,998,735	5,998,735	2,900,000,000

Key characteristics of the pool of mortgage loans

Number of mortgage parts	25,356
Average outstanding net principal balance €	186,160
Minimum outstanding net principal balance €	20,000
Maximum outstanding net principal balance €	748,000
Maximum current interest rate (%)	7.0
Minimum current interest rate (%)	3.1
Weighted average current interest rate (%)	4.8
Weighted average loan to foreclosure value (%)	88.9
Weighted average loan to market value (%)*	77.8
Weighted average loan to indexed foreclosure value (%)	82.9
Weighted average loan to indexed market value (%)*	72.5
Weighted average seasoning (months)	19.0
Weighted Average Current Remaining Term to Maturity (yrs)	28.1

* 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	17,902,882.43	0.62%	525	3.37%
50000-100000	148,143,455.77	5.11%	1,947	12.50%
100000-150000	472,654,932.84	16.30%	3,816	24.50%
150000-200000	612,735,439.25	21.13%	3,566	22.89%
200000-250000	535,162,557.73	18.45%	2,424	15.56%
250000-300000	385,743,945.95	13.30%	1,424	9.14%
300000-350000	257,390,006.21	8.88%	808	5.19%
350000-400000	164,371,362.04	5.67%	446	2.86%
400000-450000	105,396,053.11	3.63%	252	1.62%
450000-500000	58,657,679.24	2.02%	125	0.80%
500000-550000	49,309,491.61	1.70%	95	0.61%
550000-600000	33,990,689.23	1.17%	60	0.39%
600000-650000	29,076,091.17	1.00%	47	0.30%
650000-700000	19,422,741.19	0.67%	29	0.19%
700000-750000	10,042,672.23	0.35%	14	0.09%
Total	2,900,000,000.00	100.00%	15,578	100.00%

Table 2: Mortgage type

Repayment Type	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
Annuity	26,205,081.98	0.90%	565	2.23%
Interest only	2,540,786,804.21	87.61%	21,558	85.02%
Investment-based	241,723,074.05	8.34%	2,096	8.27%
Linear	3,275,546.55	0.11%	49	0.19%
Savings	88,009,493.21	3.03%	1,088	4.29%
Total	2,900,000,000.00	100.00%	25,356	100.00%

Table 3: Interest type

Interest Type	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
1 yr fixed	61,284,240.64	2.11%	568	2.24%
3 yr fixed	11,917,682.20	0.41%	97	0.38%
5 yr fixed	327,458,768.20	11.29%	2,995	11.81%
5 yr fixed + 2 yr refixing period	15,002,896.43	0.52%	171	0.67%
7 yr fixed	2,216,625.35	0.08%	19	0.07%
10 yr fixed	1,485,114,802.15	51.21%	12,487	49.25%
10 yr fixed + 2 yr refixing period	3,343,821.59	0.12%	44	0.17%
12 yr fixed	41,920,467.31	1.45%	315	1.24%
15 yr fixed	166,703,653.49	5.75%	1,434	5.66%
20 yr fixed	174,510,030.71	6.02%	1,355	5.34%
"Stabielrente" 1% band	8,066,790.02	0.28%	98	0.39%
"Stabielrente" 2% band	1,707,868.42	0.06%	15	0.06%
"Stabielrente" 2,5% band	40,702.95	0.00%	1	0.00%
12 months "instaprente"	814,250.00	0.03%	9	0.04%
5 yr "plafondrente"	14,937,742.32	0.52%	165	0.65%
10 yr "plafondrente"	14,101,137.22	0.49%	126	0.50%
Ideaal	1,451,000.00	0.05%	9	0.04%
Variable	94,739,195.18	3.27%	969	3.82%
6 yr fixed	396,572,147.11	13.67%	3,686	14.54%
30 yr fixed	589,773.44	0.02%	7	0.03%
"VariRust" 1% band	756,256.00	0.03%	9	0.04%
"VariRust" 2% band	100,000.00	0.00%	1	0.00%
4 yr fixed + 1 yr refixing period	11,069,682.07	0.38%	119	0.47%
9 yr fixed + 1 yr refixing period	9,828,453.50	0.34%	102	0.40%
14 yr fixed + 1 yr refixing period	857,272.12	0.03%	13	0.05%
24 months "instaprente"	857,978.39	0.03%	7	0.03%
"rentedemper" 5 year, 1% band	19,783,306.27	0.68%	191	0.75%
"rentedemper" 10 year, 2% ban	17,933,712.78	0.62%	178	0.70%
"rentedemper" 15 year, 3% ban	900,456.00	0.03%	11	0.04%
"rentedemper" 10 year, 3% ban	4,814,861.01	0.17%	44	0.17%
"rentedemper" 5 year, 3% band	998,528.00	0.03%	9	0.04%
"rentedemper" 5 year, 2% band	2,120,999.00	0.07%	20	0.08%
2 yr fixed	2,710,026.97	0.09%	35	0.14%
1 yr fixed + 1 yr refixing period	1,963,750.00	0.07%	11	0.04%
Average interest rate	2,561,623.16	0.09%	33	0.13%
4 yr fixed	249,500.00	0.01%	3	0.01%
Total	2,900,000,000.00	100.00%	25,356	100.00%

Table 4: Interest rate

Interest Rate (%)	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
3-3.5	3,651,601.00	0.13%	27	0.11%
3.5-4	162,269,195.57	5.60%	1,511	5.96%
4-4.5	383,831,638.97	13.24%	3,603	14.21%
4.5-5	1,179,772,299.24	40.68%	9,713	38.31%
5-5.5	997,421,649.18	34.39%	8,680	34.23%
5.5-6	161,239,186.09	5.56%	1,680	6.63%
6-6.5	10,433,401.44	0.36%	118	0.47%
6.5-7	1,381,028.51	0.05%	24	0.09%
Total	2,900,000,000.00	100.00%	25,356	100.00%

Table 5: Seasoning

Year of origination	Principal balance		Number of parts	
	(euro)	% of Total		% of Total
1999	11,131,927.75	0.38%	134	0.53%
2000	11,113,689.11	0.38%	106	0.42%
2001	5,048,265.34	0.17%	38	0.15%
2002	37,578,022.70	1.30%	396	1.56%
2003	73,637,403.55	2.54%	761	3.00%
2004	230,848,369.57	7.96%	2,551	10.06%
2005	351,759,224.63	12.13%	3,577	14.11%
2006	479,437,287.47	16.53%	4,471	17.63%
2007	1,698,031,222.46	58.55%	13,308	52.48%
2008	1,414,587.42	0.05%	14	0.06%
Total	2,900,000,000.00	100.00%	25,356	100.00%

Table 6: Types of property

Type of Property	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Apartment	274,963,579.08	9.48%	1,759	11.29%
House	2,625,036,420.92	90.52%	13,819	88.71%
Total	2,900,000,000.00	100.00%	15,578	100.00%

Table 7: Geographical distribution

Region	Principal balance		Number of mortgages	
	(euro)	% of Total		% of Total
Drenthe	107,210,113.19	3.70%	631	4.05%
Flevoland	77,368,805.75	2.67%	382	2.45%
Friesland	88,835,466.58	3.06%	559	3.59%
Gelderland	457,388,277.21	15.77%	2,258	14.49%
Groningen	88,588,605.61	3.05%	607	3.90%
Limburg	346,905,165.23	11.96%	2,303	14.78%
Noord-Brabant	554,002,305.75	19.10%	2,824	18.13%
Noord-Holland	379,515,739.13	13.09%	1,825	11.72%
Overijssel	190,497,063.57	6.57%	1,086	6.97%
Utrecht	191,624,858.17	6.61%	890	5.71%
Zeeland	43,243,105.52	1.49%	298	1.91%
Zuid-Holland	373,925,862.35	12.89%	1,912	12.27%
unknown / country wide	894,631.94	0.03%	3	0.02%
Total	2,900,000,000.00	100.00%	15,578	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	1,766,463.56	0.06%	62	0.40%
10-19	10,857,823.20	0.37%	258	1.66%
20-29	27,761,739.36	0.96%	420	2.70%
30-39	56,392,013.98	1.94%	593	3.81%
40-49	103,035,416.60	3.55%	842	5.41%
50-59	175,731,849.44	6.06%	1,223	7.85%
60-69	340,583,621.23	11.74%	2,035	13.06%
70-79	611,683,367.56	21.09%	3,317	21.29%
80-89	165,903,643.57	5.72%	783	5.03%
90-99	255,632,051.80	8.81%	1,123	7.21%
100-109	242,187,805.75	8.35%	1,020	6.55%
110-119	379,570,072.80	13.09%	1,620	10.40%
120-125	528,894,131.15	18.24%	2,282	14.65%
Total	2,900,000,000.00	100.00%	15,578	100.00%